Highmark Benefits Group – Small Group Plans

Rate Request filing ID # HGHM-134089375 – 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:	12.57%
Revised requested average rate change:	10.21%
Range of requested rate change:	7.08% to 13.85%
Effective date:	January 1, 2025
Mapped members:	24,909
Available in:	Rating Areas 6, 7, and 9

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	$203,271,301
Claims	$179,209,945
Administrative Expenses	$17,865,011
Taxes & Fees	$13,370
Insurers made (after taxes)	$6,182,976

How it plans to spend your premium[1]

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

Claims:	91%
Administrative:	9%
Taxes & Fees:	0%
Profit:	0%

The insurer expects its annual medical costs to increase **8.4%**.

Our Decision

The insurer requested an average 12.57% 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 10.21% 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 10.21% ranging from 7.08% to 13.85%.

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

HIGHMARK BENEFITS GROUP

An independent licensee of the Blue Cross and Blue Shield Association

August 21, 2024

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

Re: Highmark Benefits Group (HBG) 2025 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2025 (SERFF Filing # HGHM-134089375)

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

Dear Ms. Swartz:

This Filing includes Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2025.**

The Company has made the following changes to the initial rate filing in response to the Department's objection letter dated August 12, 2024:

- *The Rate filing has been updated to use calendar year 2023 data with run-out through the end of May 2024.*
- *The initially proposed Risk Adjustment Transfer projection for 2025 of $64.33 PMPM has been updated to $72.78 PMPM.*
- *The 3.5% increase in the average wholesale price of drugs in January 2025 that is assumed in the Company's drug trend development has been revised to 2.625%.*

These changes have collectively resulted in a decrease in the requested rate change from a 12.6% increase to a 10.2% increase.

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

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508 ("Company")**

2. Market: **Small Group ("Market")**

3. On or Off Exchange: This Company's products are offered **Off Exchange only**

4. Effective date of coverage: **January 1, 2025**

5. Average rate change requested: **10.2% increase**

6. Range of rate change requested: **7.1% to 13.8%**

7. Total additional annual revenue generated from the proposed rate change: **$26,121,990**

8. Product(s): **PPO**

9. Rating Areas and the change from 2024: **Regions 6, 7, 9** (Central, PA only)

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

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**

11. Current number of covered lives and of policyholders as of February 1, 2024: **24,909 covered lives; 15,537 policyholders**

12. Number of plans offered in 2025 and the change this represents from 2024: **44**

    The Company offered 43 plans in 2024. For 2025, the Company is renewing 43 plans and offering 1 new plan in the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA25-125117874** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
PPO Blue	CERT-HBG-PPO-SM-2025; HGHM-134066258
PPO Blue Qualified	CERT-HBG-HDHP-SM-2025; HGHM-134066279
Choice Blue PPO	CERT-HBG-PPO-T-SM-2025; HGHM-134066261
Lehigh Valley Flex Blue PPO	CERT-HBG-PPO-T-SM-2025; HGHM-134066261
Choice Blue PPO Qualified	CERT-HBG-HDHP-T-SM-2025; HGHM-134066264
Lehigh Valley Flex Blue PPO Qualified	CERT-HBG-HDHP-T-SM-2025; HGHM-134066264

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79962, Company Filing # 1A-SG-HBG-2025 (SERFF Filing # HGHM-134089375)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted.

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

Request for Confidentiality

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

Public disclosure of any information contained in this Filing would allow Highmark Benefits Group competitors to better understand or discover its confidential and proprietary rating, pricing

and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of Highmark Benefits Group's business. Therefore, Highmark Benefits Group asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

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

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

Jill Rosengren, Esq.
RTKL Representative
Director Privacy & Data Ethics
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at (412) 544-0185 or via e-mail at: nicholas.sarneso@highmark.com.

Sincerely,

Nicholas Sarneso, FSA, MAAA
Director, Actuarial Services
Highmark Inc.

cc: Tija Hilton-Phillips, Esq.
William R. Sarniak
Dave Petruzzellis
Michael Ridler

Pennsylvania Actuarial Memorandum

Notable Changes from 2024

Plan offering changes:

- One new plan has been added for 2025; it is a new plan design.

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 of the PA Actuarial Memorandum Exhibits has been completed as per the instructions. Please refer to the Excel file "PY25.PAActuarialMemorandumRateExhibits_HBG_08212024" submitted with this filing containing the department's required tables. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Benefits Group ("HBG", "Company")
- NAIC #: 15508
- HIOS Issuer ID: 79962
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 6, 7, and 9
- Effective Date: 1/1/2025
- SERFF Rate Filing #: HGHM-134089375
- Current number of covered lives and of policyholders as of February 1, 2024: 24,909 covered lives; 15,537 policyholders
- Metal Levels: Platinum, Gold, Silver, Bronze

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2025. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, HBG reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Period	Avg. Increase	SERFF ID#
2024	5.7%	HGHM-133667934
2023	5.1%	HGHM-133250446
2022	5.5%	HGHM-132830994

The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year to keep pace with market changes and changes in health care costs. For 2025, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 11, Cell AN13 is 10.2%. The rates shown in Table 11 apply the Geographic Area Factors to the Table 10 calibrated index rates.

The Company's estimate of the drivers of the rate change is provided below:

	Drivers of Rate Change	**Factor**
a.	Base Claims Experience	12.4%
b.	Morbidity	0.5%
c.	Non-System Claims	-1.3%
d.	Risk Adjustment	-5.4%
e.	Projection Year Trend	1.5%
f.	Benefit Pricing, Benefit Richness, & Network	3.1%
g.	Retention (Admin, Taxes, and Fees)	-0.2%
h.	**Total** h=(1+a)*(1+b)*(1+c)*(1+d)*(1+e)*(1+f)*(1+g)-1	**10.2%**

a) Base Claims Experience represents projected 2023 claims from the 2024 filing vs actual 2023 experience. Base Claims are based on Allowed BEP claims adjusted for paid-to-allowed factors and benefit richness.

b) Morbidity represents the change in morbidity from the 2024 to the 2025 filing.

c) Non-system claims factor represents the change in non-system claims from the 2024 to the 2025 filing. Non-system claims include claims processed outside the Company's claims system, such as Rx rebates and settlements.

d) Risk Adjustment represents the change in impact of risk adjustment from the 2024 filing to the 2025 filing.

e) Projection Year Trend represents the change from the 2024 rate filing trends to the 2025 rate filing trends.

f) Benefit Pricing, Benefit Richness, & Network represents the change in expected paid-to-allowed ratios and benefit richness factors in the 2025 product portfolio vs the 2024 product portfolio as well as changes in network factors from the 2024 filing to the 2025 filing.

g) Retention represents the change in Retention (admin, taxes, fees) from the 2024 to the 2025 filing.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 10, Cell AC15, is 10.1%.

The primary drivers of the 10.2% rate increase can be seen in the Table 8 results of the Pennsylvania Actuarial Memorandum exhibits.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2024 data, this table reflects all the Company's Small Group ACA enrollment, including enrollment from 2023 and 2024 plan year plans.

E. Benefit Changes

Some plan designs were changed due to a re-evaluation of benefit designs and marketing considerations.

For the 2025 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2023 calendar year results for all Affordable Care Act compliant policies in the single risk pool, with run out through May, 2024 (5 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As per the 2025 ACA Rate Filing Guidance, transitional policy experience was not included in either the Table 2 or Table 4 data.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent the Company's best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
    - Two months of run out from the end of the experience period,
    - Claims processed outside of the Company's claims system (e.g., settlements), and

- The Company's best estimate of claims incurred but not paid as of the end of the run-out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates on their appropriate basis, while Table 2 has the Prescription Drug Rebates separately identified and grossed up by the experience period paid to allowed ratio. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period. However, for entry into Table 2, the Prescription Drug Rebates are grossed up by the experience period paid to allowed ratio since they are ultimately used to reduce allowed claims. This allows for the Table 2 results to feed into Table 5 without adjustment, but it does cause the calculated loss ratio in Table 2 to be slightly mis-stated.
- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by the Company's vision coverage vendor under a capitation arrangement. These costs are $0.60 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section, where the capitation rate that the Company actually paid is grossed up by the experience period paid to allowed ratio, to get the capitations on an allowed claims basis. This further causes the calculated loss ratio in Table 2 to be slightly mis-stated.
- The Estimated Risk Adjustment represents the Company's final 2023 risk adjustment transfer amount.
- The calculated loss ratio is 88.2%. This number is slightly below the actual loss ratio due to the adjustments to prescription drug rebates and capitations described above.

G. Credibility of Data (Tables 2b, 3b, 4b)

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing (December 2015)[1]," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for the active population for this Company is 21,658, full credibility has been assigned to the base experience period.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and

Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the Company's trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2024 and 2025, an overall claim trend of 8.3% (4.8% cost; 3.3% utilization) was selected for the 2025 rate development. Please refer to the "Trend Support" exhibit in the "2025 Supplemental Exhibits - HBG_08212024.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed base medical and drug claim trend.

In addition to the base medical and drug claims trend discussed above, the trend illustrated in Table 3 reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. After the trends for the claims processed outside the Company's

claims system are weighted in with the base medical and drug claim trend, we arrive at a trend of 8.4% (4.9% cost; 3.4% utilization), as seen entered in for the Year 2 trend on URRT Worksheet 1. This trend is the trend entered into Table 3 for non-capitated services.

Capitation rates are provided by our vision provider, and as such, their trend is handled separately from the other benefits. The capitation trend rate is -2.40%

The quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the "Quarterly Trend Support" tab in the "2025 Supplemental Exhibits – HBG_08212024.xlsx" file, which develops each quarterly trend factor from the annual trend assumption.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2024. Paid and allowed claims are sourced from detailed claim records. The data in table 4 excludes capitations, settlements, and other claims paid outside of the system since that data is not considered in developing trend assumptions. The claim add-ons excluded are projected independently. The Table 4 data matches the data in Table 2 if the claim add-ons are added in. Please see Section 1.H above for further details.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period.
- The Change in Demographics adjustment factor of .985 reflects the change in age and geography factors the Company expects from the experience period to the projection period.
- The Change in Network adjustment factor of .999 reflects the change in the allowed claims the Company anticipates due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits from the experience period and the projection period: None.

Please see the worksheet named "Table 5 Support" in the "2025 Supplemental Exhibits - HBG_08212024.xlsx" file for the calculation of these factors from the Company's experience period data and projected rate results.

The Company's initial step in developing the index rates is to determine the expected covered membership for the rating period. The Company estimates the covered member base by adjusting for those groups known to have lapsed during the experience period, and those that are expected to lapse prior to the projection period. Then expected new business is added from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage and have yet to join the ACA risk pool. With the transitional coverage provisions indefinite extension, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company is expecting that enrollment increases and that some of the better risk groups lapse. Also, with the continued availability of transitional coverage, the Company expects any new groups moving into ACA products from transitional coverage will be of higher morbidity.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "2025 Supplemental Exhibits – HBG_08212024.xlsx" file in the "Table 5 Paid-to-Allowed" worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that the Company is assuming a Projected Risk Adjustment receipt in the projection period of $68.06 PMPM. The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Table 16 of the "PY25.PAActuarialMemorandumRateExhibits_HBG_08212024.xlsm" file (redacted from the public PDF). Verbally, the projected risk adjustment PMPMs are developed using Statewide assumptions for the 2023 Benefit Year provided by an external consultant, with an assumed statewide premium trend of 5% applied to their estimate of 2023 Statewide Premium; factor assumptions for the Company are based on its internal Risk Adjustment accrual model.

The $68.06 PMPM value in cell C31 of Table 5 equals the $72.78 PMPM risk adjustment transfer value discussed above, along with a projected net impact from the High Cost Risk Pool program of -$4.72 PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2025, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2025, so there are no Exchange User Fees charged in the rate development.

Small Group Quarterly Rates

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims. For this filing, quarterly rates are proposed, with rates adjusted each quarter as shown in the quarterly Annual Trends presented in Table 5A. Note that several adjustments are made to the Total Annual Trend from Table 3 to arrive at the quarterly Annual Trends shown in Table 5A. These adjustments include:

a. The Induced Utilization trend is excluded from the quarterly rate trends;
b. The quarterly rate trends are further adjusted to remove the impact of the Company's cost saving initiatives that produce one-time savings;
c. The timing of the renewals within the quarter are more appropriately considered; and
d. The quarterly rate trends more appropriately reflect that administrative costs do not increase at the same rate as claims.

b. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10.

Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect the Company's anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measurable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

The following Taxes and Fees were included in the rate development:

- $0.31 PMPM for the PCORI Fee
- $0.18 PMPM for the Risk Adjustment User Fee

Note the following regarding plan level retention items:

- The rate development reflects a 0% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action,

the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

c. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

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

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of February 2024 and for the membership moving to the ACA Book (from transitional and new business).

The Geographic Calibration Factor is the weighted average of the Area Factors, weighted by the projected membership in each rating area.

The Tobacco Surcharge is not applicable since the Company does not use one.

d. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2025 Calibrated Plan Adjusted Index Rate (PMPM). The 2024 base period allowed claims is carried over from the 2024 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2024 Column match those entered in the 2024 Column in the plan year 2024 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2025 ACA Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2025, as well as any plans discontinued from the 2024 portfolio for 2025. Since many Small Group market enrollees as of 2/1/2024 are still in plan year 2023 plans, the enrollees in plan year 2023 plans were mapped to the plan year 2024 plan that the Company anticipates they will renew into in 2024. Enrollees are then mapped from plan year 2024 plans to the plan year 2025 plan that the Company anticipates they will renew into in 2025. The calibrated plan adjusted index rates for 2025 and 2024, and all the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium.

The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate.

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

The requested Induced Utilization Exhibit was completed and is presented within the "2025 Supplemental Exhibits – HBG_08212024" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (9) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.133. In multiplying the Induced Utilization column (9) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department's rate filing guidance, which utilizes each plan's actuarial value to establish the appropriate induced demand factor for the plan.

The member- and network-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development.

Support for the calibration factors is shown in the "2025 Supplemental Exhibits – HBG_08212024" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2025. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 10.2% increase.

As requested, membership by county and plan as of February 2024 is included in Table 11.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

Please see Table 12 for the Company's age and tobacco factors.

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors. The Company's geographic factors for the rating period were updated as a component of this rate filing submission. The proposed geographic factors were developed based on a review of the average facility costs for PPO products by region, using a market basket approach to procedures by facility. Similar levels of professional and pharmaceutical costs were added to each region to get an appropriate allowed claim basis for the geographic factors. Note that since this analysis is based only upon PPO costs and based only upon facility schedules, these factors do not reflect morbidity differences among regions, nor do they reflect differences based upon network discount levels. As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors. The Company's network factors for the rating period are unchanged from the currently approved factors.

D. Rate Change Summary

The Company requests an initial average rate increase of 10.2%. The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2024 and throughout 2025 because of both higher utilization and the increasing cost of healthcare services.

E. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2024 service area and its proposed 2025 service area in the file "Pennsylvania Counties Map - 2025 Filings – HBG.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2024 to 2025.

F. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period.

G. Connectivity Factors

The product filing does not have connectivity features.

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the

Company to accompany its rate filing (for calendar year 2025) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

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

I certify that any new plan is not a modification of an existing plan (per the uniform modification standards in 45 CFR 147.106).

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

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

Signed: [Redacted]

Date: 08/21/2024

E. Standard Questions

2025 ACA Small Group Rate Filing

Highmark Benefits Group

SERFF Rate Filing # HGHM-134089375

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 is greater than the current 2/1/2024 membership because the Company anticipates continued enrollment growth due to competitive rating and member satisfaction.

2. Experience Period Claims

a. **Please confirm that all claims which are capitated have been removed from the experience period claims.**
   All claims which are capitated have been removed from the experience period claims.
b. **Please confirm that all non-EHB claims have been removed from the experience period claims.**
   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.**
   Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. There are no COVID adjustment factors other than 1.0 in the filing.
b. **If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.**
   N/A
c. **Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY25. Within your response, please clarify if these services will be considered preventative and covered at 100%.**
   COVID vaccinations will be considered preventative and covered at 100%; COVID testing will not be considered preventative and may therefore require non-zero member cost sharing, varying by plan benefit design.

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.**

   As mentioned in the Pennsylvania Actuarial Memorandum, the quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the "Quarterly Trend Support" tab in the "2025 Supplemental Exhibits – HBG_05152024.xlsx" file, which develops each quarterly trend factor from the annual trend assumption.

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

   N/A

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.**

   A federal Income Tax Rate of 21% is included in our General Admin. No adjustments are made in Table 6, cell C57.

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.**

   A Risk Adjustment User Fee of $0.18 PMPM was used, consistent with the 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 experience is not separated by metal level).**

   The Pricing AVs were calculated using a single risk pool.

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

   The Company has an internal continuance table-based model to assist in development of the projected paid/allowed ratios. The company's model is dependent on claim-line detail derived

from our entire Central PA small group population along with the benefit information for each plan. Beyond the model outputs, the Company reviews the results and applies actuarial judgement to determine the final plan level projected paid/allowed ratios used within this rate filing.

7. Expanded Bronze Plans

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

The requirements for using the expanded bronze plan de minimus range require that the bronze plan either

(1) covers and pays for at least one major service, other than preventive services, before the deductible or

(2) meets the requirements to be a high deductible health plan.

Below is a list of all FPLIC expanded bronze plans and the feature of the plan that satisfies the criteria for expanded bronze plans.

HIOS ID	Plan Name	Criteria for Qualifying as Expanded Bronze Plan
79962PA0260006-00	PPO Blue Qualified Embedded $7050 100/100 Bronze	Meets the requirements to be a high deductible health plan
79962PA0180004-00	Choice Blue Qualified Embedded 6650 Bronze	Meets the requirements to be a high deductible health plan

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.

The Company has experienced an increase in normalized cost in geographic rating areas 6 and 9 relative to rating area 7. We have raised the factors of geographic rating areas 6 and 9 to account for this unfavourability while lowering the factor for geographic rating area 7. The table below summarizes the approved 2024 factors, the proposed 2025 factors, and the change. Note that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

Geographic Rating Area	2024 Approved Factor	2025 Proposed Factor	% Change
6	.932	.942	1.0%
7	1.026	1.015	-1.1%
9	.991	1.001	1.0%

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

Network factors have not changed from 2024.

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. **Pricing is the information which was projected in the final annual filing for the given year (i.e., 2021 pricing information is from the plan year 2021 annual filing submitted in 2020)**

	MLR		Member Months	
Calendar Year	**Actual**	**Projected**	**Actual**	**Projected**
2020	78.9%	86.8%	164,887	152,256
2021	89.2%	90.2%	202,896	137,040
2022	86.1%	90.2%	222,640	195,468

b. **Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.**
   Please note that the values in the Projected columns above come from the Pennsylvania Actuarial Memorandum exhibits for the referenced pricing year (Tables 5, 6, and 10). The Actual results shown are from the URRT Worksheet 1 values from the pricing year in which the referenced calendar year is the base experience period. Since the URRT Worksheet 1 Actual values represent calendar year results, while the Pricing values represents policy year estimates, variations between these two amounts are expected.

c. **Does the insurer expect to pay MLR rebates for the 3-year period above?**
   The Company 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.**
   No plans are being discontinued.

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.**
   N/A

12. Copay Adjustment Program

a. **Does the company use a copay adjustment program (also known as a copay accumulator program)?**
   Yes, the Company does use a copay adjustment program.

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

The copay assistance does not count toward the MOOP. Claims process at a fixed percentage cost sharing amount for each claim. The manufacturer assistance is then used to satisfy that cost sharing amount to the extent possible. If the manufacturer assistance does not completely cover the cost sharing members may have a small cost sharing amount they need to cover.

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

Pricing Impact of Copay Adjustment Program		
Component	**CY23**	**PY25**
Gross Savings	$5.58	$1.20
Vendor Fees	$(0.67)	$(0.14)
Net Savings	$4.91	$1.06
Projected Reduction in Net Savings[1]:		**$3.85**

[1]Reflected as increase in Projected PtA since copay adjustment program does not impact Allowed Claims

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Benefits Group (HBG)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2025	to	12/31/2025
Base Period Start Date:	01/01/2023	to	12/31/2023
Date of Most Recent Membership:	02/01/2024		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2024)**	**Projected Rating Period**
Average Age	38.0	38.0	38.0
Total	271,830	24,909	364,140
<18	41,449	3,867	56,531
18-24	23,401	2,202	32,191
25-29	23,443	2,235	32,673
30-34	26,129	2,437	35,626
35-39	24,116	2,220	32,454
40-44	24,861	2,207	32,264
45-49	23,405	2,151	31,445
50-54	26,008	2,428	35,494
55-59	26,366	2,340	34,208
60-63	20,775	1,821	26,621
64+	11,877	1,001	14,633

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
$ 185,219,863.70	$ 197,354,277.79	$ 198,610,758.00	271,830	$ 27,157,055.89	$ 225,767,813.89	$ -	$ (19,562,687.93)	$ 161,874.97	$ -	$ 18,051,437.63	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 759.18
Loss Ratio											88.16%

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.26%	2.90%		8.32%	17.86%
Outpatient Hospital	5.26%	2.90%		8.32%	41.96%
Professional	5.27%	2.90%		8.32%	21.93%
Other Medical	5.14%	2.83%		8.12%	1.57%
Capitation				-2.40%	0.08%
Prescription Drugs	3.60%	5.17%		8.95%	16.61%
Total Annual Trend				8.41%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.175	

** 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		$ 6,820,426.20	1.0000	$ 6,820,426.20	12,238	$ 557.32		$ (470,113.62)	$ 7,691,151.13	$ 628.46
Feb-20		$ 6,654,723.63	1.0000	$ 6,654,723.63	12,537	$ 530.81		$ (448,272.48)	$ 7,354,982.08	$ 586.66
Mar-20		$ 6,218,456.90	1.0000	$ 6,218,456.90	12,792	$ 486.12		$ (483,949.79)	$ 6,708,330.02	$ 524.42
Apr-20		$ 5,511,857.66	1.0000	$ 5,511,857.66	13,223	$ 416.84		$ (524,855.85)	$ 5,577,297.58	$ 421.79
May-20		$ 5,776,645.24	1.0000	$ 5,776,645.24	13,510	$ 427.58		$ (487,198.45)	$ 6,133,433.13	$ 453.99
Jun-20		$ 7,368,399.10	1.0000	$ 7,368,399.10	13,636	$ 540.36		$ (535,167.94)	$ 7,866,577.80	$ 576.90
Jul-20		$ 8,107,653.27	1.0000	$ 8,107,653.27	13,723	$ 590.81		$ (557,935.94)	$ 8,653,241.92	$ 630.56
Aug-20		$ 7,193,011.27	1.0000	$ 7,193,011.27	13,772	$ 522.29		$ (515,714.15)	$ 7,753,385.26	$ 562.98
Sep-20		$ 7,966,553.82	1.0000	$ 7,966,553.82	14,167	$ 562.33		$ (591,104.89)	$ 8,499,013.34	$ 599.92
Oct-20		$ 8,117,802.38	1.0000	$ 8,117,802.38	14,443	$ 562.06		$ (623,370.91)	$ 8,630,653.03	$ 597.57
Nov-20		$ 9,479,504.57	1.0000	$ 9,479,504.57	14,596	$ 649.46		$ (587,299.10)	$ 10,030,923.92	$ 687.24
Dec-20	$ 104,644,986.78	$ 9,778,912.31	1.0000	$ 9,778,912.31	16,269	$ 601.08	$ 12,840,576.93	$ (688,138.03)	$ 10,422,412.92	$ 640.63
Jan-21		$ 9,711,210.92	1.0000	$ 9,711,210.92	16,768	$ 579.15		$ (723,250.66)	$ 10,543,032.32	$ 628.76
Feb-21		$ 8,780,691.11	1.0000	$ 8,780,691.11	16,909	$ 519.29		$ (693,717.80)	$ 9,518,814.36	$ 562.94
Mar-21		$ 10,424,776.22	0.9999	$ 10,425,311.19	16,954	$ 614.92		$ (918,435.31)	$ 11,215,835.36	$ 661.55
Apr-21		$ 10,755,259.22	1.0000	$ 10,755,553.14	16,977	$ 633.54		$ (829,096.13)	$ 11,406,708.79	$ 671.89
May-21		$ 9,636,758.96	0.9999	$ 9,637,334.67	17,017	$ 566.34		$ (773,715.54)	$ 10,250,484.96	$ 602.37
Jun-21		$ 11,861,303.33	0.9999	$ 11,862,359.62	17,114	$ 693.14		$ (840,146.42)	$ 12,416,648.71	$ 725.53
Jul-21		$ 12,780,109.01	0.9999	$ 12,780,933.61	17,282	$ 739.55		$ (914,832.71)	$ 13,273,059.22	$ 768.03
Aug-21		$ 11,300,350.24	0.9999	$ 11,301,446.04	17,185	$ 657.63		$ (908,439.40)	$ 11,887,300.03	$ 691.73
Sep-21		$ 11,690,012.35	0.9999	$ 11,691,223.58	17,022	$ 686.83		$ (921,413.13)	$ 12,133,181.79	$ 712.79
Oct-21		$ 11,880,324.76	0.9998	$ 11,882,203.37	16,801	$ 707.23		$ (893,544.23)	$ 12,425,308.86	$ 739.56
Nov-21		$ 11,225,627.37	0.9998	$ 11,227,831.62	16,704	$ 672.16		$ (862,903.31)	$ 11,780,764.88	$ 705.27
Dec-21	$ 130,092,038.70	$ 11,219,335.04	0.9998	$ 11,221,875.15	16,133	$ 695.59	$ 17,599,466.72	$ (870,838.64)	$ 11,875,968.20	$ 736.13
Jan-22		$ 11,475,486.23	0.9999	$ 11,476,848.92	17,354	$ 661.34		$ (784,968.47)	$ 12,532,165.84	$ 722.15
Feb-22		$ 10,238,920.69	0.9997	$ 10,241,698.34	17,359	$ 589.99		$ (710,878.63)	$ 11,303,198.10	$ 651.14
Mar-22		$ 11,868,236.20	0.9998	$ 11,870,876.21	17,533	$ 677.06		$ (893,925.51)	$ 12,822,366.41	$ 731.33
Apr-22		$ 9,790,243.64	0.9999	$ 9,791,456.06	17,776	$ 550.82		$ (789,451.19)	$ 10,801,532.43	$ 607.65
May-22		$ 10,733,724.53	0.9999	$ 10,735,174.53	17,916	$ 599.19		$ (845,805.72)	$ 11,534,749.85	$ 643.82
Jun-22		$ 10,817,077.22	1.0000	$ 10,817,077.22	18,394	$ 588.08		$ (922,776.04)	$ 11,689,651.30	$ 635.51
Jul-22		$ 10,951,589.77	0.9999	$ 10,952,822.96	18,770	$ 583.53		$ (875,739.24)	$ 11,851,916.40	$ 631.43
Aug-22		$ 13,182,732.55	0.9993	$ 13,192,202.21	18,820	$ 700.97		$ (895,445.56)	$ 14,129,025.17	$ 750.75
Sep-22		$ 12,696,583.97	0.9987	$ 12,712,749.54	19,213	$ 661.67		$ (935,089.38)	$ 13,459,813.44	$ 700.56
Oct-22		$ 12,121,772.03	0.9986	$ 12,139,164.48	19,438	$ 624.51		$ (884,267.96)	$ 13,034,010.48	$ 670.54
Nov-22		$ 12,604,241.21	0.9979	$ 12,630,349.36	19,641	$ 643.06		$ (963,449.61)	$ 13,478,870.18	$ 686.26
Dec-22	$ 147,610,481.36	$ 13,474,127.20	0.9980	$ 13,500,942.16	20,379	$ 662.49	$ 21,557,170.47	$ (984,624.41)	$ 14,494,811.17	$ 711.26
Jan-23		$ 14,197,372.23	0.9978	$ 14,228,910.38	21,562	$ 659.91		$ (1,119,857.32)	$ 15,642,669.97	$ 725.47
Feb-23		$ 14,441,791.33	0.9973	$ 14,480,530.33	21,800	$ 664.24		$ (1,193,039.83)	$ 15,584,838.67	$ 714.90
Mar-23		$ 16,469,802.69	0.9963	$ 16,531,198.43	21,815	$ 757.79		$ (1,312,076.77)	$ 17,826,343.02	$ 817.16
Apr-23		$ 14,633,804.64	0.9963	$ 14,687,569.42	22,019	$ 667.04		$ (1,325,365.84)	$ 15,585,694.98	$ 707.83
May-23		$ 17,515,621.94	0.9954	$ 17,597,069.89	22,411	$ 785.20		$ (1,491,726.66)	$ 18,663,676.57	$ 832.79
Jun-23		$ 16,418,431.02	0.9935	$ 16,525,994.29	22,395	$ 737.93		$ (1,428,133.79)	$ 17,600,497.93	$ 785.91
Jul-23		$ 15,217,553.53	0.9871	$ 15,416,160.75	22,445	$ 686.84		$ (1,430,483.03)	$ 16,079,027.49	$ 716.37
Aug-23		$ 17,846,099.44	0.9820	$ 18,173,604.19	22,655	$ 802.19		$ (1,614,365.21)	$ 18,909,246.82	$ 834.66
Sep-23		$ 16,642,773.48	0.9769	$ 17,036,523.05	22,966	$ 741.81		$ (1,487,638.36)	$ 17,952,184.77	$ 781.69
Oct-23		$ 17,397,203.97	0.9621	$ 18,082,150.33	23,316	$ 775.53		$ (1,446,273.26)	$ 19,194,880.15	$ 823.25
Nov-23		$ 16,210,760.24	0.9525	$ 17,018,710.06	23,571	$ 722.02		$ (1,416,768.58)	$ 17,989,626.57	$ 763.21
Dec-23	$ 185,219,863.70	$ 16,161,452.81	0.9066	$ 17,826,377.58	24,875	$ 716.64	$ 29,237,432.72	$ (1,482,664.33)	$ 19,065,151.51	$ 766.44

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

Carrier Name:	**Highmark Benefits Group (HBG)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2025**

Table 2b. Manual Experience Period Claims and Premiums

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

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

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

** Express Completion Factor as a percentage*

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

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**Highmark Benefits Group (HBG)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2025**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 759.18	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.175	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	$ 892.28	$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.008	0.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.984	0.000	
Change in Demographics	0.985	0.000	<- See URRT Instructions
Change in Network	0.999	0.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 884.97	$ -	
Credibility Factors	**100%**	**0%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 884.97**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 884.97	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.876		
Projected Incurred EHB Claims PMPM	$ 775.55		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$ 68.06		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 707.48		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 807.30	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	707.4811241		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 807.30		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 759.18**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 185,219,863.70**	
Blended Loss Ratio	**88.16%**	

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

Effective Date	01/01/2025	04/01/2025	07/01/2025	10/01/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter	139,113	53,183	54,806	117,038	364,140
Adjusted Projected Allowed EHB Claims PMPM	$ 884.97	$ 884.97	$ 884.97	$ 884.97	$ 884.97
Months of Trend	-	3	6	9	
Annual Trend	8.30%	9.04%	8.46%	8.42%	
Single Risk Pool Projected Allowed Claims	$ 884.97	$ 904.32	$ 921.65	$ 940.27	$ 911.09
Quarterly Trend Factor	1.000	1.022	1.041	1.062	1.030

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	8.61%	$66.67
General and Claims	4.76%	$36.84
Agent/Broker Fees and Commissions	3.49%	$27.06
Quality Improvement Initiatives	0.36%	$2.77
Taxes and Fees	0.06%	$0.49
Risk Adjustment User Fee	0.02%	$0.18
PCORI Fee	0.04%	$0.31
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.00%	$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	0.00%	$0.00
Total Retention	8.67%	$67.17
Projected Required Revenue PMPM	$ 774.65	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.516	1.491
Average Geographic Factor	0.995	0.990
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.122	1.133
Average Network Factor	0.996	0.995
Market-Adjusted Projected Allowed Total Claims PMPM	$ 763.64	$ 807.30
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 453.12	$ 485.12

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 478.16	$ 526.38	$ 48.22	10.1%
B. Base period allowed claims before normalization	$ 682.67	$ 759.18	$ 76.51	16.0%
C. Normalization factor component of change	$ (277.59)	$ (302.98)	$ (25.38)	-5.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 405.07	$ 456.20	$ 51.13	10.7%
D2. URRT Trend	$ 65.28	$ 79.98	$ 14.71	3.1%
D3. URRT Morbidity	$ 1.33	$ 4.31	$ 2.98	0.6%
D4. URRT Other	$ (1.56)	$ (8.71)	$ (7.14)	-1.5%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (17.00)	$ (46.67)	$ (29.67)	-6.2%
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)	$ 453.12	$ 485.12	$ 32.00	6.7%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (2.03)	$ (2.48)	$ (0.45)	-0.1%
E2. Pricing AV	$ (63.45)	$ (60.57)	$ 2.88	0.6%
E3. Benefit Richness	$ 47.34	$ 56.12	$ 8.77	1.8%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Benefits in Addition to EHB	$ -	$ -	$ -	0.0%
E6. Subtotal - Sum(E1:E5)	$ (18.14)	$ (6.94)	$ 11.20	2.3%
F. Change in Retention Components				
F1. Administrative Expenses	$ 42.07	$ 45.31	$ 3.24	0.7%
F2. Taxes and Fees	$ 0.33	$ 0.33	$ 0.00	0.0%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 42.40	$ 45.64	$ 3.24	0.7%
G. Change in Miscellaneous Items			$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 477.38	$ 523.82	$ 46.44	9.7%

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

	2024	2025	
Paid-to-Allowed	0.861	0.876	
URRT Trend (Total Applied Trend Factor)	1.161	1.175	<- URRT W1, S2
URRT Morbidity	1.003	1.008	<- URRT W1, S2
URRT "Other"	0.997	0.984	<- URRT W1, S2
Risk Adjustment	$ (24.68)	$ (68.06)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ 0.46	$ 0.57	<- URRT W1, S2
Network	0.996	0.995	
Pricing AV	0.859	0.875	<- 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	1.122	1.133	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.000	1.000	
Administrative Expenses	8.80%	8.61%	
Taxes and Fees	0.07%	0.06%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2025
Base Period Start Date	01/01/2023
Date of Most Recent Membership:	02/01/2024
Market Adjusted Index Rate:	$ 807.30

Calibration	
Age Calibration Factor	1.486
Geographic Calibration Factor	0.990
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.471

Total Covered Lives @ 02-01-2024
24,909

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	45 CFR Part 156.8 (d) (2) Allowable Factors: 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							**0.793**			**0.875**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 707.48**	**8.6%**	**0.1%**	**0.0%**	**24,909**	**30,345**	**$ 478.16**	**$ 526.38**	**10.1%**		-	-	-	-	-	7,166	11,032	-	6,711	**24,909**		
Total - Projected Membership							**0.793**			**0.874**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 707.48**	**8.6%**	**0.1%**	**0.0%**																	-	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													
Plan 1	79962PA0250002	PPO	PPO Blue $0 100/80 Platinum	M	79962PA0250002	Platinum	0.90220655	Approach 1	Off	0.975	1.073	1.000	1.005	1.000	1.000	$848.33	7.9%	0.1%	0.0%	1,776	2,163	$ 573.90	$ 626.63	9.2%	7.1%	-	-	-	-	-	871	443	-	462	1,776	1	yes
Plan 2	79962PA0250014	PPO	PPO Blue $250 100/80 Platinum	M	79962PA0250014	Platinum	0.88382337	Approach 1	Off	0.961	1.061	1.000	1.005	1.000	1.000	$827.74	8.0%	0.1%	0.0%	1,001	1,220	$ 560.30	$ 611.97	9.2%	4.0%	-	-	-	-	-	491	371	-	139	1,001	1	yes
Plan 3	79962PA0250001	PPO	PPO Blue $0 100/80 Gold	M	79962PA0250001	Gold	0.81840752	Approach 1	Off	0.928	1.035	1.000	1.005	1.000	1.000	$779.33	8.2%	0.1%	0.0%	470	571	$ 529.25	$ 577.52	9.1%	1.9%	-	-	-	-	-	136	89	-	245	470	1	yes
Plan 4	79962PA0250013	PPO	PPO Blue $250 100/80 Gold	M	79962PA0250013	Gold	0.81007323	Approach 1	Off	0.918	1.028	1.000	1.005	1.000	1.000	$765.37	8.3%	0.1%	0.0%	349	425	$ 518.95	$ 567.59	9.4%	1.4%	-	-	-	-	-	45	184	-	120	349	1	yes
Plan 5	79962PA0250021	PPO	PPO Blue $500 100/80 Gold	M	79962PA0250021	Gold	0.8033792	Approach 1	Off	0.911	1.023	1.000	1.005	1.000	1.000	$756.21	8.3%	0.1%	0.0%	1,807	2,201	$ 511.79	$ 561.07	9.6%	7.3%	-	-	-	-	-	606	716	-	485	1,807	1	yes
Plan 6	79962PA0250023	PPO	PPO Blue $750 100/80 Gold	M	79962PA0250023	Gold	0.80084949	Approach 1	Off	0.903	1.017	1.000	1.005	1.000	1.000	$745.14	8.4%	0.1%	0.0%	231	282	$ 503.92	$ 553.19	9.8%	0.9%	-	-	-	-	-	57	78	-	96	231	1	yes
Plan 7	79962PA0250003	PPO	PPO Blue $1000 100/80 Gold	M	79962PA0250003	Gold	0.80308728	Approach 1	Off	0.896	1.012	1.000	1.005	1.000	1.000	$735.97	8.4%	0.1%	0.0%	3,159	3,852	$ 497.58	$ 546.67	9.9%	12.7%	-	-	-	-	-	904	1,167	-	1,088	3,159	1	yes
Plan 8	79962PA0250004	PPO	PPO Blue $1000 80/60 Gold	M	79962PA0250004	Gold	0.78453837	Approach 1	Off	0.843	0.978	1.000	1.005	1.000	1.000	$669.28	8.8%	0.1%	0.0%	111	135	$ 452.43	$ 499.19	10.3%	0.4%	-	-	-	-	-	19	56	-	36	111	1	yes
Plan 9	79962PA0250005	PPO	PPO Blue $1250 100/80 Gold	M	79962PA0250005	Gold	0.80067422	Approach 1	Off	0.894	1.011	1.000	1.005	1.000	1.000	$732.86	8.4%	0.1%	0.0%	181	221	$ 494.52	$ 544.45	10.1%	0.7%	-	-	-	-	-	17	106	-	58	181	1	yes
Plan 10	79962PA0250006	PPO	PPO Blue $1400 100/80 Gold	M	79962PA0250006	Gold	0.79200461	Approach 1	Off	0.877	0.999	1.000	1.005	1.000	1.000	$710.63	8.6%	0.1%	0.0%	144	175	$ 480.30	$ 528.62	10.1%	0.6%	-	-	-	-	-	10	105	-	29	144	1	yes
Plan 11	79962PA0250007	PPO	PPO Blue $1500 100/80 Gold	M	79962PA0250007	Gold	0.80174903	Approach 1	Off	0.889	1.007	1.000	1.005	1.000	1.000	$726.96	8.5%	0.1%	0.0%	1,097	1,336	$ 490.66	$ 540.25	10.1%	4.4%	-	-	-	-	-	361	498	-	238	1,097	1	yes
Plan 12	79962PA0260001	PPO	PPO Blue Qualified $1700 100/80	M	79962PA0260001	Gold	0.81736085	Standard AV	Off	0.870	0.994	1.000	1.005	1.000	1.000	$701.76	8.6%	0.1%	0.0%	1,041	1,267	$ 482.89	$ 522.31	8.2%	4.2%	-	-	-	-	-	279	444	-	318	1,041	1	yes
Plan 13	79962PA0250008	PPO	PPO Blue $1550 100/80 Gold	M	79962PA0250008	Gold	0.81983002	Approach 1	Off	0.878	1.000	1.000	1.005	1.000	1.000	$712.12	8.5%	0.1%	0.0%	623	759	$ 478.63	$ 529.69	10.7%	2.5%	-	-	-	-	-	106	255	-	262	623	1	yes
Plan 14	79962PA0250009	PPO	PPO Blue $1750 90/70 Gold	M	79962PA0250009	Gold	0.78749061	Approach 1	Off	0.852	0.983	1.000	1.005	1.000	1.000	$680.14	8.7%	0.1%	0.0%	43	52	$ 458.38	$ 506.92	10.6%	0.2%	-	-	-	-	-	4	33	-	6	43	1	yes
Plan 15	79962PA0250010	PPO	PPO Blue $2000 100/80 Gold	M	79962PA0250010	Gold	0.79602162	Approach 1	Off	0.876	0.999	1.000	1.005	1.000	1.000	$709.92	8.6%	0.1%	0.0%	3,024	3,684	$ 479.05	$ 528.12	10.2%	12.1%	-	-	-	-	-	781	1,362	-	881	3,024	1	yes
Plan 16	79962PA0250011	PPO	PPO Blue $2000 90/70 Gold	M	79962PA0250011	Gold	0.78752982	Approach 1	Off	0.849	0.982	1.000	1.005	1.000	1.000	$676.51	8.8%	0.1%	0.0%	111	135	$ 456.19	$ 504.34	10.6%	0.4%	-	-	-	-	-	21	35	-	55	111	1	yes
Plan 17	79962PA0250015	PPO	PPO Blue $2500 100/80 Gold	M	79962PA0250015	Gold	0.78707183	Approach 1	Off	0.861	0.989	1.000	1.005	1.000	1.000	$691.29	8.7%	0.1%	0.0%	733	893	$ 466.51	$ 514.86	10.4%	2.9%	-	-	-	-	-	116	343	-	274	733	1	yes
Plan 18	79962PA0250016	PPO	PPO Blue $2500 100/80 Gold 1x	M	79962PA0250016	Gold	0.81073759	Approach 1	Off	0.877	0.999	1.000	1.005	1.000	1.000	$710.49	8.6%	0.1%	0.0%	410	500	$ 476.70	$ 528.53	10.9%	1.6%	-	-	-	-	-	151	187	-	72	410	1	yes
Plan 19	79962PA0260009	PPO	PPO Blue Qualified $2750 100/80	N	79962PA0260009	Gold	0.78042328	Standard AV	Off	0.830	0.970	1.000	1.005	1.000	1.000	$653.55	8.9%	0.1%	0.0%	-	-	$ -	$ 487.99	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 20	79962PA0250018	PPO	PPO Blue $3000 100/80 Gold	M	79962PA0250018	Gold	0.81049104	Approach 1	Off	0.865	0.991	1.000	1.005	1.000	1.000	$695.26	8.6%	0.1%	0.0%	1,209	1,474	$ 469.04	$ 517.69	10.4%	4.9%	-	-	-	-	-	441	521	-	247	1,209	1	yes
Plan 21	79962PA0250019	PPO	PPO Blue $3500 100/80 Gold	M	79962PA0250019	Gold	0.78405812	Approach 1	Off	0.843	0.977	1.000	1.005	1.000	1.000	$668.26	8.8%	0.1%	0.0%	665	809	$ 451.15	$ 498.46	10.5%	2.7%	-	-	-	-	-	216	343	-	106	665	1	yes
Plan 22	79962PA0250024	PPO	PPO Blue $0 100/80 Silver	M	79962PA0250024	Silver	0.71986967	Approach 1	Off	0.908	1.021	1.000	1.005	1.000	1.000	$752.56	8.3%	0.1%	0.0%	-	-	$ 510.39	$ 558.48	9.4%	0.0%	-	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 23	79962PA0250012	PPO	PPO Blue $2000 70/50 Silver	M	79962PA0250012	Silver	0.70711116	Approach 1	Off	0.780	0.943	1.000	1.005	1.000	1.000	$596.66	9.3%	0.1%	0.0%	154	188	$ 400.52	$ 447.47	11.7%	0.6%	-	-	-	-	-	29	78	-	47	154	1	yes
Plan 24	79962PA0250017	PPO	PPO Blue $2600 70/50 Silver	M	79962PA0250017	Silver	0.70673983	Approach 1	Off	0.773	0.940	1.000	1.005	1.000	1.000	$589.30	9.3%	0.1%	0.0%	214	261	$ 395.20	$ 442.22	11.9%	0.9%	-	-	-	-	-	58	132	-	24	214	1	yes
Plan 25	79962PA0250020	PPO	PPO Blue $4000 100/80 Silver	M	79962PA0250020	Silver	0.71997695	Approach 1	Off	0.804	0.955	1.000	1.005	1.000	1.000	$622.83	9.1%	0.1%	0.0%	1,197	1,459	$ 419.61	$ 466.11	11.1%	4.8%	-	-	-	-	-	424	596	-	177	1,197	1	yes
Plan 26	79962PA0250022	PPO	PPO Blue $5000 100/80 Silver	M	79962PA0250022	Silver	0.71621504	Approach 1	Off	0.783	0.944	1.000	1.005	1.000	1.000	$599.99	9.3%	0.1%	0.0%	1,290	1,571	$ 402.76	$ 449.83	11.7%	5.2%	-	-	-	-	-	360	548	-	382	1,290	1	yes
Plan 27	79962PA0260002	PPO	PPO Blue Qualified Embedded $3400 100/80 Silver	M	79962PA0260002	Silver	0.71124539	Standard AV	Off	0.808	0.957	1.000	1.005	1.000	1.000	$627.73	9.1%	0.1%	0.0%	902	1,098	$ 430.07	$ 469.60	9.2%	3.6%	-	-	-	-	-	148	586	-	168	902	1	yes
Plan 28	79962PA0260003	PPO	PPO Blue Qualified Embedded $3550 100/60 Silver	M	79962PA0260003	Silver	0.71926568	Standard AV	Off	0.811	0.959	1.000	1.005	1.000	1.000	$631.12	9.0%	0.1%	0.0%	832	1,012	$ 422.01	$ 472.01	11.8%	3.3%	-	-	-	-	-	163	359	-	310	832	1	yes
Plan 29	79962PA0260004	PPO	PPO Blue Qualified Embedded $4250 100/100 Silver	M	79962PA0260004	Silver	0.71738835	Standard AV	Off	0.815	0.962	1.000	1.005	1.000	1.000	$636.14	9.0%	0.1%	0.0%	172	210	$ 430.33	$ 475.59	10.5%	0.7%	-	-	-	-	-	29	64	-	79	172	1	yes
Plan 30	79962PA0260007	PPO	PPO Blue Qualified Embedded $4750 60/50 Silver	M	79962PA0260007	Silver	0.68560668	Standard AV	Off	0.776	0.941	1.000	1.005	1.000	1.000	$592.25	9.3%	0.1%	0.0%	12	15	$ 395.78	$ 444.32	12.3%	0.0%	-	-	-	-	-	7	3	-	2	12	1	yes
Plan 31	79962PA0260005	PPO	PPO Blue Qualified Embedded $5500 80/60 Silver	M	79962PA0260005	Silver	0.68483089	Standard AV	Off	0.776	0.941	1.000	1.005	1.000	1.000	$592.27	9.3%	0.1%	0.0%	19	24	$ 395.82	$ 444.34	12.3%	0.1%	-	-	-	-	-	1	9	-	9	19	1	yes
Plan 32	79962PA0260008	PPO	PPO Blue Qualified Embedded $6100 100/80 Silver	M	79962PA0260008	Silver	0.6851726	Standard AV	Off	0.776	0.941	1.000	1.005	1.000	1.000	$592.75	9.3%	0.1%	0.0%	112	136	$ 396.23	$ 444.68	12.2%	0.4%	-	-	-	-	-	63	18	-	31	112	1	yes
Plan 33	79962PA0260006	PPO	PPO Blue Qualified Embedded $7050 100/100 Bronze	M	79962PA0260006	Expanded Br	0.63973703	Standard AV	Off	0.755	0.931	1.000	1.005	1.000	1.000	$570.73	9.5%	0.1%	0.0%	119	146	$ 380.59	$ 428.99	12.7%	0.5%	-	-	-	-	-	39	57	-	23	119	1	yes
Plan 34	79962PA0140003	PPO	Lehigh Valley Flex Blue PPO 500 Gold	M	79962PA0140003	Gold	0.79674678	Approach 1	Off	0.892	1.009	1.000	0.895	1.000	1.000	$650.18	8.9%	0.1%	0.0%	91	109	$ 441.49	$ 485.58	10.0%	0.4%	-	-	-	-	-	91	-	-	-	91	1	yes
Plan 35	79962PA0140004	PPO	Lehigh Valley Flex Blue PPO 1250 Gold	M	79962PA0140004	Gold	0.79628831	Approach 1	Off	0.876	0.999	1.000	0.895	1.000	1.000	$632.08	9.0%	0.1%	0.0%	98	120	$ 429.29	$ 472.70	10.1%	0.4%	-	-	-	-	-	98	-	-	-	98	1	yes
Plan 36	79962PA0160002	PPO	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	M	79962PA0160002	Silver	0.70927178	Standard AV	Off	0.791	0.949	1.000	0.895	1.000	1.000	$542.09	9.7%	0.1%	0.0%	24	29	$ 365.54	$ 408.58	11.8%	0.1%	-	-	-	-	-	24	-	-	-	24	1	yes
Plan 37	79962PA0170001	PPO	Choice Blue PPO 0	M	79962PA0170001	Gold	0.80566841	Approach 1	Off	0.900	1.015	1.000	0.935	1.000	1.000	$688.87	8.7%	0.1%	0.0%	35	42	$ 465.24	$ 513.13	10.3%	0.1%	-	-	-	-	-	-	34	-	1	35	1	yes
Plan 38	79962PA0170002	PPO	Choice Blue PPO 500	M	79962PA0170002	Gold	0.80126022	Approach 1	Off	0.893	1.010	1.000	0.935	1.000	1.000	$681.08	8.7%	0.1%	0.0%	321	392	$ 460.49	$ 507.59	10.2%	1.3%	-	-	-	-	-	-	283	-	38	321	1	yes
Plan 39	79962PA0170003	PPO	Choice Blue PPO 1250	M	79962PA0170003	Gold	0.79893948	Approach 1	Off	0.877	0.999	1.000	0.935	1.000	1.000	$661.37	8.8%	0.1%	0.0%	376	459	$ 446.28	$ 493.56	10.6%	1.5%	-	-	-	-	-	-	340	-	36	376	1	yes
Plan 40	79962PA0170004	PPO	Choice Blue PPO 2500	M	79962PA0170004	Gold	0.79447025	Approach 1	Off	0.857	0.986	1.000	0.935	1.000	1.000	$637.43	9.0%	0.1%	0.0%	486	591	$ 431.07	$ 476.51	10.5%	2.0%	-	-	-	-	-	-	366	-	120	486	1	yes
Plan 41	79962PA0170005	PPO	Choice Blue PPO 2800	M	79962PA0170005	Silver	0.69722204	Approach 1	Off	0.771	0.939	1.000	0.935	1.000	1.000	$546.11	9.7%	0.1%	0.0%	116	141	$ 368.81	$ 411.44	11.6%	0.5%	-	-	-	-	-	-	90	-	26	116	1	yes
Plan 42	79962PA0180003	PPO	Choice Blue Qualified Embedded 3500 Silver	M	79962PA0180003	Silver	0.71277205	Standard AV	Off	0.793	0.949	1.000	0.935	1.000	1.000	$568.03	9.5%	0.1%	0.0%	33	40	$ 380.52	$ 427.06	12.2%	0.1%	-	-	-	-	-	-	32	-	1	33	1	yes
Plan 43	79962PA0170006	PPO	Choice Blue PPO 4250	M	79962PA0170006	Silver	0.71188333	Approach 1	Off	0.791	0.949	1.000	0.935	1.000	1.000	$566.61	9.5%	0.1%	0.0%	77	94	$ 378.74	$ 426.05	12.5%	0.3%	-	-	-	-	-	-	73	-	4	77	1	yes
Plan 44	79962PA0180004	PPO	Choice Blue Qualified Embedded 6650 Bronze	M	79962PA0180004	Expanded Br	0.63935567	Standard AV	Off	0.759	0.933	1.000	0.935	1.000	1.000	$534.79	9.8%	0.1%	0.0%	44	54	$ 360.26	$ 403.37	12.0%	0.2%	-	-	-	-	-	-	28	-	16	44	1	yes

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2025

Plan Number	HIOS Plan ID (Standard Component)	1/1/2024 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2025	1/1/2025 HIOS Plan ID (If 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	79962PA0250002	O Blue $0 100/80 Platinu	M	79962PA0250002	Platinum	Off
Plan 2	79962PA0250014	) Blue $250 100/80 Platin	M	79962PA0250014	Platinum	Off
Plan 3	79962PA0250001	PPO Blue $0 100/80 Gold	M	79962PA0250001	Gold	Off
Plan 4	79962PA0250013	PO Blue $250 100/80 Go	M	79962PA0250013	Gold	Off
Plan 5	79962PA0250021	PO Blue $500 100/80 Go	M	79962PA0250021	Gold	Off
Plan 6	79962PA0250023	PO Blue $750 100/80 Go	M	79962PA0250023	Gold	Off
Plan 7	79962PA0250003	O Blue $1000 100/80 Go	M	79962PA0250003	Gold	Off
Plan 8	79962PA0250004	PO Blue $1000 80/60 Go	M	79962PA0250004	Gold	Off
Plan 9	79962PA0250005	O Blue $1250 100/80 Go	M	79962PA0250005	Gold	Off
Plan 10	79962PA0250006	O Blue $1400 100/80 Go	M	79962PA0250006	Gold	Off
Plan 11	79962PA0250007	O Blue $1500 100/80 Go	M	79962PA0250007	Gold	Off
Plan 12	79962PA0260001	ue Qualified $1700 100/8	M	79962PA0260001	Gold	Off
Plan 13	79962PA0250008	O Blue $1550 100/80 Go	M	79962PA0250008	Gold	Off
Plan 14	79962PA0250009	PO Blue $1750 90/70 Go	M	79962PA0250009	Gold	Off
Plan 15	79962PA0250010	O Blue $2000 100/80 Go	M	79962PA0250010	Gold	Off
Plan 16	79962PA0250011	PO Blue $2000 90/70 Go	M	79962PA0250011	Gold	Off
Plan 17	79962PA0250015	O Blue $2500 100/80 Go	M	79962PA0250015	Gold	Off
Plan 18	79962PA0250016	) Blue $2500 100/80 Gold	M	79962PA0250016	Gold	Off
Plan 19	79962PA0260009	ue Qualified $2750 100/8	N	79962PA0260009	Gold	Off
Plan 20	79962PA0250018	O Blue $3000 100/80 Go	M	79962PA0250018	Gold	Off
Plan 21	79962PA0250019	O Blue $3500 100/80 Go	M	79962PA0250019	Gold	Off
Plan 22	79962PA0250024	PPO Blue $0 100/80 Silve	M	79962PA0250024	Silver	Off
Plan 23	79962PA0250012	O Blue $2000 70/50 Silv	M	79962PA0250012	Silver	Off
Plan 24	79962PA0250017	O Blue $2600 70/50 Silv	M	79962PA0250017	Silver	Off
Plan 25	79962PA0250020	O Blue $4000 100/80 Silv	M	79962PA0250020	Silver	Off
Plan 26	79962PA0250022	O Blue $5000 100/80 Silv	M	79962PA0250022	Silver	Off
Plan 27	79962PA0260002	alified Embedded $3400	M	79962PA0260002	Silver	Off
Plan 28	79962PA0260003	alified Embedded $3550	M	79962PA0260003	Silver	Off
Plan 29	79962PA0260004	alified Embedded $4250	M	79962PA0260004	Silver	Off
Plan 30	79962PA0260007	alified Embedded $4750	M	79962PA0260007	Silver	Off
Plan 31	79962PA0260005	alified Embedded $5500	M	79962PA0260005	Silver	Off
Plan 32	79962PA0260008	alified Embedded $6100	M	79962PA0260008	Silver	Off
Plan 33	79962PA0260006	ified Embedded $7050 1	M	79962PA0260006	panded Bron	Off
Plan 34	79962PA0140003	Valley Flex Blue PPO 50	M	79962PA0140003	Gold	Off
Plan 35	79962PA0140004	Valley Flex Blue PPO 125	M	79962PA0140004	Gold	Off
Plan 36	79962PA0160002	Blue PPO Qualified Emb	M	79962PA0160002	Silver	Off
Plan 37	79962PA0170001	Choice Blue PPO 0	M	79962PA0170001	Gold	Off
Plan 38	79962PA0170002	Choice Blue PPO 500	M	79962PA0170002	Gold	Off
Plan 39	79962PA0170003	Choice Blue PPO 1250	M	79962PA0170003	Gold	Off
Plan 40	79962PA0170004	Choice Blue PPO 2500	M	79962PA0170004	Gold	Off
Plan 41	79962PA0170005	Choice Blue PPO 2800	M	79962PA0170005	Silver	Off
Plan 42	79962PA0180003	ue Qualified Embedded 3	M	79962PA0180003	Silver	Off
Plan 43	79962PA0170006	Choice Blue PPO 4250	M	79962PA0170006	Silver	Off
Plan 44	79962PA0180004	e Qualified Embedded 6	M	79962PA0180004	panded Bron	Off

Plan Number	Quarter 1 2024, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ -	$ -	$ 454.80	$ 482.46	$ -	$ 476.10	$ 472.79
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 535.05	$ 588.61	$ -	$ 568.55	$ 557.13
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 522.38	$ 574.66	$ -	$ 555.08	$ 546.30
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 493.43	$ 542.81	$ -	$ 524.32	$ 518.88
Plan 4	$ -	$ -	$ -	$ -	$ -	$ 483.82	$ 532.25	$ -	$ 514.12	$ 519.77
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 477.14	$ 524.90	$ -	$ 507.02	$ 504.09
Plan 6	$ -	$ -	$ -	$ -	$ -	$ 469.81	$ 516.84	$ -	$ 499.23	$ 497.91
Plan 7	$ -	$ -	$ -	$ -	$ -	$ 463.90	$ 510.33	$ -	$ 492.94	$ 491.05
Plan 8	$ -	$ -	$ -	$ -	$ -	$ 421.81	$ 464.03	$ -	$ 448.22	$ 451.68
Plan 9	$ -	$ -	$ -	$ -	$ -	$ 461.05	$ 507.20	$ -	$ 489.92	$ 497.33
Plan 10	$ -	$ -	$ -	$ -	$ -	$ 447.79	$ 492.61	$ -	$ 475.83	$ 486.12
Plan 11	$ -	$ -	$ -	$ -	$ -	$ 457.45	$ 503.23	$ -	$ 486.09	$ 484.45
Plan 12	$ -	$ -	$ -	$ -	$ -	$ 450.20	$ 495.26	$ -	$ 478.39	$ 478.03
Plan 13	$ -	$ -	$ -	$ -	$ -	$ 446.23	$ 490.90	$ -	$ 474.17	$ 476.26
Plan 14	$ -	$ -	$ -	$ -	$ -	$ 427.36	$ 470.13	$ -	$ 454.12	$ 463.92
Plan 15	$ -	$ -	$ -	$ -	$ -	$ 446.63	$ 491.33	$ -	$ 474.59	$ 474.91
Plan 16	$ -	$ -	$ -	$ -	$ -	$ 425.31	$ 467.88	$ -	$ 451.94	$ 451.93
Plan 17	$ -	$ -	$ -	$ -	$ -	$ 434.94	$ 478.47	$ -	$ 462.17	$ 465.49
Plan 18	$ -	$ -	$ -	$ -	$ -	$ 444.43	$ 488.92	$ -	$ 472.26	$ 469.61
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ 437.30	$ 481.06	$ -	$ 464.68	$ 461.75
Plan 21	$ -	$ -	$ -	$ -	$ -	$ 420.62	$ 462.72	$ -	$ 446.95	$ 446.53
Plan 22	$ -	$ -	$ -	$ -	$ -	$ 475.85	$ 523.47	$ -	$ 505.64	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ 373.41	$ 410.78	$ -	$ 396.79	$ 399.47
Plan 24	$ -	$ -	$ -	$ -	$ -	$ 368.45	$ 405.33	$ -	$ 391.52	$ 393.78
Plan 25	$ -	$ -	$ -	$ -	$ -	$ 391.21	$ 430.37	$ -	$ 415.70	$ 414.33
Plan 26	$ -	$ -	$ -	$ -	$ -	$ 375.50	$ 413.08	$ -	$ 399.01	$ 398.42
Plan 27	$ -	$ -	$ -	$ -	$ -	$ 400.96	$ 441.09	$ -	$ 426.06	$ 431.71
Plan 28	$ -	$ -	$ -	$ -	$ -	$ 393.45	$ 432.83	$ -	$ 418.08	$ 419.62
Plan 29	$ -	$ -	$ -	$ -	$ -	$ 401.20	$ 441.35	$ -	$ 426.32	$ 427.68
Plan 30	$ -	$ -	$ -	$ -	$ -	$ 368.99	$ 405.93	$ -	$ 392.10	$ 382.08
Plan 31	$ -	$ -	$ -	$ -	$ -	$ 369.03	$ 405.97	$ -	$ 392.14	$ 397.47
Plan 32	$ -	$ -	$ -	$ -	$ -	$ 369.41	$ 406.39	$ -	$ 392.54	$ 381.76
Plan 33	$ -	$ -	$ -	$ -	$ -	$ 354.83	$ 390.34	$ -	$ 377.04	$ 376.13
Plan 34	$ -	$ -	$ -	$ -	$ -	$ 411.60	$ -	$ -	$ -	$ 411.60
Plan 35	$ -	$ -	$ -	$ -	$ -	$ 400.24	$ -	$ -	$ -	$ 400.24
Plan 36	$ -	$ -	$ -	$ -	$ -	$ 340.79	$ -	$ -	$ -	$ 340.79
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ 477.16	$ -	$ 460.90	$ 476.69
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ 472.29	$ -	$ 456.20	$ 470.38
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ 457.72	$ -	$ 442.13	$ 456.23
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ 442.11	$ -	$ 427.05	$ 438.39
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ 378.27	$ -	$ 365.38	$ 375.38
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ 390.27	$ -	$ 376.98	$ 389.87
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ 388.45	$ -	$ 375.21	$ 387.76
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ 369.50	$ -	$ 356.91	$ 364.92

Plan Number	Quarter 1 2025, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ -	$ -	$ 505.20	$ 526.20	$ -	$ 529.26	$ 520.98
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 590.06	$ 636.26	$ -	$ 627.00	$ 611.19
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 576.26	$ 621.38	$ -	$ 612.34	$ 597.99
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 543.82	$ 586.40	$ -	$ 577.87	$ 569.63
Plan 4	$ -	$ -	$ -	$ -	$ -	$ 534.47	$ 576.32	$ -	$ 567.93	$ 568.04
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 528.33	$ 569.70	$ -	$ 561.41	$ 553.60
Plan 6	$ -	$ -	$ -	$ -	$ -	$ 520.91	$ 561.70	$ -	$ 553.52	$ 548.23
Plan 7	$ -	$ -	$ -	$ -	$ -	$ 514.76	$ 555.07	$ -	$ 546.99	$ 540.75
Plan 8	$ -	$ -	$ -	$ -	$ -	$ 470.05	$ 506.86	$ -	$ 499.48	$ 498.17
Plan 9	$ -	$ -	$ -	$ -	$ -	$ 512.67	$ 552.82	$ -	$ 544.77	$ 546.47
Plan 10	$ -	$ -	$ -	$ -	$ -	$ 497.77	$ 536.75	$ -	$ 528.94	$ 532.47
Plan 11	$ -	$ -	$ -	$ -	$ -	$ 508.72	$ 548.56	$ -	$ 540.57	$ 533.71
Plan 12	$ -	$ -	$ -	$ -	$ -	$ 491.83	$ 530.34	$ -	$ 522.62	$ 517.66
Plan 13	$ -	$ -	$ -	$ -	$ -	$ 498.77	$ 537.83	$ -	$ 530.00	$ 527.89
Plan 14	$ -	$ -	$ -	$ -	$ -	$ 477.33	$ 514.71	$ -	$ 507.22	$ 510.19
Plan 15	$ -	$ -	$ -	$ -	$ -	$ 497.30	$ 536.24	$ -	$ 528.44	$ 523.91
Plan 16	$ -	$ -	$ -	$ -	$ -	$ 474.90	$ 512.09	$ -	$ 504.64	$ 501.36
Plan 17	$ -	$ -	$ -	$ -	$ -	$ 484.81	$ 522.78	$ -	$ 515.17	$ 513.92
Plan 18	$ -	$ -	$ -	$ -	$ -	$ 497.68	$ 536.65	$ -	$ 528.84	$ 520.93
Plan 19	$ -	$ -	$ -	$ -	$ -	$ 459.50	$ 495.49	$ -	$ 488.27	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ 487.47	$ 525.64	$ -	$ 517.99	$ 510.16
Plan 21	$ -	$ -	$ -	$ -	$ -	$ 469.37	$ 506.12	$ -	$ 498.76	$ 493.01
Plan 22	$ -	$ -	$ -	$ -	$ -	$ 525.88	$ 567.06	$ -	$ 558.81	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ 421.35	$ 454.34	$ -	$ 447.73	$ 446.11
Plan 24	$ -	$ -	$ -	$ -	$ -	$ 416.41	$ 449.01	$ -	$ 442.48	$ 439.44
Plan 25	$ -	$ -	$ -	$ -	$ -	$ 438.90	$ 473.27	$ -	$ 466.38	$ 460.08
Plan 26	$ -	$ -	$ -	$ -	$ -	$ 423.58	$ 456.75	$ -	$ 450.10	$ 445.52
Plan 27	$ -	$ -	$ -	$ -	$ -	$ 442.19	$ 476.82	$ -	$ 469.88	$ 469.84
Plan 28	$ -	$ -	$ -	$ -	$ -	$ 444.46	$ 479.27	$ -	$ 472.29	$ 469.85
Plan 29	$ -	$ -	$ -	$ -	$ -	$ 447.83	$ 482.90	$ -	$ 475.87	$ 473.76
Plan 30	$ -	$ -	$ -	$ -	$ -	$ 418.39	$ 451.15	$ -	$ 444.58	$ 430.94
Plan 31	$ -	$ -	$ -	$ -	$ -	$ 418.40	$ 451.17	$ -	$ 444.60	$ 446.33
Plan 32	$ -	$ -	$ -	$ -	$ -	$ 418.73	$ 451.52	$ -	$ 444.94	$ 431.25
Plan 33	$ -	$ -	$ -	$ -	$ -	$ 403.95	$ 435.59	$ -	$ 429.25	$ 423.99
Plan 34	$ -	$ -	$ -	$ -	$ -	$ 457.24	$ 493.05	$ -	$ 485.87	$ 457.24
Plan 35	$ -	$ -	$ -	$ -	$ -	$ 445.11	$ 479.96	$ -	$ 472.98	$ 445.11
Plan 36	$ -	$ -	$ -	$ -	$ -	$ 384.73	$ 414.86	$ -	$ 408.82	$ 384.73
Plan 37	$ -	$ -	$ -	$ -	$ -	$ 483.19	$ 521.02	$ -	$ 513.44	$ 520.80
Plan 38	$ -	$ -	$ -	$ -	$ -	$ 477.97	$ 515.39	$ -	$ 507.89	$ 514.51
Plan 39	$ -	$ -	$ -	$ -	$ -	$ 464.75	$ 501.14	$ -	$ 493.85	$ 500.44
Plan 40	$ -	$ -	$ -	$ -	$ -	$ 448.70	$ 483.83	$ -	$ 476.79	$ 482.09
Plan 41	$ -	$ -	$ -	$ -	$ -	$ 387.43	$ 417.77	$ -	$ 411.69	$ 416.40
Plan 42	$ -	$ -	$ -	$ -	$ -	$ 402.14	$ 433.63	$ -	$ 427.32	$ 433.44
Plan 43	$ -	$ -	$ -	$ -	$ -	$ 401.19	$ 432.60	$ -	$ 426.31	$ 432.27
Plan 44	$ -	$ -	$ -	$ -	$ -	$ 379.83	$ 409.57	$ -	$ 403.61	$ 407.40

Plan Number	Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	0.0%	0.0%	0.0%	0.0%	0.0%	11.1%	9.1%	0.0%	11.2%	10.2%
Plan 1						10.3%	8.1%		10.3%	9.7%
Plan 2						10.3%	8.1%		10.3%	9.5%
Plan 3						10.2%	8.0%		10.2%	9.8%
Plan 4						10.5%	8.3%		10.5%	9.3%
Plan 5						10.7%	8.5%		10.7%	9.8%
Plan 6						10.9%	8.7%		10.9%	10.1%
Plan 7						11.0%	8.8%		11.0%	10.1%
Plan 8						11.4%	9.2%		11.4%	10.3%
Plan 9						11.2%	9.0%		11.2%	9.9%
Plan 10						11.2%	9.0%		11.2%	9.5%
Plan 11						11.2%	9.0%		11.2%	10.2%
Plan 12						9.2%	7.1%		9.2%	8.3%
Plan 13						11.8%	9.6%		11.8%	10.8%
Plan 14						11.7%	9.5%		11.7%	10.0%
Plan 15						11.3%	9.1%		11.3%	10.3%
Plan 16						11.7%	9.4%		11.7%	10.9%
Plan 17						11.5%	9.3%		11.5%	10.4%
Plan 18						12.0%	9.8%		12.0%	10.9%
Plan 19										
Plan 20						11.5%	9.3%		11.5%	10.5%
Plan 21						11.6%	9.4%		11.6%	10.4%
Plan 22						10.5%	8.3%		10.5%	
Plan 23						12.8%	10.6%		12.8%	11.7%
Plan 24						13.0%	10.8%		13.0%	11.6%
Plan 25						12.2%	10.0%		12.2%	11.0%
Plan 26						12.8%	10.6%		12.8%	11.8%
Plan 27						10.3%	8.1%		10.3%	8.8%
Plan 28						13.0%	10.7%		13.0%	12.0%
Plan 29						11.6%	9.4%		11.6%	10.8%
Plan 30						13.4%	11.1%		13.4%	12.8%
Plan 31						13.4%	11.1%		13.4%	12.3%
Plan 32						13.3%	11.1%		13.3%	13.0%
Plan 33						13.8%	11.6%		13.8%	12.7%
Plan 34						11.1%				11.1%
Plan 35						11.2%				11.2%
Plan 36						12.9%				12.9%
Plan 37							9.2%		11.4%	9.3%
Plan 38							9.1%		11.3%	9.4%
Plan 39							9.5%		11.7%	9.7%
Plan 40							9.4%		11.6%	10.0%
Plan 41							10.4%		12.7%	10.9%
Plan 42							11.1%		13.4%	11.2%
Plan 43							11.4%		13.6%	11.5%
Plan 44							10.8%		13.1%	11.6%

Plan Number	Quarter 2 2025, 21-year-old N				
	1	2	3	4	5
Totals	$ -	$ -	$ -	$ -	$ -
Plan 1	$ -	$ -	$ -	$ -	$ -
Plan 2	$ -	$ -	$ -	$ -	$ -
Plan 3	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -
Plan 10	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -

on-Tobacco Premium PMPM				
6	7	8	9	Average (weighted by enrollment by rating area)
$ 516.25	$ 537.71	$ -	$ 540.83	$ 532.37
$ 602.96	$ 650.17	$ -	$ 640.71	$ 624.55
$ 588.86	$ 634.97	$ -	$ 625.73	$ 611.07
$ 555.71	$ 599.22	$ -	$ 590.50	$ 582.09
$ 546.15	$ 588.92	$ -	$ 580.35	$ 580.46
$ 539.88	$ 582.15	$ -	$ 573.68	$ 565.70
$ 532.30	$ 573.98	$ -	$ 565.62	$ 560.22
$ 526.02	$ 567.21	$ -	$ 558.95	$ 552.58
$ 480.33	$ 517.94	$ -	$ 510.40	$ 509.06
$ 523.89	$ 564.91	$ -	$ 556.69	$ 558.42
$ 508.66	$ 548.49	$ -	$ 540.50	$ 544.11
$ 519.84	$ 560.55	$ -	$ 552.39	$ 545.38
$ 502.58	$ 541.94	$ -	$ 534.05	$ 528.98
$ 509.68	$ 549.59	$ -	$ 541.59	$ 539.43
$ 487.77	$ 525.96	$ -	$ 518.31	$ 521.34
$ 508.18	$ 547.97	$ -	$ 539.99	$ 535.37
$ 485.29	$ 523.29	$ -	$ 515.67	$ 512.32
$ 495.41	$ 534.21	$ -	$ 526.43	$ 525.16
$ 508.56	$ 548.38	$ -	$ 540.40	$ 532.32
$ 469.55	$ 506.32	$ -	$ 498.95	$ -
$ 498.13	$ 537.14	$ -	$ 529.32	$ 521.31
$ 479.63	$ 517.19	$ -	$ 509.66	$ 503.79
$ 537.38	$ 579.46	$ -	$ 571.03	$ -
$ 430.56	$ 464.28	$ -	$ 457.52	$ 455.87
$ 425.51	$ 458.83	$ -	$ 452.15	$ 449.05
$ 448.50	$ 483.62	$ -	$ 476.58	$ 470.14
$ 432.84	$ 466.74	$ -	$ 459.94	$ 455.27
$ 451.86	$ 487.24	$ -	$ 480.15	$ 480.12
$ 454.18	$ 489.75	$ -	$ 482.62	$ 480.12
$ 457.62	$ 493.46	$ -	$ 486.28	$ 484.12
$ 427.54	$ 461.01	$ -	$ 454.30	$ 440.37
$ 427.55	$ 461.03	$ -	$ 454.32	$ 456.09
$ 427.88	$ 461.39	$ -	$ 454.67	$ 440.68
$ 412.79	$ 445.11	$ -	$ 438.63	$ 433.26
$ 467.24	$ 503.83	$ -	$ 496.50	$ 467.24
$ 454.84	$ 490.46	$ -	$ 483.32	$ 454.84
$ 393.14	$ 423.93	$ -	$ 417.76	$ 393.14
$ 493.75	$ 532.41	$ -	$ 524.67	$ 532.19
$ 488.42	$ 526.66	$ -	$ 519.00	$ 525.76
$ 474.91	$ 512.10	$ -	$ 504.65	$ 511.39
$ 458.51	$ 494.41	$ -	$ 487.21	$ 492.63
$ 395.90	$ 426.90	$ -	$ 420.69	$ 425.51
$ 410.93	$ 443.11	$ -	$ 436.66	$ 442.92
$ 409.96	$ 442.06	$ -	$ 435.63	$ 441.73
$ 388.13	$ 418.52	$ -	$ 412.43	$ 416.31

Quarter 3 2025, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 526.14	$ 548.01	$ -	$ 551.20	$ 542.58
$ -	$ -	$ -	$ -	$ -	$ 614.52	$ 662.64	$ -	$ 652.99	$ 636.53
$ -	$ -	$ -	$ -	$ -	$ 600.15	$ 647.14	$ -	$ 637.72	$ 622.78
$ -	$ -	$ -	$ -	$ -	$ 566.36	$ 610.71	$ -	$ 601.82	$ 593.25
$ -	$ -	$ -	$ -	$ -	$ 556.62	$ 600.21	$ -	$ 591.48	$ 591.59
$ -	$ -	$ -	$ -	$ -	$ 550.23	$ 593.32	$ -	$ 584.68	$ 576.55
$ -	$ -	$ -	$ -	$ -	$ 542.50	$ 584.98	$ -	$ 576.47	$ 570.96
$ -	$ -	$ -	$ -	$ -	$ 536.10	$ 578.08	$ -	$ 569.67	$ 563.17
$ -	$ -	$ -	$ -	$ -	$ 489.54	$ 527.87	$ -	$ 520.19	$ 518.82
$ -	$ -	$ -	$ -	$ -	$ 533.93	$ 575.74	$ -	$ 567.36	$ 569.13
$ -	$ -	$ -	$ -	$ -	$ 518.41	$ 559.00	$ -	$ 550.87	$ 554.54
$ -	$ -	$ -	$ -	$ -	$ 529.81	$ 571.30	$ -	$ 562.98	$ 555.84
$ -	$ -	$ -	$ -	$ -	$ 512.22	$ 552.33	$ -	$ 544.29	$ 539.12
$ -	$ -	$ -	$ -	$ -	$ 519.45	$ 560.13	$ -	$ 551.97	$ 549.78
$ -	$ -	$ -	$ -	$ -	$ 497.12	$ 536.05	$ -	$ 528.25	$ 531.34
$ -	$ -	$ -	$ -	$ -	$ 517.92	$ 558.47	$ -	$ 550.35	$ 545.63
$ -	$ -	$ -	$ -	$ -	$ 494.59	$ 533.32	$ -	$ 525.56	$ 522.15
$ -	$ -	$ -	$ -	$ -	$ 504.91	$ 544.45	$ -	$ 536.53	$ 535.23
$ -	$ -	$ -	$ -	$ -	$ 518.31	$ 558.90	$ -	$ 550.76	$ 542.52
$ -	$ -	$ -	$ -	$ -	$ 478.55	$ 516.03	$ -	$ 508.52	$ -
$ -	$ -	$ -	$ -	$ -	$ 507.68	$ 547.43	$ -	$ 539.47	$ 531.31
$ -	$ -	$ -	$ -	$ -	$ 488.83	$ 527.10	$ -	$ 519.43	$ 513.45
$ -	$ -	$ -	$ -	$ -	$ 547.68	$ 590.57	$ -	$ 581.97	$ -
$ -	$ -	$ -	$ -	$ -	$ 438.82	$ 473.18	$ -	$ 466.29	$ 464.61
$ -	$ -	$ -	$ -	$ -	$ 433.67	$ 467.63	$ -	$ 460.82	$ 457.66
$ -	$ -	$ -	$ -	$ -	$ 457.10	$ 492.89	$ -	$ 485.72	$ 479.15
$ -	$ -	$ -	$ -	$ -	$ 441.14	$ 475.68	$ -	$ 468.76	$ 463.99
$ -	$ -	$ -	$ -	$ -	$ 460.52	$ 496.59	$ -	$ 489.36	$ 489.32
$ -	$ -	$ -	$ -	$ -	$ 462.89	$ 499.14	$ -	$ 491.87	$ 489.33
$ -	$ -	$ -	$ -	$ -	$ 466.40	$ 502.92	$ -	$ 495.60	$ 493.40
$ -	$ -	$ -	$ -	$ -	$ 435.73	$ 469.85	$ -	$ 463.01	$ 448.81
$ -	$ -	$ -	$ -	$ -	$ 435.75	$ 469.87	$ -	$ 463.03	$ 464.83
$ -	$ -	$ -	$ -	$ -	$ 436.09	$ 470.23	$ -	$ 463.39	$ 449.13
$ -	$ -	$ -	$ -	$ -	$ 420.70	$ 453.64	$ -	$ 447.04	$ 441.57
$ -	$ -	$ -	$ -	$ -	$ 476.20	$ 513.49	$ -	$ 506.01	$ 476.20
$ -	$ -	$ -	$ -	$ -	$ 463.56	$ 499.86	$ -	$ 492.58	$ 463.56
$ -	$ -	$ -	$ -	$ -	$ 400.68	$ 432.05	$ -	$ 425.77	$ 400.68
$ -	$ -	$ -	$ -	$ -	$ 503.22	$ 542.62	$ -	$ 534.72	$ 542.40
$ -	$ -	$ -	$ -	$ -	$ 497.78	$ 536.76	$ -	$ 528.95	$ 535.84
$ -	$ -	$ -	$ -	$ -	$ 484.02	$ 521.92	$ -	$ 514.32	$ 521.19
$ -	$ -	$ -	$ -	$ -	$ 467.30	$ 503.89	$ -	$ 496.56	$ 502.08
$ -	$ -	$ -	$ -	$ -	$ 403.49	$ 435.08	$ -	$ 428.75	$ 433.67
$ -	$ -	$ -	$ -	$ -	$ 418.81	$ 451.61	$ -	$ 445.03	$ 451.41
$ -	$ -	$ -	$ -	$ -	$ 417.82	$ 450.54	$ -	$ 443.98	$ 450.20
$ -	$ -	$ -	$ -	$ -	$ 395.57	$ 426.55	$ -	$ 420.34	$ 424.29

Quarter 4 2025, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 536.77	$ 559.08	$ -	$ 562.33	$ 553.54
$ -	$ -	$ -	$ -	$ -	$ 626.93	$ 676.02	$ -	$ 666.18	$ 649.38
$ -	$ -	$ -	$ -	$ -	$ 612.27	$ 660.21	$ -	$ 650.60	$ 635.36
$ -	$ -	$ -	$ -	$ -	$ 577.80	$ 623.05	$ -	$ 613.98	$ 605.23
$ -	$ -	$ -	$ -	$ -	$ 567.87	$ 612.33	$ -	$ 603.42	$ 603.54
$ -	$ -	$ -	$ -	$ -	$ 561.34	$ 605.30	$ -	$ 596.49	$ 588.19
$ -	$ -	$ -	$ -	$ -	$ 553.46	$ 596.80	$ -	$ 588.11	$ 582.49
$ -	$ -	$ -	$ -	$ -	$ 546.93	$ 589.76	$ -	$ 581.17	$ 574.55
$ -	$ -	$ -	$ -	$ -	$ 499.43	$ 538.53	$ -	$ 530.70	$ 529.30
$ -	$ -	$ -	$ -	$ -	$ 544.71	$ 587.37	$ -	$ 578.82	$ 580.62
$ -	$ -	$ -	$ -	$ -	$ 528.88	$ 570.29	$ -	$ 561.99	$ 565.74
$ -	$ -	$ -	$ -	$ -	$ 540.51	$ 582.83	$ -	$ 574.35	$ 567.07
$ -	$ -	$ -	$ -	$ -	$ 522.57	$ 563.48	$ -	$ 555.28	$ 550.01
$ -	$ -	$ -	$ -	$ -	$ 529.94	$ 571.44	$ -	$ 563.12	$ 560.88
$ -	$ -	$ -	$ -	$ -	$ 507.16	$ 546.87	$ -	$ 538.91	$ 542.07
$ -	$ -	$ -	$ -	$ -	$ 528.38	$ 569.75	$ -	$ 561.46	$ 556.65
$ -	$ -	$ -	$ -	$ -	$ 504.58	$ 544.09	$ -	$ 536.17	$ 532.69
$ -	$ -	$ -	$ -	$ -	$ 515.11	$ 555.45	$ -	$ 547.36	$ 546.04
$ -	$ -	$ -	$ -	$ -	$ 528.78	$ 570.19	$ -	$ 561.89	$ 553.48
$ -	$ -	$ -	$ -	$ -	$ 488.22	$ 526.45	$ -	$ 518.79	$ -
$ -	$ -	$ -	$ -	$ -	$ 517.93	$ 558.49	$ -	$ 550.36	$ 542.04
$ -	$ -	$ -	$ -	$ -	$ 498.70	$ 537.75	$ -	$ 529.92	$ 523.82
$ -	$ -	$ -	$ -	$ -	$ 558.74	$ 602.50	$ -	$ 593.73	$ -
$ -	$ -	$ -	$ -	$ -	$ 447.68	$ 482.74	$ -	$ 475.71	$ 473.99
$ -	$ -	$ -	$ -	$ -	$ 442.43	$ 477.07	$ -	$ 470.13	$ 466.91
$ -	$ -	$ -	$ -	$ -	$ 466.33	$ 502.84	$ -	$ 495.53	$ 488.83
$ -	$ -	$ -	$ -	$ -	$ 450.05	$ 485.29	$ -	$ 478.23	$ 473.36
$ -	$ -	$ -	$ -	$ -	$ 469.83	$ 506.61	$ -	$ 499.24	$ 499.20
$ -	$ -	$ -	$ -	$ -	$ 472.24	$ 509.22	$ -	$ 501.81	$ 499.21
$ -	$ -	$ -	$ -	$ -	$ 475.82	$ 513.08	$ -	$ 505.61	$ 503.36
$ -	$ -	$ -	$ -	$ -	$ 444.53	$ 479.34	$ -	$ 472.37	$ 457.87
$ -	$ -	$ -	$ -	$ -	$ 444.55	$ 479.36	$ -	$ 472.38	$ 474.22
$ -	$ -	$ -	$ -	$ -	$ 444.89	$ 479.73	$ -	$ 472.75	$ 458.20
$ -	$ -	$ -	$ -	$ -	$ 429.20	$ 462.81	$ -	$ 456.07	$ 450.49
$ -	$ -	$ -	$ -	$ -	$ 485.82	$ 523.86	$ -	$ 516.23	$ 485.82
$ -	$ -	$ -	$ -	$ -	$ 472.92	$ 509.95	$ -	$ 502.53	$ 472.92
$ -	$ -	$ -	$ -	$ -	$ 408.77	$ 440.78	$ -	$ 434.37	$ 408.77
$ -	$ -	$ -	$ -	$ -	$ 513.38	$ 553.58	$ -	$ 545.52	$ 553.35
$ -	$ -	$ -	$ -	$ -	$ 507.84	$ 547.60	$ -	$ 539.63	$ 546.66
$ -	$ -	$ -	$ -	$ -	$ 493.79	$ 532.46	$ -	$ 524.71	$ 531.72
$ -	$ -	$ -	$ -	$ -	$ 476.74	$ 514.07	$ -	$ 506.58	$ 512.22
$ -	$ -	$ -	$ -	$ -	$ 411.64	$ 443.87	$ -	$ 437.41	$ 442.42
$ -	$ -	$ -	$ -	$ -	$ 427.27	$ 460.73	$ -	$ 454.02	$ 460.52
$ -	$ -	$ -	$ -	$ -	$ 426.26	$ 459.64	$ -	$ 452.95	$ 459.29
$ -	$ -	$ -	$ -	$ -	$ 403.56	$ 435.16	$ -	$ 428.83	$ 432.86

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
0	0	0	0	0	0	0	0	Match	0	0	0	Match	0	0	0	0	0	0	0	0	0	0	0	0
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02-01-2024 Number of Covered Lives by County

Wyoming	3	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6	Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
0	Match	0	0	0	0	0	0	0	0	0	0	Match	0	0	0	0	0	0	0	Match	1356	180	2096	216	20	1904	379	678	200	137	Match	659	2981	3704	3688	Match	0	0	0	0	0	Match	2147	2788	702	54	62	810	148	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	307	7	181	7	3	239	74	23	18	12	Match	71	206	75	91	Match	-	-	-	-	-	Match	86	264	58	-	-	46	8	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	94	7	265	29	-	58	38	-	-	-	Match	-	170	33	168	Match	-	-	-	-	-	Match	46	85	-	-	-	8	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	37	6	26	-	-	35	-	7	11	14	Match	7	39	19	24	Match	-	-	-	-	-	Match	50	110	36	-	6	39	4	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	19	-	14	4	-	8	-	-	-	-	Match	2	76	70	36	Match	-	-	-	-	-	Match	37	23	29	2	13	16	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	107	29	76	32	-	188	12	94	41	27	Match	33	272	207	204	Match	-	-	-	-	-	Match	202	164	79	17	4	14	5	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	5	-	6	-	-	40	-	4	2	-	Match	4	18	23	33	Match	-	-	-	-	-	Match	26	27	-	-	10	28	5	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	182	2	219	87	-	290	39	45	4	36	Match	34	245	475	413	Match	-	-	-	-	-	Match	327	493	133	5	10	100	20	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	1	-	7	8	-	3	-	-	Match	-	10	7	39	Match	-	-	-	-	-	Match	16	18	-	-	-	2	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	6	-	2	-	-	2	-	7	-	-	Match	-	37	40	29	Match	-	-	-	-	-	Match	12	25	8	-	-	8	5	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	5	2	3	-	-	Match	6	16	29	54	Match	-	-	-	-	-	Match	13	15	1	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	28	5	88	8	-	83	-	149	-	-	Match	18	179	230	71	Match	-	-	-	-	-	Match	82	130	13	-	-	2	11	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	64	-	77	15	-	96	8	19	-	-	Match	53	94	99	198	Match	-	-	-	-	-	Match	134	130	22	-	4	4	24	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	10	-	74	1	-	17	-	4	-	-	Match	13	52	112	78	Match	-	-	-	-	-	Match	69	132	8	-	6	24	23	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	4	-	-	Match	-	25	3	5	Match	-	-	-	-	-	Match	-	6	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	201	29	197	16	-	174	31	71	48	14	Match	92	351	412	507	Match	-	-	-	-	-	Match	293	361	99	7	-	114	7	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	8	-	6	-	-	7	-	-	-	-	Match	1	10	18	6	Match	-	-	-	-	-	Match	18	37	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	65	3	-	26	12	10	-	-	Match	45	113	111	74	Match	-	-	-	-	-	Match	86	82	49	-	-	46	11	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	48	36	9	-	-	58	-	-	-	-	Match	-	45	75	67	Match	-	-	-	-	-	Match	40	26	-	-	-	6	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	8	-	132	-	-	187	29	57	-	28	Match	4	198	120	199	Match	-	-	-	-	-	Match	138	51	3	17	-	35	3	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	60	-	23	-	-	25	42	17	49	-	Match	9	127	84	123	Match	-	-	-	-	-	Match	25	23	48	2	-	8	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	6	-	-	20	3	-	-	-	Match	-	32	17	29	Match	-	-	-	-	-	Match	22	19	4	-	-	2	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	3	11	-	-	37	-	7	-	-	Match	14	65	33	20	Match	-	-	-	-	-	Match	6	15	3	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	25	47	159	-	-	82	25	65	21	-	Match	35	118	196	247	Match	-	-	-	-	-	Match	50	23	17	-	4	83	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	47	-	63	8	10	112	64	54	2	-	Match	45	153	260	90	Match	-	-	-	-	-	Match	145	143	18	-	-	75	1	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	13	-	103	-	-	17	-	9	-	6	Match	46	94	170	276	Match	-	-	-	-	-	Match	79	49	20	-	5	15	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	79	9	51	6	-	9	-	9	-	-	Match	47	76	156	80	Match	-	-	-	-	-	Match	56	204	5	4	-	24	17	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	5	-	9	-	-	3	-	12	-	-	Match	17	18	28	1	Match	-	-	-	-	-	Match	15	44	-	-	-	20	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	3	-	-	-	-	-	-	-	4	-	Match	-	-	3	-	Match	-	-	-	-	-	Match	2	-	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	1	-	-	-	-	-	-	-	Match	-	-	6	3	Match	-	-	-	-	-	Match	-	-	-	-	-	9	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	61	-	-	2	-	-	-	-	Match	-	-	18	-	Match	-	-	-	-	-	Match	19	-	3	-	-	9	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	37	-	-	2	-	-	-	-	Match	-	14	-	43	Match	-	-	-	-	-	Match	8	6	5	-	-	-	4	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	58	-	-	33	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	62	-	-	31	-	5	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	14	-	-	10	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	8	14	1	11	Match	-	-	-	-	-	Match	-	1	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	19	12	124	128	Match	-	-	-	-	-	Match	8	6	12	-	-	12	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	3	39	139	159	Match	-	-	-	-	-	Match	6	2	16	-	-	12	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	23	18	225	100	Match	-	-	-	-	-	Match	20	53	12	-	-	35	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	5	13	59	13	Match	-	-	-	-	-	Match	11	4	1	-	-	10	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	14	15	3	Match	-	-	-	-	-	Match	-	-	-	-	-	1	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	5	-	7	61	Match	-	-	-	-	-	Match	-	4	-	-	-	-	-	Match
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	18	5	5	Match	-	-	-	-	-	Match	-	13	-	-	-	3	-	Match

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Highmark Benefits Group (HBG)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2025**

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors					
Age Band	Age Factor	Tobacco Factor	Age Band	Age Factor	Tobacco Factor
0-14	0.765		40	1.278	1.000
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			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Lehigh, Northampton, Schuykill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union	0.932	0.942
Rating Area 7	Berks, Lancaster, Adams, York	1.026	1.015
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata	0.991	1.001

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
F	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata	1.000	1.000	
N	Lehigh, Northampton, Schuylkill	0.890	0.890	
X	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry	0.930	0.930	

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	12.57%
Revised Requested Average Rate Change:	10.21%
Minimum Requested Rate Change:	7.08%
Maximum Requested Rate Change:	13.85%
Mapped Members:	24,909
Available in Rating Areas:	Rating Areas 6, 7, and 9

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2025

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

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	$	203,271,301.33
Claims	$	179,209,945.03
Administrative Expenses		$17,865,011
Taxes & Fees		$13,370
Company Made After Taxes	$	6,182,975.53

How It Plans to Spend Your Premium

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

Claims:	91%
Administrative Expenses:	9%
Taxes & Fees:	0%
Profit:	0%

The company expects its annual medical costs to increase: 8.41%

Explanation of requested rate change: The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2024 and throughout 2025 because of both higher utilization and the increasing cost of healthcare services.

Company Name:	Highmark Benefits Group (HBG)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	January 1, 2025
Ending date of Rates:	March 31, 2025

HIOS Plan ID (On-Exchange)>>	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	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	N/A	N/A	N/A	N/A	N/A	N/A
HIOS Plan ID (Off Exchange)>>	79962PA0250001		79962PA0250002		79962PA0250002		79962PA0250003		79962PA0250004		79962PA0250014		79962PA0250014		79962PA0250015		79962PA0250001		79962PA0250013		79962PA0250013		79962PA0250021		79962PA0250021		79962PA0250021		79962PA0250023		79962PA0250023		79962PA0250023		79962PA0250003		79962PA0250003		79962PA0250003		79962PA0250004		79962PA0250004		79962PA0250005	
Plan Marketing Name >>	PPO Blue $0 100/80 Platinum		PPO Blue $0 100/80 Platinum		PPO Blue $0 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $0 100/80 Gold		PPO Blue $0 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 80/60 Gold		PPO Blue $1000 80/60 Gold		PPO Blue $1250 100/80 Gold	
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025

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

HIOS Plan ID (On-Exchange)>>	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		N/A	
HIOS Plan ID (Off Exchange)>>	79962PA0250005		79962PA0250005		79962PA0250006		79962PA0250006		79962PA0250007		79962PA0250007		79962PA0250007		79962PA0250001		79962PA0250001		79962PA0250008		79962PA0250008		79962PA0250009		79962PA0250009		79962PA0250010		79962PA0250010		79962PA0250011		79962PA0250011		79962PA0250015		79962PA0250015	
Plan Marketing Name >>	PPO Blue $1250 100/80 Gold		PPO Blue $1250 100/80 Gold		PPO Blue $1400 100/80 Gold		PPO Blue $1400 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1500 100/80 Gold		PPO Blue $1500 100/80 Gold		HPO Blue Quilted $1700 100/80 Gold		PPO Blue Quilted $1700 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $1550 100/80 Gold		PPO Blue $1750 90/70 Gold		PPO Blue $1750 90/70 Gold		PPO Blue $2000 100/80 Gold		PPO Blue $2000 100/80 Gold		PPO Blue $2000 90/70 Gold		PPO Blue $2000 90/70 Gold		PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold	
Form # =>	CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-HDHP-SM-2015		CERT-HBG-HDHP-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015		CERT-HBG-PPO-SM-2015	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,250		$1,250		$1,400		$1,400		$1,500		$1,500		$1,500		$1,500		$1,500		$1,550		$1,550		$1,750		$1,750		$2,000		$2,000		$2,000		$2,000		$2,500		$2,500	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		90%		90%		100%		100%		90%		90%		100%		100%	
Copays =>	28.5		28.5		42.75		42.75		42.75		28.5		28.5		28.5		14.25		14.25		14.25		28.5		42.75		42.75		28.5		42.75		42.75		42.75		42.75	
OOP Maximum =>	$5,100		$5,100		$7,900		$7,900		$7,900		$7,900		$7,900		$3,750		$3,750		$9,200		$9,200		$7,900		$7,900		$7,900		$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$422.91	$422.91	$416.75	$416.75	$380.79	$380.79	$410.61	$410.61	$404.64	$404.64	$389.17	$389.17	$419.65	$419.65	$413.54	$413.54	$376.25	$376.25	$405.71	$405.71	$399.80	$399.80	$381.56	$381.56	$411.44	$411.44	$405.45	$405.45	$365.16	$365.16	$393.75	$393.75	$388.02	$388.02	$380.43	$380.43	$410.22	$410.22	$404.26	$404.26	$363.30	$363.30	$391.75	$391.75	$386.05	$386.05	$370.88	$370.88	$399.93	$399.93
15	$460.50	$460.50	$453.79	$453.79	$414.64	$414.64	$447.11	$447.11	$440.61	$440.61	$423.76	$423.76	$458.95	$458.95	$450.29	$450.29	$409.69	$409.69	$441.77	$441.77	$435.34	$435.34	$415.48	$415.48	$448.01	$448.01	$441.49	$441.49	$397.62	$397.62	$428.75	$428.75	$422.51	$422.51	$414.25	$414.25	$446.69	$446.69	$440.19	$440.19	$395.59	$395.59	$426.57	$426.57	$420.37	$420.37	$403.85	$403.85	$435.48	$435.48
16	$474.87	$474.87	$467.96	$467.96	$427.58	$427.58	$461.07	$461.07	$454.36	$454.36	$436.99	$436.99	$471.21	$471.21	$464.35	$464.35	$422.48	$422.48	$455.56	$455.56	$448.93	$448.93	$428.44	$428.44	$461.90	$461.90	$455.27	$455.27	$410.03	$410.03	$442.14	$442.14	$435.70	$435.70	$427.18	$427.18	$460.63	$460.63	$453.93	$453.93	$407.94	$407.94	$439.89	$439.89	$433.49	$433.49	$416.45	$416.45	$449.07	$449.07
17	$489.25	$489.25	$482.12	$482.12	$440.53	$440.53	$475.02	$475.02	$468.11	$468.11	$450.22	$450.22	$485.48	$485.48	$478.40	$478.40	$435.27	$435.27	$469.35	$469.35	$462.52	$462.52	$441.41	$441.41	$475.98	$475.98	$469.05	$469.05	$422.44	$422.44	$455.52	$455.52	$448.89	$448.89	$440.11	$440.11	$474.57	$474.57	$467.67	$467.67	$420.29	$420.29	$453.20	$453.20	$446.61	$446.61	$429.06	$429.06	$462.66	$462.66
18	$504.72	$504.72	$497.38	$497.38	$454.46	$454.46	$490.05	$490.05	$482.92	$482.92	$464.46	$464.46	$500.84	$500.84	$493.54	$493.54	$449.04	$449.04	$484.20	$484.20	$477.15	$477.15	$455.38	$455.38	$491.04	$491.04	$483.89	$483.89	$435.80	$435.80	$469.93	$469.93	$463.09	$463.09	$454.03	$454.03	$489.59	$489.59	$482.47	$482.47	$433.58	$433.58	$467.54	$467.54	$460.74	$460.74	$442.63	$442.63	$477.30	$477.30
19	$520.20	$520.20	$512.63	$512.63	$468.40	$468.40	$505.08	$505.08	$497.73	$497.73	$478.71	$478.71	$516.19	$516.19	$508.68	$508.68	$462.81	$462.81	$499.05	$499.05	$491.79	$491.79	$469.34	$469.34	$506.10	$506.10	$498.73	$498.73	$449.17	$449.17	$484.34	$484.34	$477.29	$477.29	$467.96	$467.96	$504.60	$504.60	$497.26	$497.26	$446.88	$446.88	$481.88	$481.88	$474.87	$474.87	$456.21	$456.21	$491.94	$491.94
20	$536.24	$536.24	$528.43	$528.43	$482.84	$482.84	$520.65	$520.65	$513.07	$513.07	$493.46	$493.46	$532.10	$532.10	$524.35	$524.35	$477.08	$477.08	$514.43	$514.43	$506.94	$506.94	$483.81	$483.81	$521.70	$521.70	$514.10	$514.10	$463.01	$463.01	$499.27	$499.27	$492.00	$492.00	$482.38	$482.38	$520.15	$520.15	$512.59	$512.59	$460.65	$460.65	$496.73	$496.73	$489.50	$489.50	$470.27	$470.27	$507.10	$507.10
21	$552.82	$552.82	$544.77	$544.77	$497.77	$497.77	$536.75	$536.75	$528.94	$528.94	$508.72	$508.72	$548.56	$548.56	$540.57	$540.57	$491.83	$491.83	$530.34	$530.34	$522.62	$522.62	$498.77	$498.77	$537.83	$537.83	$530.00	$530.00	$477.33	$477.33	$514.71	$514.71	$507.22	$507.22	$497.30	$497.30	$536.24	$536.24	$528.44	$528.44	$474.90	$474.90	$512.09	$512.09	$504.64	$504.64	$484.81	$484.81	$522.78	$522.78
22	$552.82	$552.82	$544.77	$544.77	$497.77	$497.77	$536.75	$536.75	$528.94	$528.94	$508.72	$508.72	$548.56	$548.56	$540.57	$540.57	$491.83	$491.83	$530.34	$530.34	$522.62	$522.62	$498.77	$498.77	$537.83	$537.83	$530.00	$530.00	$477.33	$477.33	$514.71	$514.71	$507.22	$507.22	$497.30	$497.30	$536.24	$536.24	$528.44	$528.44	$474.90	$474.90	$512.09	$512.09	$504.64	$504.64	$484.81	$484.81	$522.78	$522.78
23	$552.82	$552.82	$544.77	$544.77	$497.77	$497.77	$536.75	$536.75	$528.94	$528.94	$508.72	$508.72	$548.56	$548.56	$540.57	$540.57	$491.83	$491.83	$530.34	$530.34	$522.62	$522.62	$498.77	$498.77	$537.83	$537.83	$530.00	$530.00	$477.33	$477.33	$514.71	$514.71	$507.22	$507.22	$497.30	$497.30	$536.24	$536.24	$528.44	$528.44	$474.90	$474.90	$512.09	$512.09	$504.64	$504.64	$484.81	$484.81	$522.78	$522.78
24	$552.82	$552.82	$544.77	$544.77	$497.77	$497.77	$536.75	$536.75	$528.94	$528.94	$508.72	$508.72	$548.56	$548.56	$540.57	$540.57	$491.83	$491.83	$530.34	$530.34	$522.62	$522.62	$498.77	$498.77	$537.83	$537.83	$530.00	$530.00	$477.33	$477.33	$514.71	$514.71	$507.22	$507.22	$497.30	$497.30	$536.24	$536.24	$528.44	$528.44	$474.90	$474.90	$512.09	$512.09	$504.64	$504.64	$484.81	$484.81	$522.78	$522.78
25	$555.03	$555.03	$546.95	$546.95	$499.76	$499.76	$538.90	$538.90	$531.06	$531.06	$510.75	$510.75	$550.75	$550.75	$542.73	$542.73	$493.80	$493.80	$532.46	$532.46	$524.71	$524.71	$500.77	$500.77	$539.98	$539.98	$532.12	$532.12	$479.24	$479.24	$516.77	$516.77	$509.25	$509.25	$499.29	$499.29	$538.38	$538.38	$530.55	$530.55	$476.80	$476.80	$514.14	$514.14	$506.66	$506.66	$486.75	$486.75	$524.87	$524.87
26	$566.09	$566.09	$557.84	$557.84	$509.72	$509.72	$549.63	$549.63	$541.63	$541.63	$520.93	$520.93	$561.73	$561.73	$553.54	$553.54	$503.63	$503.63	$543.07	$543.07	$535.16	$535.16	$510.74	$510.74	$550.74	$550.74	$542.72	$542.72	$488.79	$488.79	$527.06	$527.06	$519.39	$519.39	$509.24	$509.24	$548.11	$548.11	$541.12	$541.12	$486.30	$486.30	$524.38	$524.38	$516.75	$516.75	$496.45	$496.45	$535.33	$535.33
27	$579.36	$579.36	$570.92	$570.92	$521.66	$521.66	$562.51	$562.51	$554.33	$554.33	$533.14	$533.14	$574.89	$574.89	$566.52	$566.52	$515.44	$515.44	$555.80	$555.80	$547.71	$547.71	$522.71	$522.71	$563.65	$563.65	$555.44	$555.44	$500.24	$500.24	$539.42	$539.42	$531.57	$531.57	$521.17	$521.17	$561.08	$561.08	$553.81	$553.81	$497.70	$497.70	$536.67	$536.67	$528.86	$528.86	$508.08	$508.08	$547.87	$547.87
28	$600.92	$600.92	$592.16	$592.16	$541.08	$541.08	$583.45	$583.45	$574.96	$574.96	$552.98	$552.98	$596.28	$596.28	$587.60	$587.60	$534.62	$534.62	$576.48	$576.48	$568.09	$568.09	$542.16	$542.16	$584.62	$584.62	$576.11	$576.11	$518.86	$518.86	$559.49	$559.49	$551.35	$551.35	$540.57	$540.57	$582.89	$582.89	$574.41	$574.41	$516.22	$516.22	$556.64	$556.64	$548.54	$548.54	$526.99	$526.99	$568.26	$568.26
29	$618.61	$618.61	$609.09	$609.09	$557.00	$557.00	$600.42	$600.42	$591.88	$591.88	$569.26	$569.26	$613.84	$613.84	$605.03	$605.03	$550.36	$550.36	$593.45	$593.45	$584.81	$584.81	$558.12	$558.12	$601.92	$601.92	$593.17	$593.17	$534.13	$534.13	$575.95	$575.95	$567.58	$567.58	$556.68	$556.68	$600.05	$600.05	$591.32	$591.32	$531.41	$531.41	$573.03	$573.03	$564.69	$564.69	$542.50	$542.50	$584.99	$584.99
30	$627.45	$627.45	$618.31	$618.31	$564.97	$564.97	$609.21	$609.21	$600.35	$600.35	$577.40	$577.40	$622.62	$622.62	$613.55	$613.55	$558.23	$558.23	$601.94	$601.94	$593.17	$593.17	$566.10	$566.10	$610.44	$610.44	$601.55	$601.55	$541.77	$541.77	$584.20	$584.20	$575.69	$575.69	$564.44	$564.44	$608.63	$608.63	$599.78	$599.78	$539.01	$539.01	$581.22	$581.22	$572.77	$572.77	$550.26	$550.26	$593.36	$593.36
31	$640.72	$640.72	$631.39	$631.39	$576.92	$576.92	$622.09	$622.09	$613.04	$613.04	$589.62	$589.62	$635.78	$635.78	$626.52	$626.52	$570.03	$570.03	$614.66	$614.66	$605.72	$605.72	$578.07	$578.07	$623.34	$623.34	$614.27	$614.27	$553.23	$553.23	$596.55	$596.55	$587.87	$587.87	$576.37	$576.37	$621.50	$621.50	$612.46	$612.46	$550.41	$550.41	$593.51	$593.51	$584.88	$584.88	$561.89	$561.89	$605.90	$605.90
32	$653.99	$653.99	$644.46	$644.46	$588.86	$588.86	$634.98	$634.98	$625.74	$625.74	$601.82	$601.82	$648.95	$648.95	$639.49	$639.49	$581.83	$581.83	$627.39	$627.39	$618.26	$618.26	$590.04	$590.04	$636.25	$636.25	$626.99	$626.99	$564.68	$564.68	$608.90	$608.90	$600.04	$600.04	$588.31	$588.31	$634.37	$634.37	$625.14	$625.14	$561.81	$561.81	$605.80	$605.80	$596.99	$596.99	$573.53	$573.53	$618.45	$618.45
33	$662.28	$662.28	$652.63	$652.63	$596.33	$596.33	$643.03	$643.03	$633.67	$633.67	$609.45	$609.45	$657.17	$657.17	$647.60	$647.60	$589.21	$589.21	$635.35	$635.35	$626.10	$626.10	$597.53	$597.53	$644.32	$644.32	$634.94	$634.94	$571.84	$571.84	$616.62	$616.62	$607.65	$607.65	$595.77	$595.77	$642.42	$642.42	$633.07	$633.07	$568.93	$568.93	$613.48	$613.48	$604.56	$604.56	$580.80	$580.80	$626.29	$626.29
34	$671.12	$671.12	$661.35	$661.35	$604.29	$604.29	$651.61	$651.61	$642.13	$642.13	$617.59	$617.59	$665.95	$665.95	$656.25	$656.25	$597.08	$597.08	$643.83	$643.83	$634.46	$634.46	$605.51	$605.51	$652.93	$652.93	$643.42	$643.42	$579.48	$579.48	$624.86	$624.86	$615.77	$615.77	$603.72	$603.72	$651.00	$651.00	$641.53	$641.53	$576.53	$576.53	$621.68	$621.68	$612.63	$612.63	$588.56	$588.56	$634.65	$634.65
35	$675.55	$675.55	$665.71	$665.71	$608.27	$608.27	$655.91	$655.91	$646.36	$646.36	$621.66	$621.66	$670.34	$670.34	$660.58	$660.58	$601.02	$601.02	$648.08	$648.08	$638.64	$638.64	$609.50	$609.50	$657.23	$657.23	$647.66	$647.66	$583.30	$583.30	$628.98	$628.98	$619.82	$619.82	$607.70	$607.70	$655.29	$655.29	$645.75	$645.75	$580.33	$580.33	$625.77	$625.77	$616.67	$616.67	$592.44	$592.44	$638.84	$638.84
36	$679.97	$679.97	$670.07	$670.07	$612.26	$612.26	$660.20	$660.20	$650.60	$650.60	$625.73	$625.73	$674.73	$674.73	$664.90	$664.90	$604.95	$604.95	$652.32	$652.32	$642.82	$642.82	$613.49	$613.49	$661.53	$661.53	$651.90	$651.90	$587.12	$587.12	$633.09	$633.09	$623.88	$623.88	$611.68	$611.68	$659.58	$659.58	$649.98	$649.98	$584.13	$584.13	$629.87	$629.87	$620.71	$620.71	$596.32	$596.32	$643.02	$643.02
37	$684.39	$684.39	$674.43	$674.43	$616.24	$616.24	$664.50	$664.50	$654.83	$654.83	$629.80	$629.80	$679.12	$679.12	$669.23	$669.23	$608.89	$608.89	$656.56	$656.56	$647.00	$647.00	$617.48	$617.48	$665.83	$665.83	$656.14	$656.14	$590.93	$590.93	$637.21	$637.21	$627.94	$627.94	$615.56	$615.56	$663.87	$663.87	$654.21	$654.21	$587.93	$587.93	$633.97	$633.97	$624.74	$624.74	$600.19	$600.19	$647.20	$647.20
38	$688.81	$688.81	$678.79	$678.79	$620.22	$620.22	$668.79	$668.79	$659.06	$659.06	$633.87	$633.87	$683.51	$683.51	$673.55	$673.55	$612.82	$612.82	$660.80	$660.80	$651.18	$651.18	$621.47	$621.47	$670.14	$670.14	$660.38	$660.38	$594.75	$594.75	$641.33	$641.33	$632.00	$632.00	$619.44	$619.44	$668.16	$668.16	$658.44	$658.44	$591.73	$591.73	$638.06	$638.06	$628.78	$628.78	$604.07	$604.07	$651.38	$651.38
39	$697.66	$697.66	$687.50	$687.50	$628.19	$628.19	$677.38	$677.38	$667.52	$667.52	$642.00	$642.00	$692.28	$692.28	$682.20	$682.20	$620.69	$620.69	$669.29	$669.29	$659.55	$659.55	$629.45	$629.45	$678.74	$678.74	$668.86	$668.86	$602.39	$602.39	$649.56	$649.56	$640.11	$640.11	$627.59	$627.59	$676.73	$676.73	$666.89	$666.89	$599.32	$599.32	$646.26	$646.26	$636.86	$636.86	$611.83	$611.83	$659.75	$659.75
40	$706.50	$706.50	$696.22	$696.22	$636.15	$636.15	$685.97	$685.97	$675.99	$675.99	$650.14	$650.14	$701.06	$701.06	$690.85	$690.85	$628.56	$628.56	$677.77	$677.77	$667.91	$667.91	$637.43	$637.43	$687.35	$687.35	$677.33	$677.33	$609.06	$609.06	$657.98	$657.98	$648.33	$648.33	$635.55	$635.55	$685.31	$685.31	$675.35	$675.35	$606.92	$606.92	$654.45	$654.45	$644.93	$644.93	$619.59	$619.59	$668.74	$668.74
41	$719.77	$719.77	$709.29	$709.29	$648.10	$648.10	$698.85	$698.85	$688.68	$688.68	$662.35	$662.35	$714.23	$714.23	$703.82	$703.82	$640.36	$640.36	$690.50	$690.50	$680.45	$680.45	$649.40	$649.40	$700.25	$700.25	$690.06	$690.06	$620.46	$620.46	$670.44	$670.44	$660.40	$660.40	$647.48	$647.48	$698.18	$698.18	$688.03	$688.03	$618.32	$618.32	$666.74	$666.74	$657.04	$657.04	$631.22	$631.22	$681.32	$681.32
42	$732.49	$732.49	$722.82	$722.82	$659.55	$659.55	$711.19	$711.19	$701.57	$701.57	$674.05	$674.05	$727.40	$727.40	$716.84	$716.84	$652.17	$652.17	$702.70	$702.70	$692.47	$692.47	$660.87	$660.87	$712.62	$712.62	$702.25	$702.25	$631.46	$631.46	$682.44	$682.44	$672.24	$672.24	$659.51	$659.51	$710.52	$710.52	$700.18	$700.18	$629.24	$629.24	$678.52	$678.52	$669.31	$669.31	$642.37	$642.37	$693.88	$693.88
43	$750.18	$750.18	$739.25	$739.25	$675.47	$675.47	$728.37	$728.37	$717.77	$717.77	$690.33	$690.33	$744.40	$744.40	$733.55	$733.55	$667.41	$667.41	$719.67	$719.67	$709.20	$709.20	$676.83	$676.83	$729.84	$729.84	$719.21	$719.21	$647.74	$647.74	$698.46	$698.46	$688.30	$688.30	$674.84	$674.84	$727.68	$727.68	$717.09	$717.09	$644.44	$644.44	$694.91	$694.91	$684.80	$684.80	$657.89	$657.89	$709.41	$709.41
44	$772.29	$772.29	$761.04	$761.04	$695.38	$695.38	$749.84	$749.84	$738.93	$738.93	$710.68	$710.68	$766.34	$766.34	$755.18	$755.18	$687.09	$687.09	$740.88	$740.88	$730.10	$730.10	$696.78	$696.78	$751.35	$751.35	$740.41	$740.41	$666.83	$666.83	$719.05	$719.05	$708.59	$708.59	$694.73	$694.73	$749.13	$749.13	$738.23	$738.23	$663.44	$663.44	$715.39	$715.39	$704.98	$704.98	$677.28	$677.28	$730.32	$730.32
45	$798.27	$798.27	$786.65	$786.65	$718.78	$718.78	$775.07	$775.07	$763.79	$763.79	$734.59	$734.59	$792.12	$792.12	$780.58	$780.58	$710.20	$710.20	$765.81	$765.81	$754.66	$754.66	$720.22	$720.22	$776.63	$776.63	$765.32	$765.32	$689.26	$689.26	$743.24	$743.24	$732.43	$732.43	$718.10	$718.10	$774.33	$774.33	$763.07	$763.07	$685.76	$685.76	$739.49	$739.49	$728.70	$728.70	$700.07	$700.07	$754.89	$754.89
46	$829.23	$829.23	$817.16	$817.16	$746.66	$746.66	$805.13	$805.13	$793.41	$793.41	$763.08	$763.08	$822.84	$822.84	$810.86	$810.86	$737.75	$737.75	$795.51	$795.51	$783.93	$783.93	$748.16	$748.16	$806.75	$806.75	$795.00	$795.00	$716.00	$716.00	$772.07	$772.07	$760.83	$760.83	$745.95	$745.95	$804.36	$804.36	$792.66	$792.66	$712.35	$712.35	$768.14	$768.14	$756.96	$756.96	$727.22	$727.22	$784.17	$784.17
47	$854.06	$854.06	$851.48	$851.48	$778.02	$778.02	$838.94	$838.94	$826.73	$826.73	$795.13	$795.13	$857.40	$857.40	$844.91	$844.91	$768.73	$768.73	$828.92	$828.92	$816.86	$816.86	$779.58	$779.58	$840.63	$840.63	$828.39	$828.39	$746.07	$746.07	$804.49	$804.49	$793.78	$793.78	$777.28	$777.28	$838.14	$838.14	$825.95	$825.95	$742.27	$742.27	$800.40	$800.40	$788.75	$788.75	$757.76	$757.76	$815.61	$815.61
48	$903.86	$903.86	$890.70	$890.70	$813.85	$813.85	$877.59	$877.59	$864.82	$864.82	$831.76	$831.76	$896.90	$896.90	$883.83	$883.83	$804.10	$804.10	$867.11	$867.11	$854.48	$854.48	$815.49	$815.49	$879.35	$879.35	$866.55	$866.55	$780.43	$780.43	$841.55	$841.55	$829.30	$829.30	$813.09	$813.09	$876.75	$876.75	$864.00	$864.00	$776.46	$776.46	$837.27	$837.27	$825.07	$825.07	$792.66	$792.66	$854.75	$854.75
49	$943.11	$943.11	$929.38	$929.38	$849.20	$849.20	$915.70	$915.70	$902.37	$902.37	$868.08	$868.08	$935.84	$935.84	$922.21	$922.21	$838.96	$838.96	$904.76	$904.76	$891.59	$891.59	$850.90	$850.90	$917.54	$917.54	$904.14	$904.14	$814.32	$814.32	$878.10	$878.10	$865.32	$865.32	$848.39	$848.39	$914.83	$914.83	$901.52	$901.52	$810.18	$810.18	$873.43	$873.43	$860.93	$860.93	$827.00	$827.00	$891.86	$891.86
50	$987.34	$987.34	$972.96	$972.96	$889.02	$889.02	$958.64	$958.64	$944.69	$944.69	$908.57	$908.57	$979.73	$979.73	$965.46	$965.46	$878.41	$878.41	$947.19	$947.19	$933.40	$933.40	$890.80	$890.80	$960.56	$960.56	$946.58	$946.58	$852.51	$852.51	$919.27	$919.27	$905.89	$905.89	$888.18	$888.18	$957.72	$957.72	$943.79	$943.79	$848.17	$848.17	$914.59	$914.59	$901.29	$901.29	$865.87	$865.87	$933.69	$933.69
51	$1,031.01	$1,031.01	$1,016.00	$1,016.00	$928.34	$928.34	$1,001.04	$1,001.04	$986.47	$986.47	$948.76	$948.76	$1,023.06	$1,023.06	$1,008.16	$1,008.16	$917.26	$917.26	$989.08	$989.08	$974.69	$974.69	$930.21	$930.21	$1,003.05	$1,003.05	$988.45	$988.45	$890.22	$890.22	$959.93	$959.93	$945.97	$945.97	$927.46	$927.46	$1,000.09	$1,000.09	$985.54	$985.54	$885.69	$885.69	$955.05	$955.05	$941.15	$941.15	$904.17	$904.17	$974.98	$974.98
52	$1,079.10	$1,079.10	$1,063.39	$1,063.39	$971.65	$971.65	$1,047.74	$1,047.74	$1,032.49	$1,032.49	$993.02	$993.02	$1,070.79	$1,070.79	$1,055.19	$1,055.19	$960.05	$960.05	$1,035.22	$1,035.22	$1,020.15	$1,020.15	$973.60	$973.60	$1,049.84	$1,049.84	$1,034.56	$1,034.56	$931.75	$931.75	$1,004.71	$1,004.71	$990.09	$990.09	$970.73	$970.73	$1,046.74	$1,046.74	$1,031.51	$1,031.51	$927.00	$927.00	$999.60	$999.60	$985.06	$985.06	$946.35	$946.35	$1,020.47	$1,020.47
53	$1,127.75	$1,127.75	$1,111.33	$1,111.33	$1,015.45	$1,015.45	$1,094.97	$1,094.97	$1,079.04	$1,079.04	$1,037.79	$1,037.79	$1,119.06	$1,119.06	$1,102.76	$1,102.76	$1,003.33	$1,003.33	$1,081.89	$1,081.89	$1,066.14	$1,066.14	$1,017.49	$1,017.49	$1,097.17	$1,097.17	$1,081.20	$1,081.20	$973.75	$973.75	$1,050.01	$1,050.01	$1,034.73	$1,034.73	$1,014.49	$1,014.49	$1,093.51	$1,093.51	$1,078.02	$1,078.02	$968.80	$968.80	$1,044.66	$1,044.66	$1,029.47	$1,029.47	$989.03	$989.03
54	$1,180.27	$1,180.27	$1,163.08	$1,163.08	$1,062.14	$1,062.14	$1,145.96	$1,145.96	$1,129.29	$1,129.29	$1,086.12	$1,086.12	$1,171.18	$1,171.18	$1,154.12	$1,154.12	$1,050.06	$1,050.06	$1,132.28	$1,132.28	$1,115.79	$1,115.79	$1,064.87	$1,064.87	$1,148.27	$1,148.27	$1,131.55	$1,131.55	$1,019.10	$1,019.10	$1,098.51	$1,098.51	$1,082.91	$1,082.91	$1,061.74	$1,061.74	$1,144.87	$1,144.87	$1,128.22	$1,128.22	$1,013.91	$1,013.91	$1,093.31	$1,093.31	$1,077.41	$1,077.41	$1,035.07	$1,035.07	$1,116.14	$1,116.14
55	$1,232.79	$1,232.79	$1,214.84	$1,214.84	$1,110.03	$1,110.03	$1,196.95	$1,196.95	$1,179.54	$1,179.54	$1,134.45	$1,134.45	$1,223.29	$1,223.29	$1,205.47	$1,205.47	$1,096.78	$1,096.78	$1,182.66	$1,182.66	$1,165.44	$1,165.44	$1,112.26	$1,112.26	$1,199.36	$1,199.36	$1,181.90	$1,181.90	$1,064.45	$1,064.45	$1,147.80	$1,147.80	$1,131.10	$1,131.10	$1,108.98	$1,108.98	$1,195.82	$1,195.82	$1,178.42	$1,178.42	$1,059.03	$1,059.03	$1,141.96	$1,141.96	$1,125.35	$1,125.35	$1,081.13	$1,081.13	$1,165.80	$1,165.80
56	$1,289.73	$1,289.73	$1,270.95	$1,270.95	$1,161.30	$1,161.30	$1,252.24	$1,252.24	$1,234.02	$1,234.02	$1,186.84	$1,186.84	$1,279.79	$1,279.79	$1,261.15	$1,261.15	$1,147.44	$1,147.44	$1,237.28	$1,237.28	$1,219.27	$1,219.27	$1,163.63	$1,163.63	$1,254.76	$1,254.76	$1,236.49	$1,236.49	$1,113.61	$1,113.61	$1,200.82	$1,200.82	$1,183.34	$1,183.34	$1,160.20	$1,160.20	$1,251.05	$1,251.05

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

HIOS Plan ID (On-Exchange)>>	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	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
HIOS Plan ID (Off Exchange)>>	79962PA0250015		79962PA0250016		79962PA0250016		79962PA0250016		79962PA0250009		79962PA0250009		79962PA0250018		79962PA0250018		79962PA0250019		79962PA0250019		79962PA0250024		79962PA0250024		79962PA0250012		79962PA0250012		79962PA0250017		79962PA0250017		79962PA0250020		79962PA0250020	
Plan Marketing Name >>	PPO Blue $2500 100/80 Gold		PPO Blue $2500 100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue $2500 100/80 Gold 1x		PPO Blue Gold $2750 100/80 Gold		PPO Blue Gold $2750 100/80 Gold		PPO Blue $3000 100/80 Gold		PPO Blue $3000 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $3500 100/80 Gold		PPO Blue $0 100/80 Silver		PPO Blue $0 100/80 Silver		PPO Blue $2000 70/50 Silver		PPO Blue $2000 70/50 Silver		PPO Blue $2600 70/50 Silver		PPO Blue $2600 70/50 Silver		PPO Blue $4000 100/80 Silver		PPO Blue $4000 100/80 Silver	
Form # >>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025	
Rating Area >>	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network >>	F		F		F		F		F		F		F		F		F		F		F		F		F		F		F		F		F		F	
Metal >>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >>	$2,500		$2,500		$2,500		$2,500		$2,750		$2,750		$3,000		$3,000		$3,500		$3,500		$0		$0		$2,000		$2,000		$2,600		$2,600		$4,000		$4,000	
Coinsurance >>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		70%		70%		70%		70%		100%		100%	
Copays >>	42.75		14.25		14.25		14.25		14.25		14.25		14.25		14.25		42.75		42.75		57		57		47.5		47.5		47.5		47.5		38		38	
OOP Maximum >>	$7,900		$8,550		$8,550		$8,550		$4,800		$4,800		$9,100		$9,100		$7,900		$7,900		$9,200		$9,200		$9,100		$9,100		$9,100		$9,100		$9,100		$9,100	
Pediatric Dental (Yes/No) >>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$394.11	$394.11	$380.73	$380.73	$410.54	$410.54	$404.56	$404.56	$351.52	$351.52	$379.05	$379.05	$373.53	$373.53	$372.91	$372.91	$402.11	$402.11	$396.26	$396.26	$359.07	$359.07	$387.18	$387.18	$381.55	$381.55	$402.30	$402.30	$433.80	$433.80	$427.49	$427.49	$322.33	$322.33	$347.57	$347.57	$342.51	$342.51	$318.55	$318.55	$343.49	$343.49	$338.50	$338.50	$335.76	$335.76	$362.05	$362.05	$356.78	$356.78
15	$429.14	$429.14	$414.57	$414.57	$447.03	$447.03	$440.52	$440.52	$382.76	$382.76	$412.74	$412.74	$406.73	$406.73	$406.06	$406.06	$437.86	$437.86	$431.49	$431.49	$390.99	$390.99	$421.60	$421.60	$415.47	$415.47	$438.06	$438.06	$472.36	$472.36	$465.49	$465.49	$350.98	$350.98	$378.47	$378.47	$372.96	$372.96	$346.87	$346.87	$374.03	$374.03	$368.59	$368.59	$365.60	$365.60	$394.23	$394.23	$388.49	$388.49
16	$442.53	$442.53	$427.51	$427.51	$460.98	$460.98	$454.27	$454.27	$394.71	$394.71	$425.63	$425.63	$419.42	$419.42	$418.74	$418.74	$451.52	$451.52	$444.95	$444.95	$403.19	$403.19	$434.76	$434.76	$428.43	$428.43	$451.73	$451.73	$487.10	$487.10	$480.02	$480.02	$362.04	$362.04	$390.16	$390.16	$384.60	$384.60	$357.70	$357.70	$385.70	$385.70	$380.09	$380.09	$377.02	$377.02	$406.54	$406.54	$400.62	$400.62
17	$455.93	$455.93	$440.45	$440.45	$474.94	$474.94	$468.02	$468.02	$406.66	$406.66	$438.51	$438.51	$432.12	$432.12	$431.41	$431.41	$465.19	$465.19	$458.42	$458.42	$415.39	$415.39	$447.92	$447.92	$441.40	$441.40	$465.40	$465.40	$501.85	$501.85	$494.55	$494.55	$372.89	$372.89	$402.09	$402.09	$396.24	$396.24	$368.52	$368.52	$397.37	$397.37	$391.59	$391.59	$388.43	$388.43	$418.84	$418.84	$412.75	$412.75
18	$470.35	$470.35	$454.38	$454.38	$489.96	$489.96	$482.83	$482.83	$419.52	$419.52	$452.38	$452.38	$445.79	$445.79	$445.06	$445.06	$479.91	$479.91	$472.92	$472.92	$428.53	$428.53	$462.09	$462.09	$455.37	$455.37	$480.13	$480.13	$517.73	$517.73	$510.19	$510.19	$384.69	$384.69	$414.81	$414.81	$408.78	$408.78	$380.18	$380.18	$409.95	$409.95	$403.98	$403.98	$400.72	$400.72	$432.10	$432.10	$425.80	$425.80
19	$484.77	$484.77	$468.32	$468.32	$504.99	$504.99	$497.64	$497.64	$432.39	$432.39	$466.26	$466.26	$459.46	$459.46	$458.71	$458.71	$494.63	$494.63	$487.43	$487.43	$441.68	$441.68	$476.26	$476.26	$469.33	$469.33	$494.85	$494.85	$533.60	$533.60	$525.84	$525.84	$396.49	$396.49	$427.53	$427.53	$421.31	$421.31	$391.84	$391.84	$422.52	$422.52	$416.37	$416.37	$413.00	$413.00	$445.35	$445.35	$438.80	$438.80
20	$499.71	$499.71	$482.75	$482.75	$520.55	$520.55	$512.97	$512.97	$445.72	$445.72	$480.63	$480.63	$473.62	$473.62	$472.85	$472.85	$509.87	$509.87	$502.45	$502.45	$455.29	$455.29	$490.94	$490.94	$483.80	$483.80	$510.10	$510.10	$550.05	$550.05	$542.05	$542.05	$408.71	$408.71	$440.71	$440.71	$434.30	$434.30	$403.92	$403.92	$435.54	$435.54	$429.21	$429.21	$425.73	$425.73	$459.07	$459.07	$452.39	$452.39
21	$515.17	$515.17	$497.68	$497.68	$536.65	$536.65	$528.84	$528.84	$459.50	$459.50	$495.49	$495.49	$488.27	$488.27	$487.47	$487.47	$525.64	$525.64	$517.99	$517.99	$469.37	$469.37	$506.12	$506.12	$498.76	$498.76	$525.88	$525.88	$567.06	$567.06	$558.81	$558.81	$421.35	$421.35	$454.34	$454.34	$447.73	$447.73	$416.41	$416.41	$449.01	$449.01	$442.48	$442.48	$438.90	$438.90	$473.27	$473.27	$466.38	$466.38
22	$530.63	$530.63	$512.61	$512.61	$552.64	$552.64	$544.69	$544.69	$473.27	$473.27	$510.35	$510.35	$502.92	$502.92	$502.09	$502.09	$541.41	$541.41	$533.39	$533.39	$483.44	$483.44	$521.10	$521.10	$513.57	$513.57	$541.66	$541.66	$583.87	$583.87	$575.55	$575.55	$433.99	$433.99	$467.97	$467.97	$461.31	$461.31	$428.90	$428.90	$462.48	$462.48	$455.74	$455.74	$451.97	$451.97	$487.47	$487.47	$480.53	$480.53
23	$545.42	$545.42	$527.51	$527.51	$568.62	$568.62	$560.54	$560.54	$487.04	$487.04	$525.21	$525.21	$517.79	$517.79	$516.88	$516.88	$557.19	$557.19	$549.17	$549.17	$497.59	$497.59	$536.08	$536.08	$528.34	$528.34	$557.44	$557.44	$600.69	$600.69	$592.29	$592.29	$446.64	$446.64	$481.40	$481.40	$474.89	$474.89	$441.46	$441.46	$476.15	$476.15	$469.22	$469.22	$465.24	$465.24	$501.85	$501.85	$494.26	$494.26
24	$560.21	$560.21	$541.50	$541.50	$583.59	$583.59	$575.38	$575.38	$500.81	$500.81	$539.90	$539.90	$532.65	$532.65	$531.69	$531.69	$572.97	$572.97	$564.95	$564.95	$511.74	$511.74	$551.07	$551.07	$543.11	$543.11	$573.22	$573.22	$617.52	$617.52	$608.93	$608.93	$459.29	$459.29	$494.83	$494.83	$488.47	$488.47	$454.02	$454.02	$489.82	$489.82	$482.26	$482.26	$478.46	$478.46	$515.77	$515.77	$507.99	$507.99
25	$575.00	$575.00	$555.49	$555.49	$598.55	$598.55	$590.22	$590.22	$514.67	$514.67	$554.58	$554.58	$546.51	$546.51	$545.50	$545.50	$588.75	$588.75	$580.73	$580.73	$525.89	$525.89	$565.99	$565.99	$557.93	$557.93	$588.99	$588.99	$634.35	$634.35	$625.57	$625.57	$471.94	$471.94	$508.25	$508.25	$501.56	$501.56	$466.58	$466.58	$503.16	$503.16	$495.30	$495.30	$491.09	$491.09	$529.59	$529.59	$521.88	$521.88
26	$589.79	$589.79	$569.48	$569.48	$613.51	$613.51	$604.91	$604.91	$527.53	$527.53	$568.26	$568.26	$560.37	$560.37	$559.32	$559.32	$604.53	$604.53	$596.51	$596.51	$539.04	$539.04	$580.91	$580.91	$572.75	$572.75	$604.77	$604.77	$651.18	$651.18	$642.20	$642.20	$484.59	$484.59	$521.69	$521.69	$514.65	$514.65	$478.63	$478.63	$516.50	$516.50	$508.36	$508.36	$503.82	$503.82	$543.32	$543.32	$535.37	$535.37
27	$604.58	$604.58	$583.47	$583.47	$628.47	$628.47	$619.60	$619.60	$540.39	$540.39	$581.94	$581.94	$573.94	$573.94	$572.96	$572.96	$620.32	$620.32	$612.11	$612.11	$552.18	$552.18	$595.82	$595.82	$587.58	$587.58	$620.55	$620.55	$668.02	$668.02	$658.86	$658.86	$497.24	$497.24	$535.12	$535.12	$527.72	$527.72	$490.69	$490.69	$529.84	$529.84	$521.42	$521.42	$516.91	$516.91	$557.14	$557.14	$548.94	$548.94
28	$619.36	$619.36	$597.46	$597.46	$643.42	$643.42	$634.29	$634.29	$553.25	$553.25	$595.62	$595.62	$587.51	$587.51	$586.60	$586.60	$635.11	$635.11	$626.68	$626.68	$565.32	$565.32	$610.74	$610.74	$602.41	$602.41	$636.33	$636.33	$684.86	$684.86	$675.52	$675.52	$509.89	$509.89	$548.56	$548.56	$541.29	$541.29	$502.77	$502.77	$543.18	$543.18	$534.48	$534.48	$530.00	$530.00	$571.00	$571.00	$562.52	$562.52
29	$634.14	$634.14	$611.44	$611.44	$658.36	$658.36	$648.97	$648.97	$566.11	$566.11	$609.30	$609.30	$601.09	$601.09	$600.23	$600.23	$649.90	$649.90	$641.25	$641.25	$578.46	$578.46	$625.37	$625.37	$616.94	$616.94	$651.12	$651.12	$701.69	$701.69	$692.19	$692.19	$522.00	$522.00	$561.42	$561.42	$554.13	$554.13	$514.86	$514.86	$556.52	$556.52	$547.55	$547.55	$542.88	$542.88	$584.72	$584.72	$576.03	$576.03
30	$648.92	$648.92	$625.42	$625.42	$674.28	$674.28	$664.65	$664.65	$579.00	$579.00	$623.54	$623.54	$615.07	$615.07	$614.15	$614.15	$665.47	$665.47	$656.69	$656.69	$591.59	$591.59	$640.17	$640.17	$631.47	$631.47	$666.03	$666.03	$717.53	$717.53	$707.86	$707.86	$534.29	$534.29	$574.28	$574.28	$567.02	$567.02	$526.94	$526.94	$569.21	$569.21	$560.61	$560.61	$555.77	$555.77	$598.41	$598.41	$589.52	$589.52
31	$663.71	$663.71	$639.40	$639.40	$689.21	$689.21	$679.33	$679.33	$592.89	$592.89	$637.78	$637.78	$629.05	$629.05	$628.08	$628.08	$680.04	$680.04	$671.13	$671.13	$605.72	$605.72	$654.95	$654.95	$646.02	$646.02	$681.47	$681.47	$733.37	$733.37	$723.53	$723.53	$546.58	$546.58	$587.14	$587.14	$579.91	$579.91	$538.99	$538.99	$581.90	$581.90	$573.68	$573.68	$568.64	$568.64	$611.96	$611.96	$602.86	$602.86
32	$678.50	$678.50	$653.37	$653.37	$704.14	$704.14	$694.01	$694.01	$606.78	$606.78	$652.02	$652.02	$642.99	$642.99	$642.02	$642.02	$695.61	$695.61	$686.58	$686.58	$619.85	$619.85	$669.73	$669.73	$660.59	$660.59	$696.91	$696.91	$749.71	$749.71	$739.19	$739.19	$558.87	$558.87	$600.28	$600.28	$592.79	$592.79	$551.06	$551.06	$594.59	$594.59	$586.75	$586.75	$581.36	$581.36	$625.02	$625.02	$615.19	$615.19
33	$693.29	$693.29	$667.40	$667.40	$719.07	$719.07	$708.69	$708.69	$619.67	$619.67	$666.26	$666.26	$656.93	$656.93	$655.95	$655.95	$710.18	$710.18	$701.03	$701.03	$633.98	$633.98	$684.51	$684.51	$675.15	$675.15	$712.35	$712.35	$766.56	$766.56	$755.83	$755.83	$571.16	$571.16	$613.42	$613.42	$605.67	$605.67	$563.12	$563.12	$607.28	$607.28	$599.31	$599.31	$594.03	$594.03	$638.08	$638.08	$628.14	$628.14
34	$707.88	$707.88	$681.43	$681.43	$734.00	$734.00	$723.37	$723.37	$632.56	$632.56	$680.50	$680.50	$670.87	$670.87	$669.88	$669.88	$724.75	$724.75	$715.48	$715.48	$647.12	$647.12	$698.97	$698.97	$689.71	$689.71	$727.79	$727.79	$782.41	$782.41	$771.47	$771.47	$583.45	$583.45	$626.56	$626.56	$618.54	$618.54	$575.18	$575.18	$620.37	$620.37	$612.23	$612.23	$606.72	$606.72	$651.14	$651.14	$641.70	$641.70
35	$722.76	$722.76	$746.52	$746.52	$804.98	$804.98	$793.26	$793.26	$689.25	$689.25	$743.24	$743.24	$732.41	$732.41	$731.21	$731.21	$788.46	$788.46	$776.99	$776.99	$704.06	$704.06	$759.18	$759.18	$748.14	$748.14	$788.82	$788.82	$850.59	$850.59	$838.22	$838.22	$632.03	$632.03	$681.51	$681.51	$671.60	$671.60	$624.62	$624.62	$673.52	$673.52	$663.72	$663.72	$658.35	$658.35	$709.91	$709.91	$699.57	$699.57
36	$805.21	$805.21	$777.87	$777.87	$838.78	$838.78	$826.58	$826.58	$718.20	$718.20	$774.45	$774.45	$763.17	$763.17	$761.92	$761.92	$821.58	$821.58	$809.62	$809.62	$733.63	$733.63	$791.07	$791.07	$779.56	$779.56	$821.95	$821.95	$886.31	$886.31	$873.42	$873.42	$658.57	$658.57	$710.33	$710.33	$699.80	$699.80	$650.85	$650.85	$701.80	$701.80	$691.00	$691.00	$686.00	$686.00	$739.72	$739.72	$728.95	$728.95
37	$882.30	$882.30	$853.71	$853.71	$877.42	$877.42	$864.65	$864.65	$751.28	$751.28	$810.13	$810.13	$798.32	$798.32	$797.01	$797.01	$859.42	$859.42	$846.91	$846.91	$767.42	$767.42	$827.51	$827.51	$815.47	$815.47	$859.81	$859.81	$927.14	$927.14	$913.65	$913.65	$688.91	$688.91	$743.18	$743.18	$732.45	$732.45	$680.83	$680.83	$734.13	$734.13	$723.45	$723.45	$717.60	$717.60	$773.80	$773.80	$762.53	$762.53
38	$978.88	$978.88	$949.04	$949.04	$974.32	$974.32	$960.29	$960.29	$833.92	$833.92	$899.37	$899.37	$886.74	$886.74	$885.31	$885.31	$953.99	$953.99	$940.07	$940.07	$852.08	$852.08	$918.83	$918.83	$905.75	$905.75	$954.71	$954.71	$1,029.00	$1,029.00	$1,014.00	$1,014.00	$764.90	$764.90	$825.00	$825.00	$812.83	$812.83	$755.40	$755.40	$815.00	$815.00	$803.00	$803.00	$797.00	$797.00	$858.80	$858.80	$846.00	$846.00
39	$1,086.61	$1,086.61	$1,053.47	$1,053.47	$1,046.77	$1,046.77	$1,031.74	$1,031.74	$925.93	$925.93	$998.38	$998.38	$984.38	$984.38	$982.79	$982.79	$1,058.75	$1,058.75	$1,043.31	$1,043.31	$945.31	$945.31	$1,019.57	$1,019.57	$1,005.51	$1,005.51	$1,059.55	$1,059.55	$1,142.00	$1,142.00	$1,125.50	$1,125.50	$848.48	$848.48	$915.98	$915.98	$902.66	$902.66	$838.36	$838.36	$904.50	$904.50	$891.40	$891.40	$884.80	$884.80	$952.80	$952.80	$939.20	$939.20
40	$1,206.91	$1,206.91	$1,169.09	$1,169.09	$1,252.00	$1,252.00	$1,233.78	$1,233.78	$1,072.01	$1,072.01	$1,155.98	$1,155.98	$1,139.13	$1,139.13	$1,137.27	$1,137.27	$1,226.32	$1,226.32	$1,208.47	$1,208.47	$1,095.04	$1,095.04	$1,180.78	$1,180.78	$1,163.61	$1,163.61	$1,226.88	$1,226.88	$1,322.95	$1,322.95	$1,303.70	$1,303.70	$983.01	$983.01	$1,059.98	$1,059.98	$1,044.55	$1,044.55	$971.48	$971.48	$1,047.54	$1,047.54	$1,032.31	$1,032.31	$1,023.95	$1,023.95	$1,104.14	$1,104.14	$1,088.06	$1,088.06
41	$1,355.47	$1,355.47	$1,312.85	$1,312.85	$1,307.82	$1,307.82	$1,288.78	$1,288.78	$1,119.80	$1,119.80	$1,207.51	$1,207.51	$1,189.91	$1,189.91	$1,187.96	$1,187.96	$1,280.98	$1,280.98	$1,262.34	$1,262.34	$1,143.85	$1,143.85	$1,233.41	$1,233.41	$1,215.48	$1,215.48	$1,281.57	$1,281.57	$1,381.93	$1,381.93	$1,361.82	$1,361.82	$1,026.83	$1,026.83	$1,107.23	$1,107.23	$1,091.12	$1,091.12	$1,014.79	$1,014.79	$1,094.24	$1,094.24	$1,078.32	$1,078.32	$1,069.60	$1,069.60	$1,153.36	$1,153.36	$1,136.57	$1,136.57
42	$1,518.37	$1,518.37	$1,469.61	$1,469.61	$1,463.56	$1,463.56	$1,441.37	$1,441.37	$1,253.78	$1,253.78	$1,352.11	$1,352.11	$1,331.98	$1,331.98	$1,329.78	$1,329.78	$1,434.36	$1,434.36	$1,414.32	$1,414.32	$1,280.58	$1,280.58	$1,381.58	$1,381.58	$1,362.34	$1,362.34	$1,434.87	$1,434.87	$1,547.24	$1,547.24	$1,526.13	$1,526.13	$1,149.54	$1,149.54	$1,239.08	$1,239.08	$1,221.94	$1,221.94	$1,130.14	$1,130.14	$1,218.61	$1,218.61	$1,200.89	$1,200.89	$1,191.17	$1,191.17	$1,284.45	$1,284.45	$1,265.76	$1,265.76
43	$1,447.63	$1,447.63	$1,398.48	$1,398.48	$1,507.99	$1,507.99	$1,486.04	$1,486.04	$1,291.20	$1,291.20	$1,392.33	$1,392.33	$1,372.04	$1,372.04	$1,369.79	$1,369.79	$1,477.05	$1,477.05	$1,455.55	$1,455.55	$1,318.93	$1,318.93	$1,422.20	$1,422.20	$1,401.52	$1,401.52	$1,477.72	$1,477.72	$1,593.44	$1,593.44	$1,570.26	$1,570.26	$1,183.99	$1,183.99	$1,276.70	$1,276.70	$1,258.12	$1,258.12	$1,170.11	$1,170.11	$1,261.72	$1,261.72	$1,243.37	$1,243.37	$1,233.31	$1,233.31	$1,329.89	$1,329.89	$1,310.53	$1,310.53
44	$1,480.08	$1,480.08	$1,429.83	$1,429.83	$1,541.80	$1,541.80	$1,519.36	$1,519.36	$1,320.14	$1,320.14	$1,423.54	$1,423.54	$1,402.80	$1,402.80	$1,400.50	$1,400.50	$1,510.16	$1,510.16	$1,488.19	$1,488.19	$1,348.50	$1,348.50	$1,454.08	$1,454.08	$1,432.94	$1,432.94	$1,510.85	$1,510.85	$1,629.16	$1,629.16	$1,605.46	$1,605.46	$1,210.54	$1,210.54	$1,305.32	$1,305.32	$1,286.33	$1,286.33	$1,196.35	$1,196.35	$1,290.01	$1,290.01	$1,271.25	$1,271.25	$1,260.96	$1,260.96	$1,359.70	$1,359.70	$1,339.91	$1,339.91
45	$1,520.78	$1,520.78	$1,469.01	$1,469.01	$1,584.19	$1,584.19	$1,561.14	$1,561.14	$1,356.44	$1,356.44	$1,462.69	$1,462.69	$1,441.37	$1,441.37	$1,439.01	$1,439.01	$1,551.69	$1,551.69	$1,529.11	$1,529.11	$1,385.58	$1,385.58	$1,494.07	$1,494.07	$1,472.34	$1,472.34	$1,552.40	$1,552.40	$1,673.96	$1,673.96	$1,649.61	$1,649.61	$1,243.83	$1,243.83	$1,341.21	$1,341.21	$1,321.70	$1,321.70	$1,229.24	$1,229.24	$1,325.48	$1,325.48	$1,306.20	$1,306.20	$1,295.63	$1,295.63	$1,397.09	$1,397.09	$1,376.75	$1,376.75
64+	$1,545.51	$1,545.51	$1,493.04	$1,493.04	$1,609.95	$1,609.95	$1,586.52	$1,586.52	$1,378.50	$1,378.50	$1,486.47	$1,486.47	$1,464.81	$1,464.81	$1,462.41	$1,462.41	$1,576.92	$1,576.92	$1,553.97	$1,553.97	$1,408.11	$1,408.11	$1,518.36	$1,518.36	$1,496.28	$1,496.28	$1,577.64	$1,577.64	$1,701.18	$1,701.18	$1,676.43	$1,676.43	$1,264.05	$1,264.05	$1,363.02	$1,363.02	$1,343.19	$1,343.19	$1,249.23	$1,249.23	$1,347.03	$1,347.03	$1,327.44	$1,327.44	$1,316.70	$1,316.70	$1,419.81	$1,419.81	$1,399.14	$1,399.14

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

HIOS Plan ID (On Exchange)>>	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	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
HIOS Plan ID (Off Exchange)>>	79962PA0250022	79962PA0250022	79962PA0250022	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260003	79962PA0260003	79962PA0260003	79962PA0260003	79962PA0260003	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260007	79962PA0260007	79962PA0260007	79962PA0260007	79962PA0260005	79962PA0260005	79962PA0260005	79962PA0260005	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0140003
Plan Marketing Name >>	PPO Blue $5000 100/80 Silver	PPO Blue $5000 100/80 Silver	PPO Blue $5000 100/80 Silver	Blue Quantified Embedded $3400 100/80	Blue Quantified Embedded $3400 100/80	Blue Quantified Embedded $3400 100/80	Blue Quantified Embedded $3550 100/60	Blue Quantified Embedded $3550 100/60	Blue Quantified Embedded $3550 100/60	Blue Quantified Embedded $4250 100/10	Blue Quantified Embedded $4250 100/10	Blue Quantified Embedded $4250 100/10	Blue Quantified Embedded $4750 50/50	Blue Quantified Embedded $4750 50/50	Blue Quantified Embedded $4750 50/50	Blue Quantified Embedded $5500 80/60	Blue Quantified Embedded $5500 80/60	Blue Quantified Embedded $5500 80/60	Blue Quantified Embedded $6100 100/80	Blue Quantified Embedded $6100 100/80	Blue Quantified Embedded $6100 100/80	Blue Quantified Embedded $7050 100/100	Blue Quantified Embedded $7050 100/100	Blue Quantified Embedded $7050 100/100	Lehigh Valley Flex Blue PPO 500 Gold
Form # =>	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP

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

HIOS Plan ID (On Exchange)>>	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	N/A	N/A
HIOS Plan ID (Off Exchange)>>	79962PA014004	79962PA016002	79962PA017001	79962PA017001	79962PA017002	79962PA017002	79962PA017003	79962PA017003	79962PA017004	79962PA017004	79962PA017005	79962PA017005	79962PA018003	79962PA018003	79962PA017006	79962PA017006	79962PA018004	79962PA018004	79962PA018005	79962PA018005
Plan Marketing Name =>	ehigh Valley Flex Blue PPO 1250 Golden	Flex Blue PPO Qualified Embedded	Choice Blue PPO 0	Choice Blue PPO 0	Choice Blue PPO 500	Choice Blue PPO 500	Choice Blue PPO 1250	Choice Blue PPO 1250	Choice Blue PPO 2500	Choice Blue PPO 2500	Choice Blue PPO 2800	Choice Blue PPO 2800	ice Blue Qualified Embedded 3500	Silce Blue Qualified Embedded 3500 Si	Choice Blue PPO 4250	Choice Blue PPO 4250	ce Blue Qualified Embedded 6650	Brice Blue Qualified Embedded 6650 Br	[illegible]	[illegible]
Form # =>	CERT-HBG-PPO-T-5M-2025	CERT-HBG-HDHP-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-HDHP-T-5M-2025	CERT-HBG-HDHP-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-PPO-T-5M-2025	CERT-HBG-HDHP-T-5M-2025	CERT-HBG-HDHP-T-5M-2025	[illegible]	[illegible]
Rating Area =>	Area 6	Area 6	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	[illegible]	[illegible]
Network =>	N	N	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	[illegible]	[illegible]
Metal =>	Gold	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	[illegible]	[illegible]
Deductible =>	$1,250	$3,400	50	50	$500	$500	$1,250	$1,250	$2,500	$2,500	$2,800	$2,800	$3,500	$3,500	$4,250	$4,250	$6,650	$6,650	[illegible]	[illegible]
Coinsurance =>	100%	90%	100%	100%	100%	100%	100%	100%	100%	100%	70%	70%	90%	90%	100%	100%	100%	100%	[illegible]	[illegible]
Copays =>	25	0	25	25	30	30	25	25	10	10	40	40	0	0	60	60	0	0	[illegible]	[illegible]
OOP Maximum =>	$9,100	$7,500	$9,100	$9,100	$9,100	$9,100	$9,100	$9,100	$7,900	$7,900	$9,100	$9,100	$7,500	$7,500	$9,200	$9,200	$7,500	$7,500	[illegible]	[illegible]
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	[illegible]	[illegible]
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$340.51	$340.51	$294.32	$294.32	$398.58	$398.58	$392.78	$392.78	$394.27	$394.27	$388.54	$388.54	$383.37	$383.37	$377.80	$377.80	$370.13	$370.13	$364.74	$364.74	$319.59	$319.59	$314.94	$314.94	$331.73	$331.73	$326.90	$326.90	$330.94	$330.94	$326.13	$326.13
15	$370.78	$370.78	$320.48	$320.48	$434.01	$434.01	$427.70	$427.70	$429.12	$429.12	$423.07	$423.07	$417.45	$417.45	$411.38	$411.38	$403.03	$403.03	$397.17	$397.17	$348.00	$348.00	$342.94	$342.94	$361.21	$361.21	$355.96	$355.96	$360.36	$360.36	$355.12	$355.12
16	$382.35	$382.35	$330.48	$330.48	$447.56	$447.56	$441.04	$441.04	$442.72	$442.72	$436.28	$436.28	$430.48	$430.48	$424.22	$424.22	$415.61	$415.61	$409.56	$409.56	$358.86	$358.86	$353.64	$353.64	$372.49	$372.49	$367.07	$367.07	$371.60	$371.60	$366.20	$366.20
17	$393.92	$393.92	$340.49	$340.49	$461.10	$461.10	$454.39	$454.39	$456.12	$456.12	$449.48	$449.48	$443.51	$443.51	$437.06	$437.06	$428.19	$428.19	$421.96	$421.96	$369.73	$369.73	$364.35	$364.35	$383.76	$383.76	$378.18	$378.18	$382.85	$382.85	$377.28	$377.28
18	$406.39	$406.39	$351.26	$351.26	$475.69	$475.69	$468.77	$468.77	$470.55	$470.55	$463.70	$463.70	$457.54	$457.54	$450.89	$450.89	$441.74	$441.74	$435.31	$435.31	$381.42	$381.42	$375.87	$375.87	$395.90	$395.90	$390.14	$390.14	$394.96	$394.96	$389.22	$389.22
19	$418.85	$418.85	$362.03	$362.03	$490.28	$490.28	$483.15	$483.15	$484.98	$484.98	$477.92	$477.92	$471.57	$471.57	$464.71	$464.71	$455.28	$455.28	$448.66	$448.66	$393.12	$393.12	$387.40	$387.40	$408.05	$408.05	$402.11	$402.11	$407.08	$407.08	$401.16	$401.16
20	$431.76	$431.76	$373.19	$373.19	$505.39	$505.39	$498.04	$498.04	$499.93	$499.93	$492.65	$492.65	$486.11	$486.11	$479.03	$479.03	$469.32	$469.32	$462.49	$462.49	$405.24	$405.24	$399.34	$399.34	$420.62	$420.62	$414.50	$414.50	$419.62	$419.62	$413.52	$413.52
21	$445.11	$445.11	$384.73	$384.73	$521.02	$521.02	$513.44	$513.44	$515.39	$515.39	$507.89	$507.89	$501.14	$501.14	$493.85	$493.85	$483.83	$483.83	$476.79	$476.79	$417.77	$417.77	$411.69	$411.69	$433.63	$433.63	$427.32	$427.32	$432.60	$432.60	$426.31	$426.31
22	$445.11	$445.11	$384.73	$384.73	$521.02	$521.02	$513.44	$513.44	$515.39	$515.39	$507.89	$507.89	$501.14	$501.14	$493.85	$493.85	$483.83	$483.83	$476.79	$476.79	$417.77	$417.77	$411.69	$411.69	$433.63	$433.63	$427.32	$427.32	$432.60	$432.60	$426.31	$426.31
23	$445.11	$445.11	$384.73	$384.73	$521.02	$521.02	$513.44	$513.44	$515.39	$515.39	$507.89	$507.89	$501.14	$501.14	$493.85	$493.85	$483.83	$483.83	$476.79	$476.79	$417.77	$417.77	$411.69	$411.69	$433.63	$433.63	$427.32	$427.32	$432.60	$432.60	$426.31	$426.31
24	$445.11	$445.11	$384.73	$384.73	$521.02	$521.02	$513.44	$513.44	$515.39	$515.39	$507.89	$507.89	$501.14	$501.14	$493.85	$493.85	$483.83	$483.83	$476.79	$476.79	$417.77	$417.77	$411.69	$411.69	$433.63	$433.63	$427.32	$427.32	$432.60	$432.60	$426.31	$426.31
25	$446.89	$446.89	$386.27	$386.27	$523.10	$523.10	$515.49	$515.49	$517.45	$517.45	$509.92	$509.92	$503.14	$503.14	$495.83	$495.83	$485.77	$485.77	$478.70	$478.70	$419.44	$419.44	$413.34	$413.34	$435.36	$435.36	$429.03	$429.03	$434.33	$434.33	$428.02	$428.02
26	$455.79	$455.79	$393.96	$393.96	$533.52	$533.52	$525.76	$525.76	$527.76	$527.76	$520.08	$520.08	$513.17	$513.17	$505.70	$505.70	$495.44	$495.44	$488.23	$488.23	$427.80	$427.80	$421.57	$421.57	$444.04	$444.04	$437.58	$437.58	$442.98	$442.98	$436.54	$436.54
27	$466.48	$466.48	$403.20	$403.20	$546.03	$546.03	$538.09	$538.09	$540.13	$540.13	$532.27	$532.27	$525.19	$525.19	$517.55	$517.55	$507.05	$507.05	$499.68	$499.68	$437.82	$437.82	$431.45	$431.45	$454.44	$454.44	$447.83	$447.83	$453.36	$453.36	$446.77	$446.77
28	$483.83	$483.83	$418.20	$418.20	$566.35	$566.35	$558.11	$558.11	$560.23	$560.23	$552.08	$552.08	$544.74	$544.74	$536.81	$536.81	$525.92	$525.92	$518.27	$518.27	$454.12	$454.12	$447.51	$447.51	$471.36	$471.36	$464.50	$464.50	$470.24	$470.24	$463.40	$463.40
29	$498.08	$498.08	$430.51	$430.51	$583.02	$583.02	$574.54	$574.54	$576.72	$576.72	$568.33	$568.33	$560.78	$560.78	$552.62	$552.62	$541.41	$541.41	$533.53	$533.53	$467.44	$467.44	$460.68	$460.68	$485.23	$485.23	$478.17	$478.17	$484.08	$484.08	$477.04	$477.04
30	$505.20	$505.20	$436.67	$436.67	$591.36	$591.36	$582.75	$582.75	$584.97	$584.97	$576.46	$576.46	$568.79	$568.79	$560.52	$560.52	$549.15	$549.15	$541.16	$541.16	$474.17	$474.17	$467.27	$467.27	$492.17	$492.17	$485.01	$485.01	$491.00	$491.00	$483.86	$483.86
31	$515.88	$515.88	$445.90	$445.90	$603.86	$603.86	$595.08	$595.08	$597.34	$597.34	$588.64	$588.64	$580.82	$580.82	$572.37	$572.37	$560.76	$560.76	$552.60	$552.60	$484.20	$484.20	$477.15	$477.15	$502.58	$502.58	$495.26	$495.26	$501.38	$501.38	$494.09	$494.09
32	$526.57	$526.57	$455.14	$455.14	$616.37	$616.37	$607.40	$607.40	$609.71	$609.71	$600.83	$600.83	$592.85	$592.85	$584.22	$584.22	$572.37	$572.37	$564.04	$564.04	$494.22	$494.22	$487.03	$487.03	$512.98	$512.98	$505.52	$505.52	$511.77	$511.77	$504.32	$504.32
33	$533.24	$533.24	$460.91	$460.91	$624.18	$624.18	$615.10	$615.10	$617.44	$617.44	$608.45	$608.45	$600.37	$600.37	$591.63	$591.63	$579.63	$579.63	$571.19	$571.19	$500.49	$500.49	$493.20	$493.20	$519.49	$519.49	$511.93	$511.93	$518.25	$518.25	$510.72	$510.72
34	$540.36	$540.36	$467.06	$467.06	$632.52	$632.52	$623.32	$623.32	$625.68	$625.68	$616.58	$616.58	$608.38	$608.38	$599.53	$599.53	$587.37	$587.37	$578.82	$578.82	$507.17	$507.17	$499.79	$499.79	$526.43	$526.43	$518.77	$518.77	$525.18	$525.18	$517.54	$517.54
35	$543.92	$543.92	$470.14	$470.14	$636.69	$636.69	$627.42	$627.42	$629.81	$629.81	$620.64	$620.64	$612.39	$612.39	$603.48	$603.48	$591.24	$591.24	$582.64	$582.64	$510.51	$510.51	$503.09	$503.09	$529.90	$529.90	$522.19	$522.19	$528.64	$528.64	$520.95	$520.95
36	$547.49	$547.49	$473.22	$473.22	$640.85	$640.85	$631.53	$631.53	$633.93	$633.93	$624.70	$624.70	$616.40	$616.40	$607.44	$607.44	$595.11	$595.11	$586.45	$586.45	$513.86	$513.86	$506.38	$506.38	$533.36	$533.36	$525.60	$525.60	$532.10	$532.10	$524.36	$524.36
37	$551.05	$551.05	$476.30	$476.30	$645.02	$645.02	$635.64	$635.64	$638.05	$638.05	$628.77	$628.77	$620.41	$620.41	$611.39	$611.39	$598.98	$598.98	$590.27	$590.27	$517.20	$517.20	$509.67	$509.67	$536.83	$536.83	$529.02	$529.02	$535.56	$535.56	$527.77	$527.77
38	$554.61	$554.61	$479.37	$479.37	$649.19	$649.19	$639.75	$639.75	$642.18	$642.18	$632.83	$632.83	$624.42	$624.42	$615.34	$615.34	$602.85	$602.85	$594.08	$594.08	$520.54	$520.54	$512.97	$512.97	$540.30	$540.30	$532.44	$532.44	$539.02	$539.02	$531.18	$531.18
39	$561.73	$561.73	$485.53	$485.53	$657.53	$657.53	$647.96	$647.96	$650.42	$650.42	$640.96	$640.96	$632.44	$632.44	$623.24	$623.24	$610.59	$610.59	$601.71	$601.71	$527.23	$527.23	$519.55	$519.55	$547.24	$547.24	$539.28	$539.28	$545.94	$545.94	$538.00	$538.00
40	$568.85	$568.85	$491.68	$491.68	$665.86	$665.86	$656.18	$656.18	$658.67	$658.67	$649.08	$649.08	$640.46	$640.46	$631.14	$631.14	$618.33	$618.33	$609.34	$609.34	$533.91	$533.91	$526.14	$526.14	$554.18	$554.18	$546.11	$546.11	$552.86	$552.86	$544.82	$544.82
41	$579.53	$579.53	$500.92	$500.92	$678.37	$678.37	$668.50	$668.50	$671.04	$671.04	$661.27	$661.27	$652.48	$652.48	$642.99	$642.99	$629.95	$629.95	$620.78	$620.78	$543.94	$543.94	$536.02	$536.02	$564.59	$564.59	$556.37	$556.37	$563.25	$563.25	$555.06	$555.06
42	$589.77	$589.77	$509.77	$509.77	$690.35	$690.35	$680.31	$680.31	$682.89	$682.89	$672.95	$672.95	$664.01	$664.01	$654.35	$654.35	$641.07	$641.07	$631.75	$631.75	$553.55	$553.55	$545.49	$545.49	$574.56	$574.56	$566.20	$566.20	$573.20	$573.20	$564.86	$564.86
43	$604.01	$604.01	$522.08	$522.08	$707.02	$707.02	$696.74	$696.74	$699.38	$699.38	$689.21	$689.21	$680.05	$680.05	$670.15	$670.15	$656.56	$656.56	$647.00	$647.00	$566.91	$566.91	$558.66	$558.66	$588.44	$588.44	$579.87	$579.87	$587.04	$587.04	$578.50	$578.50
44	$621.82	$621.82	$537.47	$537.47	$727.86	$727.86	$717.28	$717.28	$720.00	$720.00	$709.52	$709.52	$700.09	$700.09	$689.91	$689.91	$675.91	$675.91	$666.08	$666.08	$583.62	$583.62	$575.13	$575.13	$605.78	$605.78	$596.97	$596.97	$604.34	$604.34	$595.56	$595.56
45	$642.74	$642.74	$555.55	$555.55	$752.35	$752.35	$741.41	$741.41	$744.22	$744.22	$733.39	$733.39	$723.65	$723.65	$713.12	$713.12	$698.65	$698.65	$688.48	$688.48	$603.26	$603.26	$594.48	$594.48	$626.16	$626.16	$617.05	$617.05	$624.67	$624.67	$615.59	$615.59
46	$667.67	$667.67	$577.10	$577.10	$781.53	$781.53	$770.16	$770.16	$773.09	$773.09	$761.84	$761.84	$751.71	$751.71	$740.78	$740.78	$725.75	$725.75	$715.19	$715.19	$626.66	$626.66	$617.54	$617.54	$650.45	$650.45	$640.98	$640.98	$648.90	$648.90	$639.47	$639.47
47	$695.71	$695.71	$601.33	$601.33	$814.35	$814.35	$802.51	$802.51	$805.55	$805.55	$793.83	$793.83	$783.28	$783.28	$771.89	$771.89	$756.23	$756.23	$745.22	$745.22	$652.97	$652.97	$643.47	$643.47	$677.79	$677.79	$667.90	$667.90	$676.15	$676.15	$666.32	$666.32
48	$727.75	$727.75	$629.03	$629.03	$851.87	$851.87	$839.47	$839.47	$842.66	$842.66	$830.40	$830.40	$819.36	$819.36	$807.44	$807.44	$791.06	$791.06	$779.55	$779.55	$683.05	$683.05	$673.11	$673.11	$708.99	$708.99	$698.67	$698.67	$707.30	$707.30	$697.02	$697.02
49	$759.36	$759.36	$656.35	$656.35	$888.86	$888.86	$875.93	$875.93	$879.26	$879.26	$866.46	$866.46	$854.94	$854.94	$842.51	$842.51	$825.41	$825.41	$813.40	$813.40	$712.72	$712.72	$702.34	$702.34	$739.77	$739.77	$729.01	$729.01	$738.02	$738.02	$727.28	$727.28
50	$794.97	$794.97	$687.13	$687.13	$930.54	$930.54	$917.00	$917.00	$920.49	$920.49	$907.09	$907.09	$895.04	$895.04	$882.02	$882.02	$864.12	$864.12	$851.55	$851.55	$746.14	$746.14	$735.28	$735.28	$774.46	$774.46	$763.19	$763.19	$772.62	$772.62	$761.39	$761.39
51	$830.13	$830.13	$717.52	$717.52	$971.70	$971.70	$957.57	$957.57	$961.20	$961.20	$947.21	$947.21	$934.63	$934.63	$921.03	$921.03	$902.34	$902.34	$889.21	$889.21	$779.14	$779.14	$767.80	$767.80	$808.72	$808.72	$796.95	$796.95	$806.80	$806.80	$795.07	$795.07
52	$868.85	$868.85	$750.99	$750.99	$1,017.03	$1,017.03	$1,002.23	$1,002.23	$1,006.04	$1,006.04	$991.40	$991.40	$978.23	$978.23	$964.00	$964.00	$944.44	$944.44	$930.69	$930.69	$815.49	$815.49	$803.62	$803.62	$846.45	$846.45	$834.13	$834.13	$844.44	$844.44	$832.16	$832.16
53	$908.02	$908.02	$784.85	$784.85	$1,062.88	$1,062.88	$1,047.42	$1,047.42	$1,051.40	$1,051.40	$1,036.10	$1,036.10	$1,022.33	$1,022.33	$1,007.47	$1,007.47	$987.01	$987.01	$972.62	$972.62	$852.25	$852.25	$839.85	$839.85	$884.61	$884.61	$871.73	$871.73	$882.50	$882.50	$869.67	$869.67
54	$950.31	$950.31	$821.40	$821.40	$1,112.38	$1,112.38	$1,096.19	$1,096.19	$1,100.36	$1,100.36	$1,084.36	$1,084.36	$1,069.93	$1,069.93	$1,054.37	$1,054.37	$1,032.98	$1,032.98	$1,017.95	$1,017.95	$891.94	$891.94	$878.96	$878.96	$925.80	$925.80	$912.33	$912.33	$923.60	$923.60	$910.17	$910.17
55	$992.60	$992.60	$857.95	$857.95	$1,161.87	$1,161.87	$1,144.97	$1,144.97	$1,149.32	$1,149.32	$1,132.59	$1,132.59	$1,117.54	$1,117.54	$1,101.29	$1,101.29	$1,078.94	$1,078.94	$1,063.24	$1,063.24	$931.63	$931.63	$918.07	$918.07	$966.99	$966.99	$952.92	$952.92	$964.70	$964.70	$950.67	$950.67
56	$1,038.44	$1,038.44	$897.58	$897.58	$1,215.54	$1,215.54	$1,197.86	$1,197.86	$1,202.40	$1,202.40	$1,184.91	$1,184.91	$1,169.16	$1,169.16	$1,152.15	$1,152.15	$1,128.78	$1,128.78	$1,112.35	$1,112.35	$974.66	$974.66	$960.47	$960.47	$1,011.66	$1,011.66	$996.94	$996.94	$1,009.26	$1,009.26	$994.58	$994.58
57	$1,084.73	$1,084.73	$937.59	$937.59	$1,269.73	$1,269.73	$1,251.25	$1,251.25	$1,256.01	$1,256.01	$1,237.73	$1,237.73	$1,221.28	$1,221.28	$1,203.51	$1,203.51	$1,179.09	$1,179.09	$1,161.94	$1,161.94	$1,018.11	$1,018.11	$1,003.29	$1,003.29	$1,056.76	$1,056.76	$1,041.38	$1,041.38	$1,054.25	$1,054.25	$1,038.92	$1,038.92
58	$1,134.14	$1,134.14	$980.29	$980.29	$1,327.56	$1,327.56	$1,308.25	$1,308.25	$1,313.21	$1,313.21	$1,294.10	$1,294.10	$1,276.90	$1,276.90	$1,258.33	$1,258.33	$1,232.80	$1,232.80	$1,214.86	$1,214.86	$1,064.48	$1,064.48	$1,048.99	$1,048.99	$1,104.89	$1,104.89	$1,088.81	$1,088.81	$1,102.26	$1,102.26	$1,086.24	$1,086.24
59	$1,158.62	$1,158.62	$1,001.45	$1,001.45	$1,356.22	$1,356.22	$1,336.48	$1,336.48	$1,341.56	$1,341.56	$1,322.04	$1,322.04	$1,304.47	$1,304.47	$1,285.49	$1,285.49	$1,259.41	$1,259.41	$1,241.08	$1,241.08	$1,087.46	$1,087.46	$1,071.63	$1,071.63	$1,128.74	$1,128.74	$1,112.31	$1,112.31	$1,126.06	$1,126.06	$1,109.68	$1,109.68
60	$1,208.03	$1,208.03	$1,044.16	$1,044.16	$1,414.05	$1,414.05	$1,393.48	$1,393.48	$1,398.77	$1,398.77	$1,378.41	$1,378.41	$1,360.09	$1,360.09	$1,340.31	$1,340.31	$1,313.11	$1,313.11	$1,294.01	$1,294.01	$1,133.83	$1,133.83	$1,117.33	$1,117.33	$1,176.87	$1,176.87	$1,159.75	$1,159.75	$1,174.08	$1,174.08	$1,157.01	$1,157.01
61	$1,250.76	$1,250.76	$1,081.09	$1,081.09	$1,464.07	$1,464.07	$1,442.77	$1,442.77	$1,448.25	$1,448.25	$1,427.17	$1,427.17	$1,408.20	$1,408.20	$1,387.72	$1,387.72	$1,359.56	$1,359.56	$1,339.78	$1,339.78	$1,173.93	$1,173.93	$1,156.85	$1,156.85	$1,218.50	$1,218.50	$1,200.77	$1,200.77	$1,215.61	$1,215.61	$1,197.93	$1,197.93
62	$1,278.80	$1,278.80	$1,105.33	$1,105.33	$1,496.89	$1,496.89	$1,475.11	$1,475.11	$1,480.72	$1,480.72	$1,459.17	$1,459.17	$1,439.78	$1,439.78	$1,418.83	$1,418.83	$1,390.06	$1,390.06	$1,369.82	$1,369.82	$1,200.22	$1,200.22	$1,182.79	$1,182.79	$1,245.82	$1,245.82	$1,227.69	$1,227.69	$1,242.86	$1,242.86	$1,224.79	$1,224.79
63	$1,313.96	$1,313.96	$1,135.72	$1,135.72	$1,538.05	$1,538.05	$1,515.67	$1,515.67	$1,521.43	$1,521.43	$1,499.29	$1,499.29	$1,479.37	$1,479.37	$1,457.86	$1,457.86	$1,428.27	$1,428.27	$1,407.48	$1,407.48	$1,233.26	$1,233.26	$1,215.31	$1,215.31	$1,280.08	$1,280.08	$1,261.45	$1,261.45	$1,277.04	$1,277.04	$1,258.47	$1,258.47
64+	$1,335.33	$1,335.33	$1,154.19	$1,154.19	$1,563.06	$1,563.06	$1,540.32	$1,540.32	$1,546.17	$1,546.17	$1,523.67	$1,523.67	$1,503.42	$1,503.42	$1,481.55	$1,481.55	$1,451.49	$1,451.49	$1,430.37	$1,430.37	$1,253.31	$1,253.31	$1,235.07	$1,235.07	$1,300.89	$1,300.89	$1,281.96	$1,281.96	$1,297.80	$1,297.80	$1,278.93	$1,278.93

Company Name:	Highmark Benefits Group (HBG)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	April 1, 2015
Ending date of Rates:	June 30, 2025

| HIOS Plan ID (On Exchange)>> | N/A | | N/A | | N/A |

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

| | | |

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

| HIOS Plan ID (On Exchange)>> | N/A | N/A | N/A

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

| | | |

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005		79962PA0180003		79962PA0180003		79962PA0170006		79962PA0170006		79962PA0180004	
Plan Marketing Name =>	Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800		e Blue Qualified Embedded 3500		e Blue Qualified Embedded 3500		Choice Blue PPO 4250		Choice Blue PPO 4250		e Blue Qualified Embedded 6650	
Form # =>	CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-HDHP-T-SM-2025		CERT-HBG-HDHP-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-HDHP-T-SM-2025	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7	
Network =>	X		X		X		X		X		X		X		X		X		X		X	
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Bronze	
Deductible =>	$1,250		$1,250		$2,500		$2,500		$2,800		$2,800		$3,500		$3,500		$4,250		$4,250		$6,650	
Coinsurance =>	100%		100%		100%		100%		70%		70%		90%		90%		100%		100%		100%	
Copays =>	25		25		10		10		40		40		0		0		60		60		0	
OOP Maximum =>	$9,100		$9,100		$7,900		$7,900		$9,100		$9,100		$7,500		$7,500		$9,200		$9,200		$7,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$391.76	$391.76	$386.06	$386.06	$378.22	$378.22	$372.72	$372.72	$326.58	$326.58	$321.83	$321.83	$338.98	$338.98	$334.04	$334.04	$338.18	$338.18	$333.26	$333.26	$320.17	$320.17
15	$426.58	$426.58	$420.37	$420.37	$411.84	$411.84	$405.85	$405.85	$355.61	$355.61	$350.43	$350.43	$369.11	$369.11	$363.74	$363.74	$368.24	$368.24	$362.88	$362.88	$348.63	$348.63
16	$439.89	$439.89	$433.49	$433.49	$424.70	$424.70	$418.51	$418.51	$366.71	$366.71	$361.37	$361.37	$380.63	$380.63	$375.09	$375.09	$379.73	$379.73	$374.21	$374.21	$359.51	$359.51
17	$453.21	$453.21	$446.62	$446.62	$437.55	$437.55	$431.18	$431.18	$377.81	$377.81	$372.31	$372.31	$392.15	$392.15	$386.44	$386.44	$391.22	$391.22	$385.53	$385.53	$370.39	$370.39
18	$467.55	$467.55	$460.75	$460.75	$451.40	$451.40	$444.82	$444.82	$389.76	$389.76	$384.09	$384.09	$404.56	$404.56	$398.67	$398.67	$403.60	$403.60	$397.73	$397.73	$382.11	$382.11
19	$481.89	$481.89	$474.88	$474.88	$465.24	$465.24	$458.46	$458.46	$401.71	$401.71	$395.87	$395.87	$416.97	$416.97	$410.90	$410.90	$415.98	$415.98	$409.93	$409.93	$393.83	$393.83
20	$496.74	$496.74	$489.51	$489.51	$479.58	$479.58	$472.59	$472.59	$414.09	$414.09	$408.07	$408.07	$429.82	$429.82	$423.56	$423.56	$428.80	$428.80	$422.56	$422.56	$405.96	$405.96
21	$512.10	$512.10	$504.65	$504.65	$494.41	$494.41	$487.21	$487.21	$426.90	$426.90	$420.69	$420.69	$443.11	$443.11	$436.66	$436.66	$442.06	$442.06	$435.63	$435.63	$418.52	$418.52
22	$512.10	$512.10	$504.65	$504.65	$494.41	$494.41	$487.21	$487.21	$426.90	$426.90	$420.69	$420.69	$443.11	$443.11	$436.66	$436.66	$442.06	$442.06	$435.63	$435.63	$418.52	$418.52
23	$512.10	$512.10	$504.65	$504.65	$494.41	$494.41	$487.21	$487.21	$426.90	$426.90	$420.69	$420.69	$443.11	$443.11	$436.66	$436.66	$442.06	$442.06	$435.63	$435.63	$418.52	$418.52
24	$512.10	$512.10	$504.65	$504.65	$494.41	$494.41	$487.21	$487.21	$426.90	$426.90	$420.69	$420.69	$443.11	$443.11	$436.66	$436.66	$442.06	$442.06	$435.63	$435.63	$418.52	$418.52
25	$514.15	$514.15	$506.67	$506.67	$496.39	$496.39	$489.16	$489.16	$428.61	$428.61	$422.37	$422.37	$444.88	$444.88	$438.41	$438.41	$443.83	$443.83	$437.37	$437.37	$420.19	$420.19
26	$524.39	$524.39	$516.76	$516.76	$506.28	$506.28	$498.90	$498.90	$437.15	$437.15	$430.79	$430.79	$453.74	$453.74	$447.14	$447.14	$452.67	$452.67	$446.09	$446.09	$428.56	$428.56
27	$536.68	$536.68	$528.87	$528.87	$518.14	$518.14	$510.60	$510.60	$447.39	$447.39	$440.88	$440.88	$464.38	$464.38	$457.62	$457.62	$463.28	$463.28	$456.54	$456.54	$438.61	$438.61
28	$556.65	$556.65	$548.55	$548.55	$537.42	$537.42	$529.60	$529.60	$464.04	$464.04	$457.29	$457.29	$481.66	$481.66	$474.65	$474.65	$480.52	$480.52	$473.53	$473.53	$454.93	$454.93
29	$573.04	$573.04	$564.70	$564.70	$553.24	$553.24	$545.19	$545.19	$477.70	$477.70	$470.75	$470.75	$495.84	$495.84	$488.62	$488.62	$494.67	$494.67	$487.47	$487.47	$468.32	$468.32
30	$581.23	$581.23	$572.78	$572.78	$561.16	$561.16	$552.98	$552.98	$484.53	$484.53	$477.48	$477.48	$502.93	$502.93	$495.61	$495.61	$501.74	$501.74	$494.44	$494.44	$475.02	$475.02
31	$593.52	$593.52	$584.89	$584.89	$573.02	$573.02	$564.68	$564.68	$494.78	$494.78	$487.58	$487.58	$513.56	$513.56	$506.09	$506.09	$512.35	$512.35	$504.90	$504.90	$485.06	$485.06
32	$605.81	$605.81	$597.00	$597.00	$584.89	$584.89	$576.37	$576.37	$505.02	$505.02	$497.68	$497.68	$524.20	$524.20	$516.57	$516.57	$522.96	$522.96	$515.35	$515.35	$495.11	$495.11
33	$613.50	$613.50	$604.57	$604.57	$592.30	$592.30	$583.68	$583.68	$511.43	$511.43	$503.99	$503.99	$530.85	$530.85	$523.12	$523.12	$529.59	$529.59	$521.88	$521.88	$501.39	$501.39
34	$621.69	$621.69	$612.65	$612.65	$600.21	$600.21	$591.47	$591.47	$518.26	$518.26	$510.72	$510.72	$537.94	$537.94	$530.11	$530.11	$536.66	$536.66	$528.85	$528.85	$508.08	$508.08
35	$625.79	$625.79	$616.68	$616.68	$604.17	$604.17	$595.37	$595.37	$521.67	$521.67	$514.08	$514.08	$541.48	$541.48	$533.60	$533.60	$540.20	$540.20	$532.34	$532.34	$511.43	$511.43
36	$629.88	$629.88	$620.72	$620.72	$608.12	$608.12	$599.27	$599.27	$525.09	$525.09	$517.45	$517.45	$545.03	$545.03	$537.09	$537.09	$543.73	$543.73	$535.82	$535.82	$514.78	$514.78
37	$633.98	$633.98	$624.76	$624.76	$612.08	$612.08	$603.17	$603.17	$528.50	$528.50	$520.81	$520.81	$548.57	$548.57	$540.59	$540.59	$547.27	$547.27	$539.31	$539.31	$518.13	$518.13
38	$638.08	$638.08	$628.79	$628.79	$616.03	$616.03	$607.06	$607.06	$531.92	$531.92	$524.18	$524.18	$552.12	$552.12	$544.08	$544.08	$550.81	$550.81	$542.79	$542.79	$521.48	$521.48
39	$646.27	$646.27	$636.87	$636.87	$623.95	$623.95	$614.86	$614.86	$538.75	$538.75	$530.91	$530.91	$559.20	$559.20	$551.06	$551.06	$557.88	$557.88	$549.77	$549.77	$528.17	$528.17
40	$654.46	$654.46	$644.94	$644.94	$631.86	$631.86	$622.65	$622.65	$545.58	$545.58	$537.64	$537.64	$566.29	$566.29	$558.05	$558.05	$564.95	$564.95	$556.74	$556.74	$534.87	$534.87
41	$666.75	$666.75	$657.05	$657.05	$643.72	$643.72	$634.35	$634.35	$555.82	$555.82	$547.74	$547.74	$576.93	$576.93	$568.53	$568.53	$575.56	$575.56	$567.19	$567.19	$544.91	$544.91
42	$678.53	$678.53	$668.66	$668.66	$655.09	$655.09	$645.55	$645.55	$566.44	$566.44	$557.41	$557.41	$587.12	$587.12	$578.57	$578.57	$585.73	$585.73	$577.21	$577.21	$554.54	$554.54
43	$694.92	$694.92	$684.81	$684.81	$670.91	$670.91	$661.14	$661.14	$579.30	$579.30	$570.88	$570.88	$601.30	$601.30	$592.55	$592.55	$599.88	$599.88	$591.15	$591.15	$567.93	$567.93
44	$715.40	$715.40	$705.00	$705.00	$690.69	$690.69	$680.63	$680.63	$596.38	$596.38	$587.70	$587.70	$619.02	$619.02	$610.01	$610.01	$617.56	$617.56	$608.58	$608.58	$584.67	$584.67
45	$739.47	$739.47	$728.71	$728.71	$713.93	$713.93	$703.53	$703.53	$616.44	$616.44	$607.48	$607.48	$639.85	$639.85	$630.54	$630.54	$638.33	$638.33	$629.05	$629.05	$604.34	$604.34
46	$768.15	$768.15	$756.98	$756.98	$741.62	$741.62	$730.82	$730.82	$640.35	$640.35	$631.04	$631.04	$664.67	$664.67	$654.99	$654.99	$663.09	$663.09	$653.45	$653.45	$627.78	$627.78
47	$800.41	$800.41	$788.77	$788.77	$772.76	$772.76	$761.51	$761.51	$667.24	$667.24	$657.54	$657.54	$692.58	$692.58	$682.50	$682.50	$690.94	$690.94	$680.89	$680.89	$654.15	$654.15
48	$837.28	$837.28	$825.10	$825.10	$808.36	$808.36	$796.59	$796.59	$697.98	$697.98	$687.83	$687.83	$724.48	$724.48	$713.94	$713.94	$722.77	$722.77	$712.26	$712.26	$684.28	$684.28
49	$873.64	$873.64	$860.93	$860.93	$843.46	$843.46	$831.16	$831.16	$728.29	$728.29	$717.70	$717.70	$755.95	$755.95	$744.94	$744.94	$754.15	$754.15	$743.18	$743.18	$714.00	$714.00
50	$914.61	$914.61	$901.30	$901.30	$883.02	$883.02	$870.16	$870.16	$762.44	$762.44	$751.35	$751.35	$791.39	$791.39	$779.87	$779.87	$789.52	$789.52	$778.04	$778.04	$747.48	$747.48
51	$955.07	$955.07	$941.17	$941.17	$922.07	$922.07	$908.65	$908.65	$796.17	$796.17	$784.59	$784.59	$826.40	$826.40	$814.37	$814.37	$824.44	$824.44	$812.45	$812.45	$780.54	$780.54
52	$999.62	$999.62	$985.08	$985.08	$965.09	$965.09	$951.03	$951.03	$833.31	$833.31	$821.19	$821.19	$864.95	$864.95	$852.36	$852.36	$862.90	$862.90	$850.35	$850.35	$816.95	$816.95
53	$1,044.68	$1,044.68	$1,029.49	$1,029.49	$1,008.60	$1,008.60	$993.91	$993.91	$870.88	$870.88	$858.21	$858.21	$903.94	$903.94	$890.79	$890.79	$901.80	$901.80	$888.69	$888.69	$853.78	$853.78
54	$1,093.33	$1,093.33	$1,077.43	$1,077.43	$1,055.57	$1,055.57	$1,040.19	$1,040.19	$911.43	$911.43	$898.17	$898.17	$946.04	$946.04	$932.27	$932.27	$943.80	$943.80	$930.07	$930.07	$893.54	$893.54
55	$1,141.98	$1,141.98	$1,125.37	$1,125.37	$1,102.53	$1,102.53	$1,086.48	$1,086.48	$951.99	$951.99	$938.14	$938.14	$988.14	$988.14	$973.75	$973.75	$985.79	$985.79	$971.45	$971.45	$933.30	$933.30
56	$1,194.73	$1,194.73	$1,177.35	$1,177.35	$1,153.46	$1,153.46	$1,136.66	$1,136.66	$995.96	$995.96	$981.47	$981.47	$1,033.78	$1,033.78	$1,018.73	$1,018.73	$1,031.33	$1,031.33	$1,016.32	$1,016.32	$976.41	$976.41
57	$1,247.99	$1,247.99	$1,229.83	$1,229.83	$1,204.88	$1,204.88	$1,187.33	$1,187.33	$1,040.36	$1,040.36	$1,025.22	$1,025.22	$1,079.86	$1,079.86	$1,064.14	$1,064.14	$1,077.30	$1,077.30	$1,061.63	$1,061.63	$1,019.93	$1,019.93
58	$1,304.83	$1,304.83	$1,285.85	$1,285.85	$1,259.76	$1,259.76	$1,241.41	$1,241.41	$1,087.74	$1,087.74	$1,071.92	$1,071.92	$1,129.04	$1,129.04	$1,112.61	$1,112.61	$1,126.37	$1,126.37	$1,109.99	$1,109.99	$1,066.39	$1,066.39
59	$1,333.00	$1,333.00	$1,313.60	$1,313.60	$1,286.95	$1,286.95	$1,268.21	$1,268.21	$1,111.22	$1,111.22	$1,095.06	$1,095.06	$1,153.42	$1,153.42	$1,136.63	$1,136.63	$1,150.68	$1,150.68	$1,133.94	$1,133.94	$1,089.41	$1,089.41
60	$1,389.84	$1,389.84	$1,369.62	$1,369.62	$1,341.83	$1,341.83	$1,322.29	$1,322.29	$1,158.61	$1,158.61	$1,141.75	$1,141.75	$1,202.60	$1,202.60	$1,185.10	$1,185.10	$1,199.75	$1,199.75	$1,182.30	$1,182.30	$1,135.86	$1,135.86
61	$1,439.00	$1,439.00	$1,418.07	$1,418.07	$1,389.29	$1,389.29	$1,369.06	$1,369.06	$1,199.59	$1,199.59	$1,182.14	$1,182.14	$1,245.14	$1,245.14	$1,227.01	$1,227.01	$1,242.19	$1,242.19	$1,224.12	$1,224.12	$1,176.04	$1,176.04
62	$1,471.26	$1,471.26	$1,449.86	$1,449.86	$1,420.44	$1,420.44	$1,399.75	$1,399.75	$1,226.48	$1,226.48	$1,208.64	$1,208.64	$1,273.06	$1,273.06	$1,254.52	$1,254.52	$1,270.04	$1,270.04	$1,251.56	$1,251.56	$1,202.41	$1,202.41
63	$1,511.72	$1,511.72	$1,489.73	$1,489.73	$1,459.50	$1,459.50	$1,438.24	$1,438.24	$1,260.21	$1,260.21	$1,241.88	$1,241.88	$1,308.06	$1,308.06	$1,289.02	$1,289.02	$1,304.96	$1,304.96	$1,285.98	$1,285.98	$1,235.47	$1,235.47
64+	$1,536.30	$1,536.30	$1,513.95	$1,513.95	$1,483.23	$1,483.23	$1,461.63	$1,461.63	$1,280.70	$1,280.70	$1,262.07	$1,262.07	$1,329.33	$1,329.33	$1,309.98	$1,309.98	$1,326.18	$1,326.18	$1,306.89	$1,306.89	$1,255.56	$1,255.56

Company Name: Highmark Benefits Group (HBG)
Market: Small Group
Product: PPO
Effective Date of Rates: July 1, 2025 **Ending date of Rates:** September 30, 2025

HIOS Plan ID (On Exchange)=>	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	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
HIOS Plan ID (Off Exchange)=>	79962PA0250002		79962PA0250002		79962PA0250002		79962PA0250014		79962PA0250014		79962PA0250014		79962PA0250001		79962PA0250001		79962PA0250001		79962PA0250013		79962PA0250013		79962PA0250013		79962PA0250021		79962PA0250021		79962PA0250021		79962PA0250023		79962PA0250023		79962PA0250023		79962PA0250003		79962PA0250003		79962PA0250003		79962PA0250004		79962PA0250004		79962PA0250004		79962PA0250005	
Plan Marketing Name =>	PPO Blue $0 100/80 Platinum		PO Blue $0 100/80 Platinum		PO Blue $0 100/80 Platinum		O Blue $250 100/80 Platinum		O Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $0 100/80 Gold		PPO Blue $0 100/80 Gold		PPO Blue $0 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 80/60 Gold		PPO Blue $1000 80/60 Gold		PPO Blue $1000 80/60 Gold		PPO Blue $1250 100/80 Gold	
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025

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

| HIOS Plan ID (On Exchange)=> | N/A | N/A | N/A

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

HIOS Plan ID (On Exchange)=>	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	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
HIOS Plan ID (Off Exchange)=>	0250015	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0260009	79962PA0260009	79962PA0260009	79962PA0250018	79962PA0250018	79962PA0250018	79962PA0250018	79962PA0250019	79962PA0250019	79962PA0250019	79962PA0250019	79962PA0250024	79962PA0250024	79962PA0250024	79962PA0250024	79962PA0250012	79962PA0250012	79962PA0250012	79962PA0250012	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250020	79962PA0250020	79962PA0250020	79962PA0250020	79962PA0250022	79962PA0250022
Plan Marketing Name =>	0 100/80 Gold	O Blue $2500 100/80 Gold	O Blue $2500 100/80 Gold	O Blue $2500 100/80 Gold	O Blue $2500 100/80 Gold	lue Qualified $2750 100/8	lue Qualified $2750 100/8	lue Qualified $2750 100/8	PO Blue $3000 100/80 Go	PO Blue $3000 100/80 Go	PO Blue $3000 100/80 Go	PO Blue $3000 100/80 Go	PO Blue $3500 100/80 Go	PO Blue $3500 100/80 Go	PO Blue $3500 100/80 Go	PO Blue $3500 100/80 Go	PO Blue $0 100/80 Silver	PO Blue $0 100/80 Silver	PO Blue $0 100/80 Silver	PO Blue $0 100/80 Silver	PO Blue $2000 70/50 Silve	PO Blue $2000 70/50 Silve	PO Blue $2000 70/50 Silve	PO Blue $2000 70/50 Silve	PO Blue $2600 70/50 Silve	PO Blue $2600 70/50 Silve	PO Blue $2600 70/50 Silve	PO Blue $2600 70/50 Silve	PO Blue $4000 100/80 Silve	PO Blue $4000 100/80 Silve	PO Blue $4000 100/80 Silve	PO Blue $5000 100/80 Silve
Form # =>	PO-SM-2021	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO

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

| HIOS Plan ID (On Exchange)=> | N/A | N/A | N/A

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

HIOS Plan ID (On Exchange)=>	/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
HIOS Plan ID (Off Exchange)=>	0160002	79962PA0170001	79962PA0170001	79962PA0170002	79962PA0170002	79962PA0170003	79962PA0170003	79962PA0170004	79962PA0170004	79962PA0170005	79962PA0170005	79962PA0180003	79962PA0180003	79962PA0170006	79962PA0170006	79962PA0180004	79962PA0180004
Plan Marketing Name =>	ualified Emb	Choice Blue PPO D	Choice Blue PPO D	Choice Blue PPO 500	Choice Blue PPO 500	Choice Blue PPO 1250	Choice Blue PPO 1250	Choice Blue PPO 2500	Choice Blue PPO 2500	Choice Blue PPO 2800	Choice Blue PPO 2800	ue Qualified Embedded 35	ue Qualified Embedded 35	Choice Blue PPO 4250	Choice Blue PPO 4250	ue Qualified Embedded 66	ue Qualified Embedded 66
Form # =>	HP-T-SM-202	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-HDHP-T-SM-202	CERT-HBG-HDHP-T-SM-202	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-HDHP-T-SM-202	CERT-HBG-HDHP-T-SM-202
Rating Area =>	a 6	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9
Network =>		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Metal =>	er	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze
Deductible =>	00	$0	$0	$500	$500	$1,250	$1,250	$2,500	$2,500	$2,800	$2,800	$3,500	$3,500	$4,250	$4,250	$6,650	$6,650
Coinsurance =>	%	100%	100%	100%	100%	100%	100%	100%	100%	70%	70%	90%	90%	100%	100%	100%	100%
Copays =>		25	25	30	30	25	25	10	10	40	40	0	0	60	60	0	0
OOP Maximum =>	00	$9,100	$9,100	$9,100	$9,100	$9,100	$9,100	$7,900	$7,900	$9,100	$9,100	$7,500	$7,500	$9,200	$9,200	$7,500	$7,500
Pediatric Dental (Yes/No) =>	s	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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
0 - 14	$306.52	$415.10	$415.10	$409.06	$409.06	$410.62	$410.62	$404.65	$404.65	$399.27	$399.27	$393.45	$393.45	$385.48	$385.48	$379.87	$379.87	$332.84	$332.84	$327.99	$327.99	$345.48	$345.48	$340.45	$340.45	$344.66	$344.66	$339.64	$339.64	$326.31	$326.31	$321.56	$321.56
15	$333.77	$452.00	$452.00	$445.42	$445.42	$447.12	$447.12	$440.62	$440.62	$434.76	$434.76	$428.43	$428.43	$419.74	$419.74	$413.63	$413.63	$362.42	$362.42	$357.15	$357.15	$376.19	$376.19	$370.71	$370.71	$375.30	$375.30	$369.84	$369.84	$355.32	$355.32	$350.14	$350.14
16	$344.18	$466.11	$466.11	$459.32	$459.32	$461.08	$461.08	$454.37	$454.37	$448.33	$448.33	$441.80	$441.80	$432.84	$432.84	$426.55	$426.55	$373.73	$373.73	$368.30	$368.30	$387.93	$387.93	$382.28	$382.28	$387.01	$387.01	$381.38	$381.38	$366.41	$366.41	$361.07	$361.07
17	$354.60	$480.22	$480.22	$473.23	$473.23	$475.03	$475.03	$468.12	$468.12	$461.90	$461.90	$455.17	$455.17	$445.94	$445.94	$439.46	$439.46	$385.05	$385.05	$379.44	$379.44	$399.67	$399.67	$393.85	$393.85	$398.73	$398.73	$392.92	$392.92	$377.50	$377.50	$372.00	$372.00
18	$365.82	$495.41	$495.41	$488.20	$488.20	$490.06	$490.06	$482.93	$482.93	$476.51	$476.51	$469.57	$469.57	$460.05	$460.05	$453.36	$453.36	$397.23	$397.23	$391.45	$391.45	$412.32	$412.32	$406.31	$406.31	$411.34	$411.34	$405.35	$405.35	$389.44	$389.44	$383.77	$383.77
19	$377.04	$510.61	$510.61	$503.17	$503.17	$505.09	$505.09	$497.74	$497.74	$491.13	$491.13	$483.98	$483.98	$474.16	$474.16	$467.26	$467.26	$409.41	$409.41	$403.45	$403.45	$424.97	$424.97	$418.77	$418.77	$423.96	$423.96	$417.79	$417.79	$401.38	$401.38	$395.54	$395.54
20	$388.66	$526.34	$526.34	$518.68	$518.68	$520.66	$520.66	$513.08	$513.08	$506.26	$506.26	$498.89	$498.89	$488.77	$488.77	$481.66	$481.66	$422.03	$422.03	$415.89	$415.89	$438.06	$438.06	$431.68	$431.68	$437.02	$437.02	$430.66	$430.66	$413.75	$413.75	$407.73	$407.73
21	$400.68	$542.62	$542.62	$534.72	$534.72	$536.76	$536.76	$528.95	$528.95	$521.92	$521.92	$514.32	$514.32	$503.89	$503.89	$496.56	$496.56	$435.08	$435.08	$428.75	$428.75	$451.61	$451.61	$445.03	$445.03	$450.54	$450.54	$443.98	$443.98	$426.55	$426.55	$420.34	$420.34
22	$400.68	$542.62	$542.62	$534.72	$534.72	$536.76	$536.76	$528.95	$528.95	$521.92	$521.92	$514.32	$514.32	$503.89	$503.89	$496.56	$496.56	$435.08	$435.08	$428.75	$428.75	$451.61	$451.61	$445.03	$445.03	$450.54	$450.54	$443.98	$443.98	$426.55	$426.55	$420.34	$420.34
23	$400.68	$542.62	$542.62	$534.72	$534.72	$536.76	$536.76	$528.95	$528.95	$521.92	$521.92	$514.32	$514.32	$503.89	$503.89	$496.56	$496.56	$435.08	$435.08	$428.75	$428.75	$451.61	$451.61	$445.03	$445.03	$450.54	$450.54	$443.98	$443.98	$426.55	$426.55	$420.34	$420.34
24	$400.68	$542.62	$542.62	$534.72	$534.72	$536.76	$536.76	$528.95	$528.95	$521.92	$521.92	$514.32	$514.32	$503.89	$503.89	$496.56	$496.56	$435.08	$435.08	$428.75	$428.75	$451.61	$451.61	$445.03	$445.03	$450.54	$450.54	$443.98	$443.98	$426.55	$426.55	$420.34	$420.34
25	$402.28	$544.79	$544.79	$536.86	$536.86	$538.91	$538.91	$531.07	$531.07	$524.01	$524.01	$516.38	$516.38	$505.91	$505.91	$498.55	$498.55	$436.82	$436.82	$430.47	$430.47	$453.42	$453.42	$446.81	$446.81	$452.34	$452.34	$445.76	$445.76	$428.26	$428.26	$422.02	$422.02
26	$410.30	$555.64	$555.64	$547.55	$547.55	$549.64	$549.64	$541.64	$541.64	$534.45	$534.45	$526.66	$526.66	$515.98	$515.98	$508.48	$508.48	$445.52	$445.52	$439.04	$439.04	$462.45	$462.45	$455.71	$455.71	$461.35	$461.35	$454.64	$454.64	$436.79	$436.79	$430.43	$430.43
27	$419.91	$568.67	$568.67	$560.39	$560.39	$562.52	$562.52	$554.34	$554.34	$546.97	$546.97	$539.01	$539.01	$528.08	$528.08	$520.39	$520.39	$455.96	$455.96	$449.33	$449.33	$473.29	$473.29	$466.39	$466.39	$472.17	$472.17	$465.29	$465.29	$447.02	$447.02	$440.52	$440.52
28	$435.54	$589.83	$589.83	$581.24	$581.24	$583.46	$583.46	$574.97	$574.97	$567.33	$567.33	$559.07	$559.07	$547.73	$547.73	$539.76	$539.76	$472.93	$472.93	$466.05	$466.05	$490.90	$490.90	$483.75	$483.75	$489.74	$489.74	$482.61	$482.61	$463.66	$463.66	$456.91	$456.91
29	$448.36	$607.19	$607.19	$598.35	$598.35	$600.63	$600.63	$591.90	$591.90	$584.03	$584.03	$575.52	$575.52	$563.85	$563.85	$555.65	$555.65	$486.85	$486.85	$479.77	$479.77	$505.35	$505.35	$497.99	$497.99	$504.15	$504.15	$496.81	$496.81	$477.31	$477.31	$470.36	$470.36
30	$454.77	$615.87	$615.87	$606.91	$606.91	$609.22	$609.22	$600.36	$600.36	$592.38	$592.38	$583.75	$583.75	$571.92	$571.92	$563.60	$563.60	$493.82	$493.82	$486.63	$486.63	$512.58	$512.58	$505.11	$505.11	$511.36	$511.36	$503.92	$503.92	$484.13	$484.13	$477.09	$477.09
31	$464.39	$628.90	$628.90	$619.74	$619.74	$622.10	$622.10	$613.05	$613.05	$604.91	$604.91	$596.10	$596.10	$584.01	$584.01	$575.51	$575.51	$504.26	$504.26	$496.92	$496.92	$523.42	$523.42	$515.79	$515.79	$522.18	$522.18	$514.57	$514.57	$494.37	$494.37	$487.17	$487.17
32	$474.00	$641.92	$641.92	$632.57	$632.57	$634.99	$634.99	$625.75	$625.75	$617.43	$617.43	$608.44	$608.44	$596.10	$596.10	$587.43	$587.43	$514.70	$514.70	$507.21	$507.21	$534.25	$534.25	$526.47	$526.47	$532.99	$532.99	$525.23	$525.23	$504.61	$504.61	$497.26	$497.26
33	$480.01	$650.06	$650.06	$640.59	$640.59	$643.04	$643.04	$633.68	$633.68	$625.26	$625.26	$616.16	$616.16	$603.66	$603.66	$594.88	$594.88	$521.23	$521.23	$513.64	$513.64	$541.03	$541.03	$533.15	$533.15	$539.75	$539.75	$531.89	$531.89	$511.01	$511.01	$503.57	$503.57
34	$486.43	$658.74	$658.74	$649.15	$649.15	$651.63	$651.63	$642.15	$642.15	$633.61	$633.61	$624.38	$624.38	$611.72	$611.72	$602.82	$602.82	$528.19	$528.19	$520.50	$520.50	$548.25	$548.25	$540.27	$540.27	$546.96	$546.96	$538.99	$538.99	$517.83	$517.83	$510.29	$510.29
35	$489.63	$663.08	$663.08	$653.43	$653.43	$655.92	$655.92	$646.38	$646.38	$637.79	$637.79	$628.50	$628.50	$615.75	$615.75	$606.80	$606.80	$531.67	$531.67	$523.93	$523.93	$551.87	$551.87	$543.83	$543.83	$550.56	$550.56	$542.54	$542.54	$521.24	$521.24	$513.66	$513.66
36	$492.84	$667.42	$667.42	$657.71	$657.71	$660.21	$660.21	$650.61	$650.61	$641.96	$641.96	$632.61	$632.61	$619.78	$619.78	$610.77	$610.77	$535.15	$535.15	$527.36	$527.36	$555.48	$555.48	$547.39	$547.39	$554.16	$554.16	$546.10	$546.10	$524.66	$524.66	$517.02	$517.02
37	$496.04	$671.76	$671.76	$661.98	$661.98	$664.51	$664.51	$654.84	$654.84	$646.14	$646.14	$636.73	$636.73	$623.82	$623.82	$614.74	$614.74	$538.63	$538.63	$530.79	$530.79	$559.09	$559.09	$550.95	$550.95	$557.77	$557.77	$549.65	$549.65	$528.07	$528.07	$520.38	$520.38
38	$499.25	$676.10	$676.10	$666.26	$666.26	$668.80	$668.80	$659.07	$659.07	$650.31	$650.31	$640.84	$640.84	$627.85	$627.85	$618.71	$618.71	$542.11	$542.11	$534.22	$534.22	$562.71	$562.71	$554.51	$554.51	$561.37	$561.37	$553.20	$553.20	$531.48	$531.48	$523.74	$523.74
39	$505.66	$684.79	$684.79	$674.82	$674.82	$677.39	$677.39	$667.53	$667.53	$658.66	$658.66	$649.07	$649.07	$635.91	$635.91	$626.66	$626.66	$549.07	$549.07	$541.08	$541.08	$569.93	$569.93	$561.63	$561.63	$568.58	$568.58	$560.30	$560.30	$538.31	$538.31	$530.47	$530.47
40	$512.07	$693.47	$693.47	$683.37	$683.37	$685.98	$685.98	$676.00	$676.00	$667.01	$667.01	$657.30	$657.30	$643.97	$643.97	$634.60	$634.60	$556.03	$556.03	$547.94	$547.94	$577.16	$577.16	$568.75	$568.75	$575.79	$575.79	$567.41	$567.41	$545.13	$545.13	$537.19	$537.19
41	$521.69	$706.49	$706.49	$696.21	$696.21	$698.86	$698.86	$688.69	$688.69	$679.54	$679.54	$669.64	$669.64	$656.06	$656.06	$646.52	$646.52	$566.47	$566.47	$558.23	$558.23	$588.00	$588.00	$579.43	$579.43	$586.60	$586.60	$578.06	$578.06	$555.37	$555.37	$547.28	$547.28
42	$530.90	$718.97	$718.97	$708.50	$708.50	$711.21	$711.21	$700.86	$700.86	$691.54	$691.54	$681.47	$681.47	$667.65	$667.65	$657.94	$657.94	$576.48	$576.48	$568.09	$568.09	$598.38	$598.38	$589.66	$589.66	$596.97	$596.97	$588.27	$588.27	$565.18	$565.18	$556.95	$556.95
43	$543.72	$736.34	$736.34	$725.62	$725.62	$728.38	$728.38	$717.79	$717.79	$708.25	$708.25	$697.93	$697.93	$683.78	$683.78	$673.83	$673.83	$590.40	$590.40	$581.81	$581.81	$612.83	$612.83	$603.91	$603.91	$611.38	$611.38	$602.48	$602.48	$578.83	$578.83	$570.40	$570.40
44	$559.75	$758.04	$758.04	$747.00	$747.00	$749.85	$749.85	$738.94	$738.94	$729.12	$729.12	$718.51	$718.51	$703.93	$703.93	$693.69	$693.69	$607.81	$607.81	$598.96	$598.96	$630.90	$630.90	$621.71	$621.71	$629.40	$629.40	$620.24	$620.24	$595.89	$595.89	$587.21	$587.21
45	$578.58	$783.54	$783.54	$772.14	$772.14	$775.08	$775.08	$763.80	$763.80	$753.65	$753.65	$742.68	$742.68	$727.62	$727.62	$717.03	$717.03	$628.26	$628.26	$619.12	$619.12	$652.12	$652.12	$642.62	$642.62	$650.58	$650.58	$641.11	$641.11	$615.94	$615.94	$606.97	$606.97
46	$601.02	$813.93	$813.93	$802.08	$802.08	$805.14	$805.14	$793.43	$793.43	$782.88	$782.88	$771.48	$771.48	$755.84	$755.84	$744.84	$744.84	$652.62	$652.62	$643.13	$643.13	$677.42	$677.42	$667.55	$667.55	$675.81	$675.81	$665.97	$665.97	$639.83	$639.83	$630.51	$630.51
47	$626.26	$848.12	$848.12	$835.77	$835.77	$838.96	$838.96	$826.75	$826.75	$815.76	$815.76	$803.88	$803.88	$787.58	$787.58	$776.12	$776.12	$680.03	$680.03	$670.14	$670.14	$705.87	$705.87	$695.58	$695.58	$704.19	$704.19	$693.94	$693.94	$666.70	$666.70	$656.99	$656.99
48	$655.11	$887.18	$887.18	$874.27	$874.27	$877.60	$877.60	$864.83	$864.83	$853.34	$853.34	$840.91	$840.91	$823.86	$823.86	$811.88	$811.88	$711.36	$711.36	$701.01	$701.01	$738.38	$738.38	$727.62	$727.62	$736.63	$736.63	$725.91	$725.91	$697.41	$697.41	$687.26	$687.26
49	$683.56	$925.71	$925.71	$912.23	$912.23	$915.71	$915.71	$902.39	$902.39	$890.40	$890.40	$877.43	$877.43	$859.64	$859.64	$847.13	$847.13	$742.25	$742.25	$731.45	$731.45	$770.45	$770.45	$759.22	$759.22	$768.62	$768.62	$757.43	$757.43	$727.69	$727.69	$717.10	$717.10
50	$715.61	$969.12	$969.12	$955.01	$955.01	$958.65	$958.65	$944.70	$944.70	$932.15	$932.15	$918.58	$918.58	$899.95	$899.95	$886.86	$886.86	$777.05	$777.05	$765.75	$765.75	$806.58	$806.58	$794.82	$794.82	$804.66	$804.66	$792.95	$792.95	$761.82	$761.82	$750.73	$750.73
51	$747.27	$1,011.99	$1,011.99	$997.25	$997.25	$1,001.06	$1,001.06	$986.49	$986.49	$973.38	$973.38	$959.21	$959.21	$939.75	$939.75	$926.08	$926.08	$811.42	$811.42	$799.62	$799.62	$842.25	$842.25	$829.98	$829.98	$840.26	$840.26	$828.02	$828.02	$795.52	$795.52	$783.93	$783.93
52	$782.13	$1,059.19	$1,059.19	$1,043.77	$1,043.77	$1,047.76	$1,047.76	$1,032.51	$1,032.51	$1,018.79	$1,018.79	$1,003.95	$1,003.95	$983.59	$983.59	$969.29	$969.29	$849.28	$849.28	$836.92	$836.92	$881.54	$881.54	$868.70	$868.70	$879.45	$879.45	$866.65	$866.65	$832.63	$832.63	$820.50	$820.50
53	$817.39	$1,106.94	$1,106.94	$1,090.83	$1,090.83	$1,094.99	$1,094.99	$1,079.06	$1,079.06	$1,064.72	$1,064.72	$1,049.21	$1,049.21	$1,027.94	$1,027.94	$1,012.98	$1,012.98	$887.56	$887.56	$874.65	$874.65	$921.28	$921.28	$907.86	$907.86	$919.10	$919.10	$905.72	$905.72	$870.16	$870.16	$857.49	$857.49
54	$855.45	$1,158.49	$1,158.49	$1,141.63	$1,141.63	$1,145.98	$1,145.98	$1,129.31	$1,129.31	$1,114.30	$1,114.30	$1,098.07	$1,098.07	$1,075.81	$1,075.81	$1,060.16	$1,060.16	$928.90	$928.90	$915.38	$915.38	$964.19	$964.19	$950.14	$950.14	$961.90	$961.90	$947.90	$947.90	$910.68	$910.68	$897.43	$897.43
55	$893.52	$1,210.04	$1,210.04	$1,192.43	$1,192.43	$1,196.97	$1,196.97	$1,179.56	$1,179.56	$1,163.88	$1,163.88	$1,146.93	$1,146.93	$1,123.67	$1,123.67	$1,107.33	$1,107.33	$970.23	$970.23	$956.11	$956.11	$1,007.09	$1,007.09	$992.42	$992.42	$1,004.70	$1,004.70	$990.08	$990.08	$951.21	$951.21	$937.36	$937.36
56	$934.79	$1,265.93	$1,265.93	$1,247.50	$1,247.50	$1,252.26	$1,252.26	$1,234.04	$1,234.04	$1,217.64	$1,217.64	$1,199.91	$1,199.91	$1,175.58	$1,175.58	$1,158.47	$1,158.47	$1,015.04	$1,015.04	$1,000.27	$1,000.27	$1,053.61	$1,053.61	$1,038.25	$1,038.25	$1,051.11	$1,051.11	$1,035.81	$1,035.81	$995.14	$995.14	$980.65	$980.65
57	$976.46	$1,322.36	$1,322.36	$1,303.11	$1,303.11	$1,308.08	$1,308.08	$1,289.05	$1,289.05	$1,271.92	$1,271.92	$1,253.40	$1,253.40	$1,227.98	$1,227.98	$1,210.12	$1,210.12	$1,060.29	$1,060.29	$1,044.86	$1,044.86	$1,100.57	$1,100.57	$1,084.54	$1,084.54	$1,097.97	$1,097.97	$1,081.98	$1,081.98	$1,039.50	$1,039.50	$1,024.37	$1,024.37
58	$1,020.93	$1,382.60	$1,382.60	$1,362.47	$1,362.47	$1,367.66	$1,367.66	$1,347.76	$1,347.76	$1,329.85	$1,329.85	$1,310.49	$1,310.49	$1,283.91	$1,283.91	$1,265.23	$1,265.23	$1,108.58	$1,108.58	$1,092.46	$1,092.46	$1,150.70	$1,150.70	$1,133.94	$1,133.94	$1,147.98	$1,147.98	$1,131.26	$1,131.26	$1,086.85	$1,086.85	$1,071.03	$1,071.03
59	$1,042.97	$1,412.44	$1,412.44	$1,391.88	$1,391.88	$1,397.19	$1,397.19	$1,376.86	$1,376.86	$1,358.56	$1,358.56	$1,338.77	$1,338.77	$1,311.63	$1,311.63	$1,292.55	$1,292.55	$1,132.51	$1,132.51	$1,116.04	$1,116.04	$1,175.54	$1,175.54	$1,158.41	$1,158.41	$1,172.76	$1,172.76	$1,155.68	$1,155.68	$1,110.31	$1,110.31	$1,094.15	$1,094.15
60	$1,087.45	$1,472.67	$1,472.67	$1,451.23	$1,451.23	$1,456.77	$1,456.77	$1,435.57	$1,435.57	$1,416.49	$1,416.49	$1,395.86	$1,395.86	$1,367.56	$1,367.56	$1,347.66	$1,347.66	$1,180.81	$1,180.81	$1,163.63	$1,163.63	$1,225.67	$1,225.67	$1,207.81	$1,207.81	$1,222.77	$1,222.77	$1,204.96	$1,204.96	$1,157.66	$1,157.66	$1,140.80	$1,140.80
61	$1,125.91	$1,524.76	$1,524.76	$1,502.56	$1,502.56	$1,508.30	$1,508.30	$1,486.35	$1,486.35	$1,466.60	$1,466.60	$1,445.45	$1,445.45	$1,415.93	$1,415.93	$1,395.33	$1,395.33	$1,222.57	$1,222.57	$1,204.79	$1,204.79	$1,269.02	$1,269.02	$1,250.53	$1,250.53	$1,266.02	$1,266.02	$1,247.58	$1,247.58	$1,198.61	$1,198.61	$1,181.16	$1,181.16
62	$1,151.15	$1,558.95	$1,558.95	$1,536.25	$1,536.25	$1,542.11	$1,542.11	$1,519.67	$1,519.67	$1,499.48	$1,499.48	$1,477.64	$1,477.64	$1,447.68	$1,447.68	$1,426.62	$1,426.62	$1,249.98	$1,249.98	$1,231.80	$1,231.80	$1,297.48	$1,297.48	$1,278.57	$1,278.57	$1,294.40	$1,294.40	$1,275.55	$1,275.55	$1,225.48	$1,225.48	$1,207.64	$1,207.64
63	$1,182.81	$1,601.81	$1,601.81	$1,578.49	$1,578.49	$1,584.52	$1,584.52	$1,561.46	$1,561.46	$1,540.71	$1,540.71	$1,518.27	$1,518.27	$1,487.48	$1,487.48	$1,465.85	$1,465.85	$1,284.36	$1,284.36	$1,265.67	$1,265.67	$1,333.15	$1,333.15	$1,313.73	$1,313.73	$1,329.99	$1,329.99	$1,310.63	$1,310.63	$1,259.18	$1,259.18	$1,240.84	$1,240.84
64+	$1,202.04	$1,627.86	$1,627.86	$1,604.16	$1,604.16	$1,610.28	$1,610.28	$1,586.85	$1,586.85	$1,565.76	$1,565.76	$1,542.96	$1,542.96	$1,511.67	$1,511.67	$1,489.68	$1,489.68	$1,305.24	$1,305.24	$1,286.25	$1,286.25	$1,354.83	$1,354.83	$1,335.09	$1,335.09	$1,351.62	$1,351.62	$1,331.94	$1,331.94	$1,279.65	$1,279.65	$1,261.02	$1,261.02

Company Name: Highmark Benefits Group (HBG)
Market: Small Group
Product: PPO
Effective Date of Rates: October 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	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		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250002		79962PA0250002		79962PA0250002		79962PA0250014		79962PA0250014		79962PA0250014		79962PA0250001		79962PA0250001		79962PA0250001		79962PA0250013		79962PA0250013		79962PA0250013		79962PA0250021		79962PA0250021		79962PA0250021		79962PA0250023		79962PA0250023		79962PA0250023		79962PA0250003		79962PA0250003		79962PA0250003		79962PA0250004		79962PA0250004		79962PA0250004		79962PA0250004	
Plan Marketing Name =>	PPO Blue $0 100/80 Platinum		PPO Blue $0 100/80 Platinum		PPO Blue $0 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $250 100/80 Platinum		PPO Blue $0 100/80 Gold		PPO Blue $0 100/80 Gold		PPO Blue $0 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $250 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $500 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $750 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 100/80 Gold		PPO Blue $1000 80/60 Gold		PPO Blue $1000 80/60 Gold		PPO Blue $1000 80/60 Gold	
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025

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

| HIOS Plan ID (On Exchange)=> | N/A | | N/A | | N/A |

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

HIOS Plan ID (On Exchange)>>	fA	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HIOS Plan ID (Off Exchange)>>	0250015	79962PA0250015	79962PA0250015	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0260009	79962PA0260009	79962PA0260009	79962PA0250018	79962PA0250018	79962PA0250018	79962PA0250019	79962PA0250019	79962PA0250019	79962PA0250024	79962PA0250024	79962PA0250024	79962PA0250012	79962PA0250012	79962PA0250012	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250020	79962PA0250020	79962PA0250020	79962PA0250021	79962PA0250021
Plan Marketing Name >>	0 100/80 Gold	PPO Blue $2500 100/80 Gold	PPO Blue $2500 100/80 Gold	PPO Blue $2500 100/80 Gold	PPO Blue $2500 100/80 Gold	PPO Blue $2500 100/80 Gold	Blue Qualified $2750 100/80	Blue Qualified $2750 100/80	Blue Qualified $2750 100/80	Blue Qualified $2750 100/80	PPO Blue $3000 100/80 Gold	PPO Blue $3000 100/80 Gold	PPO Blue $3000 100/80 Gold	PPO Blue $3500 100/80 Gold	PPO Blue $3500 100/80 Gold	PPO Blue $3500 100/80 Gold	PPO Blue $0 100/80 Silver	PPO Blue $0 100/80 Silver	PPO Blue $0 100/80 Silver	PPO Blue $2000 70/50 Silver	PPO Blue $2000 70/50 Silver	PPO Blue $2000 70/50 Silver	PPO Blue $2600 70/50 Silver	PPO Blue $2600 70/50 Silver	PPO Blue $2600 70/50 Silver	PPO Blue $4000 100/80 Silver	PPO Blue $4000 100/80 Silver	PPO Blue $4000 100/80 Silver	PPO Blue $4000 100/80 Silver	PPO Blue $4000 100/80 Silver
Form # >>	PO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO

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

| HIOS Plan ID (On Exchange)=> | N/A | | N/A | | N/A |

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

HIOS Plan ID (On Exchange)=>	/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	N/A	N/A
HIOS Plan ID (Off Exchange)=>	0260006	79962PA0260006	79962PA0140003	79962PA0140004	79962PA0160002	79962PA0170001	79962PA0170001	79962PA0170002	79962PA0170002	79962PA0170003	79962PA0170003	79962PA0170004	79962PA0170004	79962PA0170005	79962PA0170005	79962PA0180003	79962PA0180003	79962PA0170006	79962PA0170006	79962PA0180004	79962PA0180004
Plan Marketing Name =>	ded $7050 10	qualified Embedded $7050 10	ugh Valley Flex Blue PPO 500	ugh Valley Flex Blue PPO 1250	ex Blue PPO Qualified Embed	Choice Blue PPO 0	Choice Blue PPO 0	Choice Blue PPO 500	Choice Blue PPO 500	Choice Blue PPO 1250	Choice Blue PPO 1250	Choice Blue PPO 2500	Choice Blue PPO 2500	Choice Blue PPO 2800	Choice Blue PPO 2800	Blue Qualified Embedded 350	Blue Qualified Embedded 350	Choice Blue PPO 4250	Choice Blue PPO 4250	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650
Form # =>	HP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025
Rating Area =>	a 7	Area 9	Area 6	Area 6	Area 6	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9
Network =>	T	F	N	N	N	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Metal =>	nze	Bronze	Gold	Gold	Gold	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze
Deductible =>	50	$7,050	$500	$1,250	$3,400	$0	$0	$500	$500	$1,250	$1,250	$2,500	$2,500	$2,800	$2,800	$3,500	$3,500	$4,250	$4,250	$6,650	$6,650
Coinsurance =>	2%	100%	100%	100%	90%	100%	100%	100%	100%	100%	100%	100%	100%	70%	70%	90%	90%	100%	100%	100%	100%
Copays =>	)	0	30	25	0	25	25	30	30	25	25	10	10	40	40	0	0	60	60	0	0
OOP Maximum =>	50	$7,050	$9,100	$9,100	$7,500	$9,100	$9,100	$9,100	$9,100	$9,100	$9,100	$7,900	$7,900	$9,100	$9,100	$7,500	$7,500	$9,200	$9,200	$7,500	$7,500
Pediatric Dental (Yes/No) =>	s	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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	Non-Tobacco	Tobacco
0 - 14	$354.05	$348.89	$348.89	$371.65	$371.65	$361.78	$361.78	$312.71	$312.71	$423.49	$423.49	$417.32	$417.32	$418.91	$418.91	$412.82	$412.82	$407.33	$407.33	$401.40	$401.40
15	$385.52	$379.91	$379.91	$404.69	$404.69	$393.94	$393.94	$340.51	$340.51	$461.13	$461.13	$454.42	$454.42	$456.15	$456.15	$449.51	$449.51	$443.54	$443.54	$437.08	$437.08
16	$397.55	$391.76	$391.76	$417.32	$417.32	$406.24	$406.24	$351.13	$351.13	$475.53	$475.53	$468.60	$468.60	$470.39	$470.39	$463.54	$463.54	$457.38	$457.38	$450.73	$450.73
17	$409.59	$403.62	$403.62	$429.95	$429.95	$418.53	$418.53	$361.76	$361.76	$489.92	$489.92	$482.79	$482.79	$484.63	$484.63	$477.57	$477.57	$471.23	$471.23	$464.37	$464.37
18	$422.55	$416.39	$416.39	$443.55	$443.55	$431.78	$431.78	$373.21	$373.21	$505.42	$505.42	$498.06	$498.06	$499.96	$499.96	$492.68	$492.68	$486.14	$486.14	$479.06	$479.06
19	$435.50	$429.16	$429.16	$457.16	$457.16	$445.02	$445.02	$384.65	$384.65	$520.92	$520.92	$513.33	$513.33	$515.29	$515.29	$507.79	$507.79	$501.04	$501.04	$493.75	$493.75
20	$448.93	$442.39	$442.39	$471.25	$471.25	$458.73	$458.73	$396.51	$396.51	$536.97	$536.97	$529.15	$529.15	$531.17	$531.17	$523.44	$523.44	$516.49	$516.49	$508.97	$508.97
21	$462.81	$456.07	$456.07	$485.82	$485.82	$472.92	$472.92	$408.77	$408.77	$553.58	$553.58	$545.52	$545.52	$547.60	$547.60	$539.63	$539.63	$532.46	$532.46	$524.71	$524.71
22	$462.81	$456.07	$456.07	$485.82	$485.82	$472.92	$472.92	$408.77	$408.77	$553.58	$553.58	$545.52	$545.52	$547.60	$547.60	$539.63	$539.63	$532.46	$532.46	$524.71	$524.71
23	$462.81	$456.07	$456.07	$485.82	$485.82	$472.92	$472.92	$408.77	$408.77	$553.58	$553.58	$545.52	$545.52	$547.60	$547.60	$539.63	$539.63	$532.46	$532.46	$524.71	$524.71
24	$462.81	$456.07	$456.07	$485.82	$485.82	$472.92	$472.92	$408.77	$408.77	$553.58	$553.58	$545.52	$545.52	$547.60	$547.60	$539.63	$539.63	$532.46	$532.46	$524.71	$524.71
25	$464.66	$457.89	$457.89	$487.76	$487.76	$474.81	$474.81	$410.41	$410.41	$555.79	$555.79	$547.70	$547.70	$549.79	$549.79	$541.79	$541.79	$534.59	$534.59	$526.81	$526.81
26	$473.92	$467.02	$467.02	$497.48	$497.48	$484.27	$484.27	$418.58	$418.58	$566.87	$566.87	$558.61	$558.61	$560.74	$560.74	$552.58	$552.58	$545.24	$545.24	$537.30	$537.30
27	$485.02	$477.96	$477.96	$509.14	$509.14	$495.62	$495.62	$428.39	$428.39	$580.15	$580.15	$571.70	$571.70	$573.88	$573.88	$565.53	$565.53	$558.02	$558.02	$549.90	$549.90
28	$503.07	$495.75	$495.75	$528.09	$528.09	$514.06	$514.06	$444.33	$444.33	$601.74	$601.74	$592.98	$592.98	$595.24	$595.24	$586.58	$586.58	$578.78	$578.78	$570.36	$570.36
29	$517.88	$510.34	$510.34	$543.63	$543.63	$529.20	$529.20	$457.41	$457.41	$619.46	$619.46	$610.44	$610.44	$612.76	$612.76	$603.85	$603.85	$595.82	$595.82	$587.15	$587.15
30	$525.29	$517.64	$517.64	$551.41	$551.41	$536.76	$536.76	$463.95	$463.95	$628.31	$628.31	$619.17	$619.17	$621.53	$621.53	$612.48	$612.48	$604.34	$604.34	$595.55	$595.55
31	$534.70	$526.93	$526.93	$559.19	$559.19	$544.32	$544.32	$470.49	$470.49	$637.16	$637.16	$627.91	$627.91	$630.29	$630.29	$621.11	$621.11	$612.87	$612.87	$604.04	$604.04
32	$547.50	$539.53	$539.53	$572.63	$572.63	$557.43	$557.43	$481.57	$481.57	$652.43	$652.43	$642.97	$642.97	$645.41	$645.41	$635.85	$635.85	$627.38	$627.38	$618.38	$618.38
33	$554.45	$546.37	$546.37	$582.01	$582.01	$566.56	$566.56	$489.71	$489.71	$663.19	$663.19	$653.53	$653.53	$656.02	$656.02	$646.48	$646.48	$637.89	$637.89	$628.60	$628.60
34	$561.85	$553.67	$553.67	$589.79	$589.79	$574.12	$574.12	$496.25	$496.25	$672.05	$672.05	$662.26	$662.26	$664.79	$664.79	$655.11	$655.11	$646.41	$646.41	$637.00	$637.00
35	$565.55	$557.32	$557.32	$593.67	$593.67	$577.91	$577.91	$499.52	$499.52	$676.47	$676.47	$666.63	$666.63	$669.17	$669.17	$659.43	$659.43	$650.67	$650.67	$641.20	$641.20
36	$569.26	$560.97	$560.97	$597.56	$597.56	$581.69	$581.69	$502.79	$502.79	$680.90	$680.90	$670.99	$670.99	$673.55	$673.55	$663.74	$663.74	$654.93	$654.93	$645.39	$645.39
37	$572.96	$564.61	$564.61	$601.45	$601.45	$585.47	$585.47	$506.06	$506.06	$685.33	$685.33	$675.35	$675.35	$677.93	$677.93	$668.06	$668.06	$659.19	$659.19	$649.59	$649.59
38	$576.66	$568.26	$568.26	$605.33	$605.33	$589.26	$589.26	$509.33	$509.33	$689.76	$689.76	$679.72	$679.72	$682.31	$682.31	$672.38	$672.38	$663.45	$663.45	$653.79	$653.79
39	$584.07	$575.56	$575.56	$613.10	$613.10	$596.83	$596.83	$515.87	$515.87	$698.62	$698.62	$688.45	$688.45	$691.07	$691.07	$681.01	$681.01	$671.96	$671.96	$662.18	$662.18
40	$591.47	$582.86	$582.86	$620.88	$620.88	$604.39	$604.39	$522.41	$522.41	$707.48	$707.48	$697.17	$697.17	$699.83	$699.83	$689.65	$689.65	$680.48	$680.48	$670.58	$670.58
41	$602.58	$593.80	$593.80	$632.54	$632.54	$615.74	$615.74	$532.22	$532.22	$720.76	$720.76	$710.27	$710.27	$712.98	$712.98	$702.60	$702.60	$693.26	$693.26	$683.17	$683.17
42	$613.22	$604.29	$604.29	$643.71	$643.71	$626.62	$626.62	$541.62	$541.62	$733.49	$733.49	$722.81	$722.81	$725.57	$725.57	$715.01	$715.01	$705.51	$705.51	$695.24	$695.24
43	$628.03	$618.89	$618.89	$659.26	$659.26	$641.75	$641.75	$554.70	$554.70	$751.21	$751.21	$740.27	$740.27	$743.09	$743.09	$732.28	$732.28	$722.55	$722.55	$712.03	$712.03
44	$646.55	$637.13	$637.13	$678.69	$678.69	$660.67	$660.67	$571.05	$571.05	$773.35	$773.35	$762.09	$762.09	$765.00	$765.00	$753.86	$753.86	$743.85	$743.85	$733.02	$733.02
45	$668.30	$658.57	$658.57	$701.52	$701.52	$682.90	$682.90	$590.26	$590.26	$799.37	$799.37	$787.73	$787.73	$790.73	$790.73	$779.23	$779.23	$768.87	$768.87	$757.68	$757.68
46	$694.22	$684.11	$684.11	$728.73	$728.73	$709.38	$709.38	$613.16	$613.16	$830.37	$830.37	$818.28	$818.28	$821.40	$821.40	$809.45	$809.45	$798.69	$798.69	$787.07	$787.07
47	$723.37	$712.84	$712.84	$759.34	$759.34	$739.17	$739.17	$638.91	$638.91	$865.25	$865.25	$852.65	$852.65	$855.90	$855.90	$843.44	$843.44	$832.23	$832.23	$820.12	$820.12
48	$756.69	$745.67	$745.67	$794.32	$794.32	$773.22	$773.22	$668.34	$668.34	$905.10	$905.10	$891.93	$891.93	$895.33	$895.33	$882.30	$882.30	$870.57	$870.57	$857.90	$857.90
49	$789.55	$778.06	$778.06	$828.81	$828.81	$806.80	$806.80	$697.36	$697.36	$944.41	$944.41	$930.66	$930.66	$934.21	$934.21	$920.61	$920.61	$908.38	$908.38	$895.16	$895.16
50	$826.58	$814.54	$814.54	$867.67	$867.67	$844.64	$844.64	$730.06	$730.06	$988.69	$988.69	$974.30	$974.30	$978.01	$978.01	$963.78	$963.78	$950.97	$950.97	$937.13	$937.13
51	$863.14	$850.57	$850.57	$906.05	$906.05	$882.00	$882.00	$762.36	$762.36	$1,032.43	$1,032.43	$1,017.39	$1,017.39	$1,021.27	$1,021.27	$1,006.41	$1,006.41	$993.04	$993.04	$978.58	$978.58
52	$903.41	$890.25	$890.25	$948.32	$948.32	$923.14	$923.14	$797.92	$797.92	$1,080.59	$1,080.59	$1,064.86	$1,064.86	$1,068.92	$1,068.92	$1,053.36	$1,053.36	$1,039.36	$1,039.36	$1,024.23	$1,024.23
53	$944.13	$930.38	$930.38	$991.07	$991.07	$964.76	$964.76	$833.89	$833.89	$1,129.30	$1,129.30	$1,112.86	$1,112.86	$1,117.10	$1,117.10	$1,100.85	$1,100.85	$1,086.22	$1,086.22	$1,070.41	$1,070.41
54	$988.10	$973.71	$973.71	$1,037.23	$1,037.23	$1,009.68	$1,009.68	$872.72	$872.72	$1,181.89	$1,181.89	$1,164.69	$1,164.69	$1,169.13	$1,169.13	$1,152.11	$1,152.11	$1,136.80	$1,136.80	$1,120.26	$1,120.26
55	$1,032.07	$1,017.04	$1,017.04	$1,083.38	$1,083.38	$1,054.61	$1,054.61	$911.56	$911.56	$1,234.48	$1,234.48	$1,216.51	$1,216.51	$1,221.15	$1,221.15	$1,203.37	$1,203.37	$1,187.39	$1,187.39	$1,170.10	$1,170.10
56	$1,079.74	$1,064.01	$1,064.01	$1,133.42	$1,133.42	$1,103.32	$1,103.32	$953.66	$953.66	$1,291.50	$1,291.50	$1,272.70	$1,272.70	$1,277.55	$1,277.55	$1,258.96	$1,258.96	$1,242.23	$1,242.23	$1,224.15	$1,224.15
57	$1,127.87	$1,111.44	$1,111.44	$1,183.94	$1,183.94	$1,152.51	$1,152.51	$996.17	$996.17	$1,349.07	$1,349.07	$1,329.43	$1,329.43	$1,334.50	$1,334.50	$1,315.08	$1,315.08	$1,297.61	$1,297.61	$1,278.72	$1,278.72
58	$1,179.24	$1,162.07	$1,162.07	$1,237.87	$1,237.87	$1,205.00	$1,205.00	$1,041.55	$1,041.55	$1,410.52	$1,410.52	$1,389.98	$1,389.98	$1,395.28	$1,395.28	$1,374.98	$1,374.98	$1,356.71	$1,356.71	$1,336.96	$1,336.96
59	$1,204.69	$1,187.15	$1,187.15	$1,264.59	$1,264.59	$1,231.01	$1,231.01	$1,064.03	$1,064.03	$1,440.97	$1,440.97	$1,419.99	$1,419.99	$1,425.40	$1,425.40	$1,404.66	$1,404.66	$1,385.99	$1,385.99	$1,365.82	$1,365.82
60	$1,256.07	$1,237.77	$1,237.77	$1,318.52	$1,318.52	$1,283.50	$1,283.50	$1,109.40	$1,109.40	$1,502.42	$1,502.42	$1,480.54	$1,480.54	$1,486.19	$1,486.19	$1,464.56	$1,464.56	$1,445.10	$1,445.10	$1,424.06	$1,424.06
61	$1,300.50	$1,281.56	$1,281.56	$1,365.15	$1,365.15	$1,328.91	$1,328.91	$1,148.64	$1,148.64	$1,555.56	$1,555.56	$1,532.91	$1,532.91	$1,538.76	$1,538.76	$1,516.36	$1,516.36	$1,496.21	$1,496.21	$1,474.44	$1,474.44
62	$1,329.65	$1,310.29	$1,310.29	$1,395.76	$1,395.76	$1,358.70	$1,358.70	$1,174.40	$1,174.40	$1,590.44	$1,590.44	$1,567.28	$1,567.28	$1,573.25	$1,573.25	$1,550.36	$1,550.36	$1,529.76	$1,529.76	$1,507.49	$1,507.49
63	$1,366.22	$1,346.32	$1,346.32	$1,434.14	$1,434.14	$1,396.06	$1,396.06	$1,206.69	$1,206.69	$1,634.17	$1,634.17	$1,610.38	$1,610.38	$1,616.52	$1,616.52	$1,592.99	$1,592.99	$1,571.82	$1,571.82	$1,548.94	$1,548.94
64+	$1,388.43	$1,368.21	$1,368.21	$1,457.46	$1,457.46	$1,418.76	$1,418.76	$1,226.31	$1,226.31	$1,660.74	$1,660.74	$1,636.56	$1,636.56	$1,642.80	$1,642.80	$1,618.89	$1,618.89	$1,597.38	$1,597.38	$1,574.13	$1,574.13

HIOS Plan ID (On Exchange)=>	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	N/A	N/A	N/A
HIOS Plan ID (Off Exchange)=>	79962PA0170007	79962PA0170007	79962PA0170008	79962PA0170008	79962PA0170009	79962PA0170009	79962PA0170010	79962PA0170010	79962PA0170011	79962PA0170011	79962PA0170012	79962PA0170012	79962PA0170013	79962PA0170013	79962PA0170014	79962PA0170014	79962PA0170015	79962PA0170015	79962PA0170016	79962PA0170016	79962PA0170017
Plan Marketing Name =>	Choice Blue PPO 4250	Choice Blue PPO 4250	Choice Blue PPO 6650	Choice Blue PPO 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650
Form # =>	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025
Rating Area =>	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7
Network =>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	$3,500	$3,500	$4,250	$4,250	$6,650	$6,650	$3,500	$3,500	$4,250	$4,250	$6,650	$6,650	$3,500	$3,500	$4,250	$4,250	$6,650	$6,650	$3,500	$3,500	$4,250
Coinsurance =>	90%	90%	100%	100%	100%	100%	90%	90%	100%	100%	100%	100%	90%	90%	100%	100%	100%	100%	90%	90%	100%
Copays =>	0	0	60	60	0	0	0	0	60	60	0	0	0	0	60	60	0	0	0	0	60
OOP Maximum =>	$7,500	$7,500	$9,200	$9,200	$7,500	$7,500	$7,500	$7,500	$9,200	$9,200	$7,500	$7,500	$7,500	$7,500	$9,200	$9,200	$7,500	$7,500	$7,500	$7,500	$9,200
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$395.19	$395.19	$334.62	$334.62	$352.46	$352.46	$347.33	$347.33	$351.62	$351.62	$346.51	$346.51	$332.90	$332.90	$328.05	$328.05	$321.68	$321.68	$315.44	$315.44	$309.28
15	$437.08	$437.08	$363.96	$363.96	$383.79	$383.79	$378.20	$378.20	$382.88	$382.88	$377.31	$377.31	$362.49	$362.49	$357.22	$357.22	$350.28	$350.28	$343.44	$343.44	$336.71
16	$450.73	$450.73	$441.59	$441.59	$395.77	$395.77	$390.00	$390.00	$394.83	$394.83	$389.08	$389.08	$373.80	$373.80	$368.36	$368.36	$361.29	$361.29	$354.37	$354.37	$347.54
17	$464.37	$464.37	$454.95	$454.95	$408.32	$408.32	$401.81	$401.81	$406.78	$406.78	$400.86	$400.86	$385.12	$385.12	$379.51	$379.51	$372.30	$372.30	$365.21	$365.21	$358.24
18	$479.06	$479.06	$469.35	$469.35	$420.65	$420.65	$414.52	$414.52	$419.65	$419.65	$413.54	$413.54	$397.30	$397.30	$391.52	$391.52	$383.91	$383.91	$376.57	$376.57	$369.31
19	$493.75	$493.75	$483.74	$483.74	$433.55	$433.55	$427.23	$427.23	$432.52	$432.52	$426.23	$426.23	$409.49	$409.49	$403.53	$403.53	$395.53	$395.53	$388.14	$388.14	$380.84
20	$508.97	$508.97	$498.65	$498.65	$446.91	$446.91	$440.40	$440.40	$445.85	$445.85	$439.36	$439.36	$422.11	$422.11	$415.97	$415.97	$407.59	$407.59	$400.04	$400.04	$392.57
21	$524.71	$524.71	$514.07	$514.07	$460.73	$460.73	$454.02	$454.02	$459.64	$459.64	$452.95	$452.95	$435.16	$435.16	$428.83	$428.83	$420.24	$420.24	$412.51	$412.51	$404.85
22	$524.71	$524.71	$514.07	$514.07	$460.73	$460.73	$454.02	$454.02	$459.64	$459.64	$452.95	$452.95	$435.16	$435.16	$428.83	$428.83	$420.24	$420.24	$412.51	$412.51	$404.85
23	$524.71	$524.71	$514.07	$514.07	$460.73	$460.73	$454.02	$454.02	$459.64	$459.64	$452.95	$452.95	$435.16	$435.16	$428.83	$428.83	$420.24	$420.24	$412.51	$412.51	$404.85
24	$524.71	$524.71	$514.07	$514.07	$460.73	$460.73	$454.02	$454.02	$459.64	$459.64	$452.95	$452.95	$435.16	$435.16	$428.83	$428.83	$420.24	$420.24	$412.51	$412.51	$404.85
25	$526.81	$526.81	$516.13	$516.13	$508.61	$508.61	$455.84	$455.84	$461.48	$461.48	$454.76	$454.76	$436.90	$436.90	$430.55	$430.55	$422.11	$422.11	$414.27	$414.27	$406.48
26	$526.41	$526.41	$518.74	$518.74	$454.54	$454.54	$447.91	$447.91	$471.79	$471.79	$464.92	$464.92	$437.60	$437.60	$431.25	$431.25	$422.81	$422.81	$414.97	$414.97	$407.18
27	$549.90	$549.90	$538.75	$538.75	$530.90	$530.90	$465.18	$465.18	$458.43	$458.43	$482.85	$482.85	$475.81	$475.81	$481.70	$481.70	$474.69	$474.69	$456.05	$456.05	$449.41
28	$570.36	$570.36	$558.79	$558.79	$550.65	$550.65	$482.49	$482.49	$475.46	$475.46	$500.81	$500.81	$493.52	$493.52	$499.63	$499.63	$492.36	$492.36	$473.02	$473.02	$466.14
29	$587.15	$587.15	$575.24	$575.24	$566.86	$566.86	$496.69	$496.69	$489.46	$489.46	$515.56	$515.56	$508.05	$508.05	$514.34	$514.34	$506.85	$506.85	$486.94	$486.94	$479.86
30	$595.55	$595.55	$583.47	$583.47	$574.97	$574.97	$503.79	$503.79	$496.46	$496.46	$522.93	$522.93	$515.31	$515.31	$521.69	$521.69	$514.10	$514.10	$493.91	$493.91	$486.72
31	$604.14	$604.14	$591.65	$591.65	$582.97	$582.97	$511.05	$511.05	$503.56	$503.56	$533.99	$533.99	$526.21	$526.21	$532.72	$532.72	$524.97	$524.97	$504.35	$504.35	$497.03
32	$612.87	$612.87	$600.04	$600.04	$591.25	$591.25	$518.32	$518.32	$510.66	$510.66	$541.20	$541.20	$533.11	$533.11	$539.75	$539.75	$531.94	$531.94	$511.77	$511.77	$504.37
33	$621.53	$621.53	$608.42	$608.42	$599.28	$599.28	$525.60	$525.60	$517.46	$517.46	$548.45	$548.45	$540.04	$540.04	$546.78	$546.78	$538.91	$538.91	$518.89	$518.89	$511.38
34	$630.20	$630.20	$616.80	$616.80	$607.59	$607.59	$532.88	$532.88	$524.02	$524.02	$555.69	$555.69	$546.96	$546.96	$553.81	$553.81	$545.88	$545.88	$526.00	$526.00	$518.20
35	$638.85	$638.85	$625.17	$625.17	$615.86	$615.86	$540.16	$540.16	$531.02	$531.02	$559.33	$559.33	$551.18	$551.18	$558.00	$558.00	$549.88	$549.88	$528.28	$528.28	$520.60
36	$647.51	$647.51	$633.53	$633.53	$624.14	$624.14	$547.44	$547.44	$538.18	$538.18	$566.98	$566.98	$558.39	$558.39	$564.84	$564.84	$556.85	$556.85	$535.56	$535.56	$527.46
37	$656.17	$656.17	$641.90	$641.90	$632.31	$632.31	$554.71	$554.71	$545.34	$545.34	$574.63	$574.63	$565.61	$565.61	$571.87	$571.87	$563.82	$563.82	$542.84	$542.84	$534.92
38	$664.83	$664.83	$650.28	$650.28	$640.53	$640.53	$561.99	$561.99	$552.51	$552.51	$582.28	$582.28	$572.83	$572.83	$579.57	$579.57	$571.79	$571.79	$550.13	$550.13	$541.77
39	$673.49	$673.49	$658.76	$658.76	$648.75	$648.75	$569.27	$569.27	$559.67	$559.67	$589.91	$589.91	$580.06	$580.06	$586.71	$586.71	$578.76	$578.76	$557.42	$557.42	$548.95
40	$682.14	$682.14	$667.24	$667.24	$656.97	$656.97	$576.55	$576.55	$566.84	$566.84	$597.54	$597.54	$587.29	$587.29	$593.57	$593.57	$585.73	$585.73	$564.71	$564.71	$556.13
41	$690.80	$690.80	$675.71	$675.71	$665.19	$665.19	$583.83	$583.83	$574.01	$574.01	$605.17	$605.17	$594.52	$594.52	$600.43	$600.43	$592.70	$592.70	$571.99	$571.99	$563.31
42	$699.45	$699.45	$684.18	$684.18	$673.41	$673.41	$591.11	$591.11	$581.18	$581.18	$612.80	$612.80	$601.75	$601.75	$607.29	$607.29	$599.67	$599.67	$579.26	$579.26	$570.49
43	$708.09	$708.09	$692.65	$692.65	$681.63	$681.63	$598.39	$598.39	$588.35	$588.35	$620.42	$620.42	$608.98	$608.98	$614.15	$614.15	$606.64	$606.64	$586.53	$586.53	$577.67
44	$716.74	$716.74	$701.12	$701.12	$689.85	$689.85	$605.67	$605.67	$595.52	$595.52	$628.04	$628.04	$616.21	$616.21	$621.01	$621.01	$613.61	$613.61	$593.80	$593.80	$584.85
45	$725.38	$725.38	$709.59	$709.59	$698.07	$698.07	$613.94	$613.94	$603.19	$603.19	$635.67	$635.67	$623.44	$623.44	$628.87	$628.87	$620.59	$620.59	$601.07	$601.07	$592.03
46	$734.02	$734.02	$718.06	$718.06	$706.29	$706.29	$622.22	$622.22	$610.86	$610.86	$643.29	$643.29	$630.67	$630.67	$636.42	$636.42	$627.56	$627.56	$608.61	$608.61	$599.38
47	$742.67	$742.67	$726.52	$726.52	$714

Highmark Benefits Group (HBG)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0250002	PPO Blue $0 100/80 Platinum	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260001	PPO Blue Qualified $1700 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260009	PPO Blue Qualified $2750 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260002	PPO Blue Qualified Embedded $3400 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260003	PPO Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260004	PPO Blue Qualified Embedded $4250 100/100 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260007	PPO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260005	PPO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260008	PPO Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0260006	PPO Blue Qualified Embedded $7050 100/100 Bronze	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2024 Number of Covered Lives by Rating County				1,356	180	2,096	216	20	1,904	379	678	200	137	659	2,981	3,704	3,688	2,147	2,788	702	54	62	810	148
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0250002	PPO Blue $0 100/80 Platinum	PPO	Platinum	Off	$590.06	$590.06	$590.06	$590.06	$590.06	$590.06	$590.06	$590.06	$590.06	$590.06	$636.26	$636.26	$636.26	$636.26	$627.00	$627.00	$627.00	$627.00	$627.00	$627.00	$627.00
79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off	$576.26	$576.26	$576.26	$576.26	$576.26	$576.26	$576.26	$576.26	$576.26	$576.26	$621.38	$621.38	$621.38	$621.38	$612.34	$612.34	$612.34	$612.34	$612.34	$612.34	$612.34
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off	$543.82	$543.82	$543.82	$543.82	$543.82	$543.82	$543.82	$543.82	$543.82	$543.82	$586.40	$586.40	$586.40	$586.40	$577.87	$577.87	$577.87	$577.87	$577.87	$577.87	$577.87
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off	$534.47	$534.47	$534.47	$534.47	$534.47	$534.47	$534.47	$534.47	$534.47	$534.47	$576.32	$576.32	$576.32	$576.32	$567.93	$567.93	$567.93	$567.93	$567.93	$567.93	$567.93
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off	$528.33	$528.33	$528.33	$528.33	$528.33	$528.33	$528.33	$528.33	$528.33	$528.33	$569.70	$569.70	$569.70	$569.70	$561.41	$561.41	$561.41	$561.41	$561.41	$561.41	$561.41
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off	$520.91	$520.91	$520.91	$520.91	$520.91	$520.91	$520.91	$520.91	$520.91	$520.91	$561.70	$561.70	$561.70	$561.70	$553.52	$553.52	$553.52	$553.52	$553.52	$553.52	$553.52
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off	$514.76	$514.76	$514.76	$514.76	$514.76	$514.76	$514.76	$514.76	$514.76	$514.76	$555.07	$555.07	$555.07	$555.07	$546.99	$546.99	$546.99	$546.99	$546.99	$546.99	$546.99
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off	$470.05	$470.05	$470.05	$470.05	$470.05	$470.05	$470.05	$470.05	$470.05	$470.05	$506.86	$506.86	$506.86	$506.86	$499.48	$499.48	$499.48	$499.48	$499.48	$499.48	$499.48
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off	$512.67	$512.67	$512.67	$512.67	$512.67	$512.67	$512.67	$512.67	$512.67	$512.67	$552.82	$552.82	$552.82	$552.82	$544.77	$544.77	$544.77	$544.77	$544.77	$544.77	$544.77
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off	$497.77	$497.77	$497.77	$497.77	$497.77	$497.77	$497.77	$497.77	$497.77	$497.77	$536.75	$536.75	$536.75	$536.75	$528.94	$528.94	$528.94	$528.94	$528.94	$528.94	$528.94
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off	$508.72	$508.72	$508.72	$508.72	$508.72	$508.72	$508.72	$508.72	$508.72	$508.72	$548.56	$548.56	$548.56	$548.56	$540.57	$540.57	$540.57	$540.57	$540.57	$540.57	$540.57
79962PA0260001	PPO Blue Qualified $1700 100/80 Gold	PPO	Gold	Off	$491.83	$491.83	$491.83	$491.83	$491.83	$491.83	$491.83	$491.83	$491.83	$491.83	$530.34	$530.34	$530.34	$530.34	$522.62	$522.62	$522.62	$522.62	$522.62	$522.62	$522.62
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off	$498.77	$498.77	$498.77	$498.77	$498.77	$498.77	$498.77	$498.77	$498.77	$498.77	$537.83	$537.83	$537.83	$537.83	$530.00	$530.00	$530.00	$530.00	$530.00	$530.00	$530.00
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off	$477.33	$477.33	$477.33	$477.33	$477.33	$477.33	$477.33	$477.33	$477.33	$477.33	$514.71	$514.71	$514.71	$514.71	$507.22	$507.22	$507.22	$507.22	$507.22	$507.22	$507.22
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off	$497.30	$497.30	$497.30	$497.30	$497.30	$497.30	$497.30	$497.30	$497.30	$497.30	$536.24	$536.24	$536.24	$536.24	$528.44	$528.44	$528.44	$528.44	$528.44	$528.44	$528.44
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off	$474.90	$474.90	$474.90	$474.90	$474.90	$474.90	$474.90	$474.90	$474.90	$474.90	$512.09	$512.09	$512.09	$512.09	$504.64	$504.64	$504.64	$504.64	$504.64	$504.64	$504.64
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off	$484.81	$484.81	$484.81	$484.81	$484.81	$484.81	$484.81	$484.81	$484.81	$484.81	$522.78	$522.78	$522.78	$522.78	$515.17	$515.17	$515.17	$515.17	$515.17	$515.17	$515.17
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off	$497.68	$497.68	$497.68	$497.68	$497.68	$497.68	$497.68	$497.68	$497.68	$497.68	$536.65	$536.65	$536.65	$536.65	$528.84	$528.84	$528.84	$528.84	$528.84	$528.84	$528.84
79962PA0260009	PPO Blue Qualified $2750 100/80 Gold	PPO	Gold	Off	$459.50	$459.50	$459.50	$459.50	$459.50	$459.50	$459.50	$459.50	$459.50	$459.50	$495.49	$495.49	$495.49	$495.49	$488.27	$488.27	$488.27	$488.27	$488.27	$488.27	$488.27
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off	$487.47	$487.47	$487.47	$487.47	$487.47	$487.47	$487.47	$487.47	$487.47	$487.47	$525.64	$525.64	$525.64	$525.64	$517.99	$517.99	$517.99	$517.99	$517.99	$517.99	$517.99
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off	$469.37	$469.37	$469.37	$469.37	$469.37	$469.37	$469.37	$469.37	$469.37	$469.37	$506.12	$506.12	$506.12	$506.12	$498.76	$498.76	$498.76	$498.76	$498.76	$498.76	$498.76
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off	$525.88	$525.88	$525.88	$525.88	$525.88	$525.88	$525.88	$525.88	$525.88	$525.88	$567.06	$567.06	$567.06	$567.06	$558.81	$558.81	$558.81	$558.81	$558.81	$558.81	$558.81
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off	$421.35	$421.35	$421.35	$421.35	$421.35	$421.35	$421.35	$421.35	$421.35	$421.35	$454.34	$454.34	$454.34	$454.34	$447.73	$447.73	$447.73	$447.73	$447.73	$447.73	$447.73
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off	$416.41	$416.41	$416.41	$416.41	$416.41	$416.41	$416.41	$416.41	$416.41	$416.41	$449.01	$449.01	$449.01	$449.01	$442.48	$442.48	$442.48	$442.48	$442.48	$442.48	$442.48
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off	$438.90	$438.90	$438.90	$438.90	$438.90	$438.90	$438.90	$438.90	$438.90	$438.90	$473.27	$473.27	$473.27	$473.27	$466.38	$466.38	$466.38	$466.38	$466.38	$466.38	$466.38
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off	$423.58	$423.58	$423.58	$423.58	$423.58	$423.58	$423.58	$423.58	$423.58	$423.58	$456.75	$456.75	$456.75	$456.75	$450.10	$450.10	$450.10	$450.10	$450.10	$450.10	$450.10
79962PA0260002	PPO Blue Qualified Embedded $3400 100/80 Silver	PPO	Silver	Off	$442.19	$442.19	$442.19	$442.19	$442.19	$442.19	$442.19	$442.19	$442.19	$442.19	$476.82	$476.82	$476.82	$476.82	$469.88	$469.88	$469.88	$469.88	$469.88	$469.88	$469.88
79962PA0260003	PPO Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off	$444.46	$444.46	$444.46	$444.46	$444.46	$444.46	$444.46	$444.46	$444.46	$444.46	$479.27	$479.27	$479.27	$479.27	$472.29	$472.29	$472.29	$472.29	$472.29	$472.29	$472.29
79962PA0260004	PPO Blue Qualified Embedded $4250 100/100 Silver	PPO	Silver	Off	$447.83	$447.83	$447.83	$447.83	$447.83	$447.83	$447.83	$447.83	$447.83	$447.83	$482.90	$482.90	$482.90	$482.90	$475.87	$475.87	$475.87	$475.87	$475.87	$475.87	$475.87
79962PA0260007	PPO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off	$418.39	$418.39	$418.39	$418.39	$418.39	$418.39	$418.39	$418.39	$418.39	$418.39	$451.15	$451.15	$451.15	$451.15	$444.58	$444.58	$444.58	$444.58	$444.58	$444.58	$444.58
79962PA0260005	PPO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off	$418.40	$418.40	$418.40	$418.40	$418.40	$418.40	$418.40	$418.40	$418.40	$418.40	$451.17	$451.17	$451.17	$451.17	$444.60	$444.60	$444.60	$444.60	$444.60	$444.60	$444.60
79962PA0260008	PPO Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off	$418.73	$418.73	$418.73	$418.73	$418.73	$418.73	$418.73	$418.73	$418.73	$418.73	$451.52	$451.52	$451.52	$451.52	$444.94	$444.94	$444.94	$444.94	$444.94	$444.94	$444.94
79962PA0260006	PPO Blue Qualified Embedded $7050 100/100 Bronze	PPO	Bronze	Off	$403.95	$403.95	$403.95	$403.95	$403.95	$403.95	$403.95	$403.95	$403.95	$403.95	$435.59	$435.59	$435.59	$435.59	$429.25	$429.25	$429.25	$429.25	$429.25	$429.25	$429.25
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off			$457.24			$457.24		$457.24													
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off			$445.11			$445.11		$445.11													
79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off			$384.73			$384.73		$384.73													
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off											$521.02	$521.02	$521.02	$521.02	$513.44	$513.44	$513.44			$513.44	$513.44
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off											$515.39	$515.39	$515.39	$515.39	$507.89	$507.89	$507.89			$507.89	$507.89
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off											$501.14	$501.14	$501.14	$501.14	$493.85	$493.85	$493.85			$493.85	$493.85
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off											$483.83	$483.83	$483.83	$483.83	$476.79	$476.79	$476.79			$476.79	$476.79
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off											$417.77	$417.77	$417.77	$417.77	$411.69	$411.69	$411.69			$411.69	$411.69
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off											$433.63	$433.63	$433.63	$433.63	$427.32	$427.32	$427.32			$427.32	$427.32
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off											$432.60	$432.60	$432.60	$432.60	$426.31	$426.31	$426.31			$426.31	$426.31
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off											$409.57	$409.57	$409.57	$409.57	$403.61	$403.61	$403.61			$403.61	$403.61

Company Name **Highmark Benefits Group (HBG)**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2024 Number of Covered Lives by Rating County				1,356	180	2,096	216	20	1,904	379	678	200	137	659	2,981	3,704	3,688	2,147	2,788	702	54	62	810	148
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0250002	PPO Blue $0 100/80 Platinum	PPO	Platinum	Off	$602.96	$602.96	$602.96	$602.96	$602.96	$602.96	$602.96	$602.96	$602.96	$602.96	$650.17	$650.17	$650.17	$650.17	$640.71	$640.71	$640.71	$640.71	$640.71	$640.71	$640.71
79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off	$588.86	$588.86	$588.86	$588.86	$588.86	$588.86	$588.86	$588.86	$588.86	$588.86	$634.97	$634.97	$634.97	$634.97	$625.73	$625.73	$625.73	$625.73	$625.73	$625.73	$625.73
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off	$555.71	$555.71	$555.71	$555.71	$555.71	$555.71	$555.71	$555.71	$555.71	$555.71	$599.22	$599.22	$599.22	$599.22	$590.50	$590.50	$590.50	$590.50	$590.50	$590.50	$590.50
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off	$546.15	$546.15	$546.15	$546.15	$546.15	$546.15	$546.15	$546.15	$546.15	$546.15	$588.92	$588.92	$588.92	$588.92	$580.35	$580.35	$580.35	$580.35	$580.35	$580.35	$580.35
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off	$539.88	$539.88	$539.88	$539.88	$539.88	$539.88	$539.88	$539.88	$539.88	$539.88	$582.15	$582.15	$582.15	$582.15	$573.68	$573.68	$573.68	$573.68	$573.68	$573.68	$573.68
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off	$532.30	$532.30	$532.30	$532.30	$532.30	$532.30	$532.30	$532.30	$532.30	$532.30	$573.98	$573.98	$573.98	$573.98	$565.62	$565.62	$565.62	$565.62	$565.62	$565.62	$565.62
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off	$526.02	$526.02	$526.02	$526.02	$526.02	$526.02	$526.02	$526.02	$526.02	$526.02	$567.21	$567.21	$567.21	$567.21	$558.95	$558.95	$558.95	$558.95	$558.95	$558.95	$558.95
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off	$480.33	$480.33	$480.33	$480.33	$480.33	$480.33	$480.33	$480.33	$480.33	$480.33	$517.94	$517.94	$517.94	$517.94	$510.40	$510.40	$510.40	$510.40	$510.40	$510.40	$510.40
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off	$523.89	$523.89	$523.89	$523.89	$523.89	$523.89	$523.89	$523.89	$523.89	$523.89	$564.91	$564.91	$564.91	$564.91	$556.69	$556.69	$556.69	$556.69	$556.69	$556.69	$556.69
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off	$508.66	$508.66	$508.66	$508.66	$508.66	$508.66	$508.66	$508.66	$508.66	$508.66	$548.49	$548.49	$548.49	$548.49	$540.50	$540.50	$540.50	$540.50	$540.50	$540.50	$540.50
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off	$519.84	$519.84	$519.84	$519.84	$519.84	$519.84	$519.84	$519.84	$519.84	$519.84	$560.55	$560.55	$560.55	$560.55	$552.39	$552.39	$552.39	$552.39	$552.39	$552.39	$552.39
79962PA0260001	PPO Blue Qualified $1700 100/80 Gold	PPO	Gold	Off	$502.58	$502.58	$502.58	$502.58	$502.58	$502.58	$502.58	$502.58	$502.58	$502.58	$541.94	$541.94	$541.94	$541.94	$534.05	$534.05	$534.05	$534.05	$534.05	$534.05	$534.05
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off	$509.68	$509.68	$509.68	$509.68	$509.68	$509.68	$509.68	$509.68	$509.68	$509.68	$549.59	$549.59	$549.59	$549.59	$541.59	$541.59	$541.59	$541.59	$541.59	$541.59	$541.59
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$525.96	$525.96	$525.96	$525.96	$518.31	$518.31	$518.31	$518.31	$518.31	$518.31	$518.31
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off	$508.18	$508.18	$508.18	$508.18	$508.18	$508.18	$508.18	$508.18	$508.18	$508.18	$547.97	$547.97	$547.97	$547.97	$539.99	$539.99	$539.99	$539.99	$539.99	$539.99	$539.99
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off	$485.29	$485.29	$485.29	$485.29	$485.29	$485.29	$485.29	$485.29	$485.29	$485.29	$523.29	$523.29	$523.29	$523.29	$515.67	$515.67	$515.67	$515.67	$515.67	$515.67	$515.67
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off	$495.41	$495.41	$495.41	$495.41	$495.41	$495.41	$495.41	$495.41	$495.41	$495.41	$534.21	$534.21	$534.21	$534.21	$526.43	$526.43	$526.43	$526.43	$526.43	$526.43	$526.43
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off	$508.56	$508.56	$508.56	$508.56	$508.56	$508.56	$508.56	$508.56	$508.56	$508.56	$548.38	$548.38	$548.38	$548.38	$540.40	$540.40	$540.40	$540.40	$540.40	$540.40	$540.40
79962PA0260009	PPO Blue Qualified $2750 100/80 Gold	PPO	Gold	Off	$469.55	$469.55	$469.55	$469.55	$469.55	$469.55	$469.55	$469.55	$469.55	$469.55	$506.32	$506.32	$506.32	$506.32	$498.95	$498.95	$498.95	$498.95	$498.95	$498.95	$498.95
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off	$498.13	$498.13	$498.13	$498.13	$498.13	$498.13	$498.13	$498.13	$498.13	$498.13	$537.14	$537.14	$537.14	$537.14	$529.32	$529.32	$529.32	$529.32	$529.32	$529.32	$529.32
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off	$479.63	$479.63	$479.63	$479.63	$479.63	$479.63	$479.63	$479.63	$479.63	$479.63	$517.19	$517.19	$517.19	$517.19	$509.66	$509.66	$509.66	$509.66	$509.66	$509.66	$509.66
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off	$537.38	$537.38	$537.38	$537.38	$537.38	$537.38	$537.38	$537.38	$537.38	$537.38	$579.46	$579.46	$579.46	$579.46	$571.03	$571.03	$571.03	$571.03	$571.03	$571.03	$571.03
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off	$430.56	$430.56	$430.56	$430.56	$430.56	$430.56	$430.56	$430.56	$430.56	$430.56	$464.28	$464.28	$464.28	$464.28	$457.52	$457.52	$457.52	$457.52	$457.52	$457.52	$457.52
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off	$425.51	$425.51	$425.51	$425.51	$425.51	$425.51	$425.51	$425.51	$425.51	$425.51	$458.83	$458.83	$458.83	$458.83	$452.15	$452.15	$452.15	$452.15	$452.15	$452.15	$452.15
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off	$448.50	$448.50	$448.50	$448.50	$448.50	$448.50	$448.50	$448.50	$448.50	$448.50	$483.62	$483.62	$483.62	$483.62	$476.58	$476.58	$476.58	$476.58	$476.58	$476.58	$476.58
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off	$432.84	$432.84	$432.84	$432.84	$432.84	$432.84	$432.84	$432.84	$432.84	$432.84	$466.74	$466.74	$466.74	$466.74	$459.94	$459.94	$459.94	$459.94	$459.94	$459.94	$459.94
79962PA0260002	PPO Blue Qualified Embedded $3400 100/80 Silver	PPO	Silver	Off	$451.86	$451.86	$451.86	$451.86	$451.86	$451.86	$451.86	$451.86	$451.86	$451.86	$487.24	$487.24	$487.24	$487.24	$480.15	$480.15	$480.15	$480.15	$480.15	$480.15	$480.15
79962PA0260003	PPO Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off	$454.18	$454.18	$454.18	$454.18	$454.18	$454.18	$454.18	$454.18	$454.18	$454.18	$489.75	$489.75	$489.75	$489.75	$482.62	$482.62	$482.62	$482.62	$482.62	$482.62	$482.62
79962PA0260004	PPO Blue Qualified Embedded $4250 100/100 Silver	PPO	Silver	Off	$457.62	$457.62	$457.62	$457.62	$457.62	$457.62	$457.62	$457.62	$457.62	$457.62	$493.46	$493.46	$493.46	$493.46	$486.28	$486.28	$486.28	$486.28	$486.28	$486.28	$486.28
79962PA0260007	PPO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off	$427.54	$427.54	$427.54	$427.54	$427.54	$427.54	$427.54	$427.54	$427.54	$427.54	$461.01	$461.01	$461.01	$461.01	$454.30	$454.30	$454.30	$454.30	$454.30	$454.30	$454.30
79962PA0260005	PPO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off	$427.55	$427.55	$427.55	$427.55	$427.55	$427.55	$427.55	$427.55	$427.55	$427.55	$461.03	$461.03	$461.03	$461.03	$454.32	$454.32	$454.32	$454.32	$454.32	$454.32	$454.32
79962PA0260008	PPO Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off	$427.88	$427.88	$427.88	$427.88	$427.88	$427.88	$427.88	$427.88	$427.88	$427.88	$461.39	$461.39	$461.39	$461.39	$454.67	$454.67	$454.67	$454.67	$454.67	$454.67	$454.67
79962PA0260006	PPO Blue Qualified Embedded $7050 100/100 Bronze	PPO	Bronze	Off	$412.79	$412.79	$412.79	$412.79	$412.79	$412.79	$412.79	$412.79	$412.79	$412.79	$445.11	$445.11	$445.11	$445.11	$438.63	$438.63	$438.63	$438.63	$438.63	$438.63	$438.63
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off			$467.24			$467.24		$467.24													
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off			$454.84			$454.84		$454.84													
79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off			$393.14			$393.14		$393.14													
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off											$532.41	$532.41	$532.41	$532.41	$524.67	$524.67	$524.67			$524.67	$524.67
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off											$526.66	$526.66	$526.66	$526.66	$519.00	$519.00	$519.00			$519.00	$519.00
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off											$512.10	$512.10	$512.10	$512.10	$504.65	$504.65	$504.65			$504.65	$504.65
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off											$494.41	$494.41	$494.41	$494.41	$487.21	$487.21	$487.21			$487.21	$487.21
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off											$426.90	$426.90	$426.90	$426.90	$420.69	$420.69	$420.69			$420.69	$420.69
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off											$443.11	$443.11	$443.11	$443.11	$436.66	$436.66	$436.66			$436.66	$436.66
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off											$442.06	$442.06	$442.06	$442.06	$435.63	$435.63	$435.63			$435.63	$435.63
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off											$418.52	$418.52	$418.52	$418.52	$412.43	$412.43	$412.43			$412.43	$412.43

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2024 Number of Covered Lives by Rating County				1,356	180	2,096	216	20	1,904	379	678	200	137	659	2,981	3,704	3,688	2,147	2,788	702	54	62	810	148
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0250002	PPO Blue $0 100/80 Platinum	PPO	Platinum	Off	$614.52	$614.52	$614.52	$614.52	$614.52	$614.52	$614.52	$614.52	$614.52	$614.52	$662.64	$662.64	$662.64	$662.64	$652.99	$652.99	$652.99	$652.99	$652.99	$652.99	$652.99
79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off	$600.15	$600.15	$600.15	$600.15	$600.15	$600.15	$600.15	$600.15	$600.15	$600.15	$647.14	$647.14	$647.14	$647.14	$637.72	$637.72	$637.72	$637.72	$637.72	$637.72	$637.72
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off	$566.36	$566.36	$566.36	$566.36	$566.36	$566.36	$566.36	$566.36	$566.36	$566.36	$610.71	$610.71	$610.71	$610.71	$601.82	$601.82	$601.82	$601.82	$601.82	$601.82	$601.82
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off	$556.62	$556.62	$556.62	$556.62	$556.62	$556.62	$556.62	$556.62	$556.62	$556.62	$600.21	$600.21	$600.21	$600.21	$591.48	$591.48	$591.48	$591.48	$591.48	$591.48	$591.48
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off	$550.23	$550.23	$550.23	$550.23	$550.23	$550.23	$550.23	$550.23	$550.23	$550.23	$593.32	$593.32	$593.32	$593.32	$584.68	$584.68	$584.68	$584.68	$584.68	$584.68	$584.68
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off	$542.50	$542.50	$542.50	$542.50	$542.50	$542.50	$542.50	$542.50	$542.50	$542.50	$584.98	$584.98	$584.98	$584.98	$576.47	$576.47	$576.47	$576.47	$576.47	$576.47	$576.47
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off	$536.10	$536.10	$536.10	$536.10	$536.10	$536.10	$536.10	$536.10	$536.10	$536.10	$578.08	$578.08	$578.08	$578.08	$569.67	$569.67	$569.67	$569.67	$569.67	$569.67	$569.67
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off	$489.54	$489.54	$489.54	$489.54	$489.54	$489.54	$489.54	$489.54	$489.54	$489.54	$527.87	$527.87	$527.87	$527.87	$520.19	$520.19	$520.19	$520.19	$520.19	$520.19	$520.19
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off	$533.93	$533.93	$533.93	$533.93	$533.93	$533.93	$533.93	$533.93	$533.93	$533.93	$575.74	$575.74	$575.74	$575.74	$567.36	$567.36	$567.36	$567.36	$567.36	$567.36	$567.36
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off	$518.41	$518.41	$518.41	$518.41	$518.41	$518.41	$518.41	$518.41	$518.41	$518.41	$559.00	$559.00	$559.00	$559.00	$550.87	$550.87	$550.87	$550.87	$550.87	$550.87	$550.87
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off	$529.81	$529.81	$529.81	$529.81	$529.81	$529.81	$529.81	$529.81	$529.81	$529.81	$571.30	$571.30	$571.30	$571.30	$562.98	$562.98	$562.98	$562.98	$562.98	$562.98	$562.98
79962PA0260001	PPO Blue Qualified $1700 100/80 Gold	PPO	Gold	Off	$512.22	$512.22	$512.22	$512.22	$512.22	$512.22	$512.22	$512.22	$512.22	$512.22	$552.33	$552.33	$552.33	$552.33	$544.29	$544.29	$544.29	$544.29	$544.29	$544.29	$544.29
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off	$519.45	$519.45	$519.45	$519.45	$519.45	$519.45	$519.45	$519.45	$519.45	$519.45	$560.13	$560.13	$560.13	$560.13	$551.97	$551.97	$551.97	$551.97	$551.97	$551.97	$551.97
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off	$497.12	$497.12	$497.12	$497.12	$497.12	$497.12	$497.12	$497.12	$497.12	$497.12	$536.05	$536.05	$536.05	$536.05	$528.25	$528.25	$528.25	$528.25	$528.25	$528.25	$528.25
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off	$517.92	$517.92	$517.92	$517.92	$517.92	$517.92	$517.92	$517.92	$517.92	$517.92	$558.47	$558.47	$558.47	$558.47	$550.35	$550.35	$550.35	$550.35	$550.35	$550.35	$550.35
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off	$494.59	$494.59	$494.59	$494.59	$494.59	$494.59	$494.59	$494.59	$494.59	$494.59	$533.32	$533.32	$533.32	$533.32	$525.56	$525.56	$525.56	$525.56	$525.56	$525.56	$525.56
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off	$504.91	$504.91	$504.91	$504.91	$504.91	$504.91	$504.91	$504.91	$504.91	$504.91	$544.45	$544.45	$544.45	$544.45	$536.53	$536.53	$536.53	$536.53	$536.53	$536.53	$536.53
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off	$518.31	$518.31	$518.31	$518.31	$518.31	$518.31	$518.31	$518.31	$518.31	$518.31	$558.90	$558.90	$558.90	$558.90	$550.76	$550.76	$550.76	$550.76	$550.76	$550.76	$550.76
79962PA0260009	PPO Blue Qualified $2750 100/80 Gold	PPO	Gold	Off	$478.55	$478.55	$478.55	$478.55	$478.55	$478.55	$478.55	$478.55	$478.55	$478.55	$516.03	$516.03	$516.03	$516.03	$508.52	$508.52	$508.52	$508.52	$508.52	$508.52	$508.52
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off	$507.68	$507.68	$507.68	$507.68	$507.68	$507.68	$507.68	$507.68	$507.68	$507.68	$547.43	$547.43	$547.43	$547.43	$539.47	$539.47	$539.47	$539.47	$539.47	$539.47	$539.47
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off	$488.83	$488.83	$488.83	$488.83	$488.83	$488.83	$488.83	$488.83	$488.83	$488.83	$527.10	$527.10	$527.10	$527.10	$519.43	$519.43	$519.43	$519.43	$519.43	$519.43	$519.43
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off	$547.68	$547.68	$547.68	$547.68	$547.68	$547.68	$547.68	$547.68	$547.68	$547.68	$590.57	$590.57	$590.57	$590.57	$581.97	$581.97	$581.97	$581.97	$581.97	$581.97	$581.97
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off	$438.82	$438.82	$438.82	$438.82	$438.82	$438.82	$438.82	$438.82	$438.82	$438.82	$473.18	$473.18	$473.18	$473.18	$466.29	$466.29	$466.29	$466.29	$466.29	$466.29	$466.29
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off	$433.67	$433.67	$433.67	$433.67	$433.67	$433.67	$433.67	$433.67	$433.67	$433.67	$467.63	$467.63	$467.63	$467.63	$460.82	$460.82	$460.82	$460.82	$460.82	$460.82	$460.82
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off	$457.10	$457.10	$457.10	$457.10	$457.10	$457.10	$457.10	$457.10	$457.10	$457.10	$492.89	$492.89	$492.89	$492.89	$485.72	$485.72	$485.72	$485.72	$485.72	$485.72	$485.72
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off	$441.14	$441.14	$441.14	$441.14	$441.14	$441.14	$441.14	$441.14	$441.14	$441.14	$475.68	$475.68	$475.68	$475.68	$468.76	$468.76	$468.76	$468.76	$468.76	$468.76	$468.76
79962PA0260002	PPO Blue Qualified Embedded $3400 100/80 Silver	PPO	Silver	Off	$460.52	$460.52	$460.52	$460.52	$460.52	$460.52	$460.52	$460.52	$460.52	$460.52	$496.59	$496.59	$496.59	$496.59	$489.36	$489.36	$489.36	$489.36	$489.36	$489.36	$489.36
79962PA0260003	PPO Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off	$462.89	$462.89	$462.89	$462.89	$462.89	$462.89	$462.89	$462.89	$462.89	$462.89	$499.14	$499.14	$499.14	$499.14	$491.87	$491.87	$491.87	$491.87	$491.87	$491.87	$491.87
79962PA0260004	PPO Blue Qualified Embedded $4250 100/100 Silver	PPO	Silver	Off	$466.40	$466.40	$466.40	$466.40	$466.40	$466.40	$466.40	$466.40	$466.40	$466.40	$502.92	$502.92	$502.92	$502.92	$495.60	$495.60	$495.60	$495.60	$495.60	$495.60	$495.60
79962PA0260007	PPO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off	$435.73	$435.73	$435.73	$435.73	$435.73	$435.73	$435.73	$435.73	$435.73	$435.73	$469.85	$469.85	$469.85	$469.85	$463.01	$463.01	$463.01	$463.01	$463.01	$463.01	$463.01
79962PA0260005	PPO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off	$435.75	$435.75	$435.75	$435.75	$435.75	$435.75	$435.75	$435.75	$435.75	$435.75	$469.87	$469.87	$469.87	$469.87	$463.03	$463.03	$463.03	$463.03	$463.03	$463.03	$463.03
79962PA0260008	PPO Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off	$436.09	$436.09	$436.09	$436.09	$436.09	$436.09	$436.09	$436.09	$436.09	$436.09	$470.23	$470.23	$470.23	$470.23	$463.39	$463.39	$463.39	$463.39	$463.39	$463.39	$463.39
79962PA0260006	PPO Blue Qualified Embedded $7050 100/100 Bronze	PPO	Bronze	Off	$420.70	$420.70	$420.70	$420.70	$420.70	$420.70	$420.70	$420.70	$420.70	$420.70	$453.64	$453.64	$453.64	$453.64	$447.04	$447.04	$447.04	$447.04	$447.04	$447.04	$447.04
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off			$476.20			$476.20		$476.20													
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off			$463.56			$463.56		$463.56													
79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off			$400.68			$400.68		$400.68													
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off											$542.62	$542.62	$542.62	$542.62	$534.72	$534.72	$534.72			$534.72	$534.72
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off											$536.76	$536.76	$536.76	$536.76	$528.95	$528.95	$528.95			$528.95	$528.95
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off											$521.92	$521.92	$521.92	$521.92	$514.32	$514.32	$514.32			$514.32	$514.32
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off											$503.89	$503.89	$503.89	$503.89	$496.56	$496.56	$496.56			$496.56	$496.56
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off											$435.08	$435.08	$435.08	$435.08	$428.75	$428.75	$428.75			$428.75	$428.75
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off											$451.61	$451.61	$451.61	$451.61	$445.03	$445.03	$445.03			$445.03	$445.03
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off											$450.54	$450.54	$450.54	$450.54	$443.98	$443.98	$443.98			$443.98	$443.98
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off											$426.55	$426.55	$426.55	$426.55	$420.34	$420.34	$420.34			$420.34	$420.34

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2024 Number of Covered Lives by Rating County				1,356	180	2,096	216	20	1,904	379	678	200	137	659	2,981	3,704	3,688	2,147	2,788	702	54	62	810	148
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0250002	PPO Blue $0 100/80 Platinum	PPO	Platinum	Off	$626.93	$626.93	$626.93	$626.93	$626.93	$626.93	$626.93	$626.93	$626.93	$626.93	$676.02	$676.02	$676.02	$676.02	$666.18	$666.18	$666.18	$666.18	$666.18	$666.18	$666.18
79962PA0250014	PPO Blue $250 100/80 Platinum	PPO	Platinum	Off	$612.27	$612.27	$612.27	$612.27	$612.27	$612.27	$612.27	$612.27	$612.27	$612.27	$660.21	$660.21	$660.21	$660.21	$650.60	$650.60	$650.60	$650.60	$650.60	$650.60	$650.60
79962PA0250001	PPO Blue $0 100/80 Gold	PPO	Gold	Off	$577.80	$577.80	$577.80	$577.80	$577.80	$577.80	$577.80	$577.80	$577.80	$577.80	$623.05	$623.05	$623.05	$623.05	$613.98	$613.98	$613.98	$613.98	$613.98	$613.98	$613.98
79962PA0250013	PPO Blue $250 100/80 Gold	PPO	Gold	Off	$567.87	$567.87	$567.87	$567.87	$567.87	$567.87	$567.87	$567.87	$567.87	$567.87	$612.33	$612.33	$612.33	$612.33	$603.42	$603.42	$603.42	$603.42	$603.42	$603.42	$603.42
79962PA0250021	PPO Blue $500 100/80 Gold	PPO	Gold	Off	$561.34	$561.34	$561.34	$561.34	$561.34	$561.34	$561.34	$561.34	$561.34	$561.34	$605.30	$605.30	$605.30	$605.30	$596.49	$596.49	$596.49	$596.49	$596.49	$596.49	$596.49
79962PA0250023	PPO Blue $750 100/80 Gold	PPO	Gold	Off	$553.46	$553.46	$553.46	$553.46	$553.46	$553.46	$553.46	$553.46	$553.46	$553.46	$596.80	$596.80	$596.80	$596.80	$588.11	$588.11	$588.11	$588.11	$588.11	$588.11	$588.11
79962PA0250003	PPO Blue $1000 100/80 Gold	PPO	Gold	Off	$546.93	$546.93	$546.93	$546.93	$546.93	$546.93	$546.93	$546.93	$546.93	$546.93	$589.76	$589.76	$589.76	$589.76	$581.17	$581.17	$581.17	$581.17	$581.17	$581.17	$581.17
79962PA0250004	PPO Blue $1000 80/60 Gold	PPO	Gold	Off	$499.43	$499.43	$499.43	$499.43	$499.43	$499.43	$499.43	$499.43	$499.43	$499.43	$538.53	$538.53	$538.53	$538.53	$530.70	$530.70	$530.70	$530.70	$530.70	$530.70	$530.70
79962PA0250005	PPO Blue $1250 100/80 Gold	PPO	Gold	Off	$544.71	$544.71	$544.71	$544.71	$544.71	$544.71	$544.71	$544.71	$544.71	$544.71	$587.37	$587.37	$587.37	$587.37	$578.82	$578.82	$578.82	$578.82	$578.82	$578.82	$578.82
79962PA0250006	PPO Blue $1400 100/80 Gold	PPO	Gold	Off	$528.88	$528.88	$528.88	$528.88	$528.88	$528.88	$528.88	$528.88	$528.88	$528.88	$570.29	$570.29	$570.29	$570.29	$561.99	$561.99	$561.99	$561.99	$561.99	$561.99	$561.99
79962PA0250007	PPO Blue $1500 100/80 Gold	PPO	Gold	Off	$540.51	$540.51	$540.51	$540.51	$540.51	$540.51	$540.51	$540.51	$540.51	$540.51	$582.83	$582.83	$582.83	$582.83	$574.35	$574.35	$574.35	$574.35	$574.35	$574.35	$574.35
79962PA0260001	PPO Blue Qualified $1700 100/80 Gold	PPO	Gold	Off	$522.57	$522.57	$522.57	$522.57	$522.57	$522.57	$522.57	$522.57	$522.57	$522.57	$563.48	$563.48	$563.48	$563.48	$555.28	$555.28	$555.28	$555.28	$555.28	$555.28	$555.28
79962PA0250008	PPO Blue $1550 100/80 Gold	PPO	Gold	Off	$529.94	$529.94	$529.94	$529.94	$529.94	$529.94	$529.94	$529.94	$529.94	$529.94	$571.44	$571.44	$571.44	$571.44	$563.12	$563.12	$563.12	$563.12	$563.12	$563.12	$563.12
79962PA0250009	PPO Blue $1750 90/70 Gold	PPO	Gold	Off	$507.16	$507.16	$507.16	$507.16	$507.16	$507.16	$507.16	$507.16	$507.16	$507.16	$546.87	$546.87	$546.87	$546.87	$538.91	$538.91	$538.91	$538.91	$538.91	$538.91	$538.91
79962PA0250010	PPO Blue $2000 100/80 Gold	PPO	Gold	Off	$528.38	$528.38	$528.38	$528.38	$528.38	$528.38	$528.38	$528.38	$528.38	$528.38	$569.75	$569.75	$569.75	$569.75	$561.46	$561.46	$561.46	$561.46	$561.46	$561.46	$561.46
79962PA0250011	PPO Blue $2000 90/70 Gold	PPO	Gold	Off	$504.58	$504.58	$504.58	$504.58	$504.58	$504.58	$504.58	$504.58	$504.58	$504.58	$544.09	$544.09	$544.09	$544.09	$536.17	$536.17	$536.17	$536.17	$536.17	$536.17	$536.17
79962PA0250015	PPO Blue $2500 100/80 Gold	PPO	Gold	Off	$515.11	$515.11	$515.11	$515.11	$515.11	$515.11	$515.11	$515.11	$515.11	$515.11	$555.45	$555.45	$555.45	$555.45	$547.36	$547.36	$547.36	$547.36	$547.36	$547.36	$547.36
79962PA0250016	PPO Blue $2500 100/80 Gold 1x	PPO	Gold	Off	$528.78	$528.78	$528.78	$528.78	$528.78	$528.78	$528.78	$528.78	$528.78	$528.78	$570.19	$570.19	$570.19	$570.19	$561.89	$561.89	$561.89	$561.89	$561.89	$561.89	$561.89
79962PA0260009	PPO Blue Qualified $2750 100/80 Gold	PPO	Gold	Off	$488.22	$488.22	$488.22	$488.22	$488.22	$488.22	$488.22	$488.22	$488.22	$488.22	$526.45	$526.45	$526.45	$526.45	$518.79	$518.79	$518.79	$518.79	$518.79	$518.79	$518.79
79962PA0250018	PPO Blue $3000 100/80 Gold	PPO	Gold	Off	$517.93	$517.93	$517.93	$517.93	$517.93	$517.93	$517.93	$517.93	$517.93	$517.93	$558.49	$558.49	$558.49	$558.49	$550.36	$550.36	$550.36	$550.36	$550.36	$550.36	$550.36
79962PA0250019	PPO Blue $3500 100/80 Gold	PPO	Gold	Off	$498.70	$498.70	$498.70	$498.70	$498.70	$498.70	$498.70	$498.70	$498.70	$498.70	$537.75	$537.75	$537.75	$537.75	$529.92	$529.92	$529.92	$529.92	$529.92	$529.92	$529.92
79962PA0250024	PPO Blue $0 100/80 Silver	PPO	Silver	Off	$558.74	$558.74	$558.74	$558.74	$558.74	$558.74	$558.74	$558.74	$558.74	$558.74	$602.50	$602.50	$602.50	$602.50	$593.73	$593.73	$593.73	$593.73	$593.73	$593.73	$593.73
79962PA0250012	PPO Blue $2000 70/50 Silver	PPO	Silver	Off	$447.68	$447.68	$447.68	$447.68	$447.68	$447.68	$447.68	$447.68	$447.68	$447.68	$482.74	$482.74	$482.74	$482.74	$475.71	$475.71	$475.71	$475.71	$475.71	$475.71	$475.71
79962PA0250017	PPO Blue $2600 70/50 Silver	PPO	Silver	Off	$442.43	$442.43	$442.43	$442.43	$442.43	$442.43	$442.43	$442.43	$442.43	$442.43	$477.07	$477.07	$477.07	$477.07	$470.13	$470.13	$470.13	$470.13	$470.13	$470.13	$470.13
79962PA0250020	PPO Blue $4000 100/80 Silver	PPO	Silver	Off	$466.33	$466.33	$466.33	$466.33	$466.33	$466.33	$466.33	$466.33	$466.33	$466.33	$502.84	$502.84	$502.84	$502.84	$495.53	$495.53	$495.53	$495.53	$495.53	$495.53	$495.53
79962PA0250022	PPO Blue $5000 100/80 Silver	PPO	Silver	Off	$450.05	$450.05	$450.05	$450.05	$450.05	$450.05	$450.05	$450.05	$450.05	$450.05	$485.29	$485.29	$485.29	$485.29	$478.23	$478.23	$478.23	$478.23	$478.23	$478.23	$478.23
79962PA0260002	PPO Blue Qualified Embedded $3400 100/80 Silver	PPO	Silver	Off	$469.83	$469.83	$469.83	$469.83	$469.83	$469.83	$469.83	$469.83	$469.83	$469.83	$506.61	$506.61	$506.61	$506.61	$499.24	$499.24	$499.24	$499.24	$499.24	$499.24	$499.24
79962PA0260003	PPO Blue Qualified Embedded $3550 100/60 Silver	PPO	Silver	Off	$472.24	$472.24	$472.24	$472.24	$472.24	$472.24	$472.24	$472.24	$472.24	$472.24	$509.22	$509.22	$509.22	$509.22	$501.81	$501.81	$501.81	$501.81	$501.81	$501.81	$501.81
79962PA0260004	PPO Blue Qualified Embedded $4250 100/100 Silver	PPO	Silver	Off	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$513.08	$513.08	$513.08	$513.08	$505.61	$505.61	$505.61	$505.61	$505.61	$505.61	$505.61
79962PA0260007	PPO Blue Qualified Embedded $4750 60/50 Silver	PPO	Silver	Off	$444.53	$444.53	$444.53	$444.53	$444.53	$444.53	$444.53	$444.53	$444.53	$444.53	$479.34	$479.34	$479.34	$479.34	$472.37	$472.37	$472.37	$472.37	$472.37	$472.37	$472.37
79962PA0260005	PPO Blue Qualified Embedded $5500 80/60 Silver	PPO	Silver	Off	$444.55	$444.55	$444.55	$444.55	$444.55	$444.55	$444.55	$444.55	$444.55	$444.55	$479.36	$479.36	$479.36	$479.36	$472.38	$472.38	$472.38	$472.38	$472.38	$472.38	$472.38
79962PA0260008	PPO Blue Qualified Embedded $6100 100/80 Silver	PPO	Silver	Off	$444.89	$444.89	$444.89	$444.89	$444.89	$444.89	$444.89	$444.89	$444.89	$444.89	$479.73	$479.73	$479.73	$479.73	$472.75	$472.75	$472.75	$472.75	$472.75	$472.75	$472.75
79962PA0260006	PPO Blue Qualified Embedded $7050 100/100 Bronze	PPO	Bronze	Off	$429.20	$429.20	$429.20	$429.20	$429.20	$429.20	$429.20	$429.20	$429.20	$429.20	$462.81	$462.81	$462.81	$462.81	$456.07	$456.07	$456.07	$456.07	$456.07	$456.07	$456.07
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off			$485.82			$485.82		$485.82													
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off			$472.92			$472.92		$472.92													
79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off			$408.77			$408.77		$408.77													
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off											$553.58	$553.58	$553.58	$553.58	$545.52	$545.52	$545.52			$545.52	$545.52
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off											$547.60	$547.60	$547.60	$547.60	$539.63	$539.63	$539.63			$539.63	$539.63
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off											$532.46	$532.46	$532.46	$532.46	$524.71	$524.71	$524.71			$524.71	$524.71
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off											$514.07	$514.07	$514.07	$514.07	$506.58	$506.58	$506.58			$506.58	$506.58
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off											$443.87	$443.87	$443.87	$443.87	$437.41	$437.41	$437.41			$437.41	$437.41
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off											$460.73	$460.73	$460.73	$460.73	$454.02	$454.02	$454.02			$454.02	$454.02
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off											$459.64	$459.64	$459.64	$459.64	$452.95	$452.95	$452.95			$452.95	$452.95
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off											$435.16	$435.16	$435.16	$435.16	$428.83	$428.83	$428.83			$428.83	$428.83

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:	**Highmark Benefits Group (HBG)**		
HIOS Issuer ID:	**79962**	State:	**PA**
Effective Date of Rate Change(s):	**01/01/2025**	Market:	**Small Group**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 01/01/2023 to 12/31/2023

	Total	PMPM
Allowed Claims	$206,367,000.92	$759.18
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$181,711,822.59	$668.48
Risk Adjustment	$18,051,437.63	$66.41
Experience Period Premium	$185,219,863.70	$681.38
Experience Period Member Months	271,830	

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	$135.58	1.053	1.029	1.053	1.029	$159.07
Outpatient Hospital	$318.52	1.053	1.029	1.053	1.029	$373.70
Professional	$166.48	1.053	1.029	1.053	1.029	$195.34
Other Medical	$11.91	1.051	1.028	1.051	1.028	$13.92
Capitation	$0.60	0.976	1.000	0.976	1.000	$0.57
Prescription Drug	$126.10	1.036	1.052	1.036	1.052	$149.68
Total	$759.18					**$892.28**

Morbidity Adjustment	1.008
Demographic Shift	0.985
Plan Design Changes	0.999
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for **01/01/2025**	**$884.97**

Manual EHB Allowed Claims PMPM	$0.00
Applied Credibility %	100.00%

		Projected Period Totals
Projected Index Rate for **01/01/2025**	**$884.97**	$322,252,975.80
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$77.67	$28,281,746.03
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$807.30**	**$293,971,229.77**

Projected Member Months	**364,140**

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:	**Highmark Benefits Group (HBG)**		
HIOS Issuer ID:	**79962**	State:	**PA**
Effective Date of Rate Change(s):	**01/01/2025**	Market:	**Small Group**

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.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

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

| | | |

| Blue PPO | | | Choice Blue PPO Qualified | | | | PPO Blue | | | |

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 6	0.9416
Rating Area 7	1.0154
Rating Area 9	1.0006

Part III Actuarial Memorandum

Redacted Version

Highmark Benefits Group

Small Group Rate Filing

Effective January 1, 2025

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group ("HBG", "Company") Small Group block of business rate filing ("Filing"), for products with effective dates in calendar year 2025. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 79962
- Market: Small Group
- Effective Date: January 1, 2025

II. Proposed Rate Changes

Please refer to the Pennsylvania Actuarial Memorandum and Exhibits submitted with this filing for a breakdown of the component items driving this rate change for first quarter renewals.

For all rate increases by plan, see the 'Cumulative Rate Change % (over 12 mos prior)' found in line Worksheet 2, 1.11 of the URRT. The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year

to keep pace with market changes and changes in health care costs. For 2025, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2.

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2025. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, HBG reserves the right to submit a revised filing.

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

III.1 Paid through Date:

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

III.2 Current Date:

The current date used for enrollment and premium is February 2024.

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

- Historical Experience: The URRT historical experience section was completed with HBG's current experience for the small group block of business for the period January 1, 2023 through December 31, 2023, with claims paid through May 2024.

- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows the Company's best estimate of the amount of claims that were incurred during the 12-month experience period for HBG's small group book-of-business. This section includes:

  - The amount of claims which were processed through the Company's claims system,

  - Claims processed outside of the Company's claims system (Rx rebates, settlements, capitated benefits), and

  - The Company's best estimate of claims incurred but not paid as of the Paid through Date stated above.

- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HBG's detailed claim-level historical

data. This experience includes 2023 claims in Affordable Care Act compliant plans. HBG did not offer any transitional plans in 2023. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.

- Paid Claims: Paid claims were summarized from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.

- Incurred but Not Paid (IBNR) Claims Estimate: HBG's estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of .993 was developed for HBG's total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Experience period claims data were pulled from the Company's claims systems and categorized into benefit category components according to types of services associated with each claim. The resulting categories closely adhere to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The "Capitation" category represents the monthly charge paid to the Company's Vision benefit provider for covering pediatric vision benefits.

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2025 rates reflects an annual trend rate of 8.4% (4.9% cost; 3.4% utilization). To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic

drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

In addition to the trend in medical and drug claims discussed above, the trend reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. The trend for capitated benefits is determined from the anticipated change in the per member costs from the experience period to the projection period. Projected capitation rates are provided by our vision provider.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extended indefinitely, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2025 rates, this is reflected with a 1.008 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

The Company is expecting a slight decrease in the average age from the experience period to the projection period as the average age factor or our current business is lower than that in the experience period. For the development of the CY 2025 rates, this is reflected with a .985 Demographic Shift factor in the URRT Worksheet 1.

The average area factor is expected to stay mostly stable, so changes in average area factors are not impacting the demographic shift factor significantly.

V.4 Plan Design Changes

The following adjustments were made to reflect the expected differences in benefits between the experience period and projection period:

- Anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: 0.00%
- Change in network benefits: -0.07%
- Newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- New benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- The removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2025 rates, the combination of the above factors produces a .999 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

The Company's rate development for 2025 does not utilize any additional adjustment factors other than those discussed above. For the development of the CY 2025 rates, a 1.000 factor is shown for the Other adjustment factor in the URRT Worksheet 1.

VI. Manual Rate Adjustments

HBG's small group experience is fully credible (see Credibility of Experience section below); no manual rate is developed or used in this projection.

VII. Credibility of Experience

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The

assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for currently active members for this Company is 21,658, full credibility has been assigned to the base experience period.

VIII. Establishing the Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HBG. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2025	% of Members	Projected Quarterly Index Rate PMPM
1Q	38.2%	$884.97
2Q	14.6%	$904.32
3Q	15.1%	$921.65
4Q	32.1%	$940.27
Composite	100.0%	$911.09

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

IX. Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v6.0 workbook produce a Market-wide Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

IX.1 Reinsurance

HBG does not have any reinsurance contracts in effect that would impact this rate development. The consideration for the federal high-cost risk pooling program is discussed in the following Risk Adjustment Payment/Charge section.

IX.2 Risk Adjustment Payment/Charge

To arrive at the anticipated risk transfer for 2025, the Company determines the risk adjustment calculation components for the projected 2025 Company portfolio and uses its current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2023 Benefit Year published by CMS, the PA Insurance Department's calculation of 2023 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. For 2025, the Company is projecting a risk adjustment transfer amount of $72.78.

The $77.67 PMPM value in Worksheet 1 of the URRT equals the $72.78 PMPM risk adjustment transfer value discussed above, along with a charge of -$5.96 PMPM for the projected cost of participating in the High Cost Risk Pool program as well as an anticipated receivable from the high cost risk pool program of $1.25 PMPM. This total risk adjustment transfer amount of $68.06 is then grossed up by the average paid to allowed ratio of .876 to arrive at the appropriate value for the URRT.

IX.3 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2025, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for the Company. For the Company, all business will be offered Off Exchange in 2025, so there are no Exchange User Fees charged in the rate development.

X. Plan Adjusted Index Rates

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The Plan Adjusted Index Rates are calculated by applying the allowable rating factors as described below to the Market-wide Adjusted Index Rate. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

X.1 AV and Cost Sharing Design of Plan

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

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.

- The pricing AV for the benefits and cost sharing of the plan.

X.2 Provider Network Adjustment

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

X.3 Benefits in Addition to EHB

Only the expected costs of essential health benefits (EHB) are included in each of the Company's plans.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on standard expense allocation methods, as follows:

- Administrative expenses are recorded in the general ledger. Indirect operating expenses are then grouped based upon like functions, responsibilities or cost drivers and allocated to final cost objects via an appropriate cost driver.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

X.5 Taxes and Fees

The following taxes and fees were included in the 2025 rate development:

- $0.31 PMPM for the PCORI Fee
- $0.18 PMPM for the Risk Adjustment User Fee

In total, these taxes and fees amount to 0.06% of the anticipated premium collected in 2025.

X.6 Profit & Risk Load

The proposed rates reflect 0% of premium as a profit and risk load. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

XI. Calibration

XI.1 Age Curve Calibration (to age 21, non-smoker, area with 1.0 geographic factor, January 1 effective date)

The projected weighted average age factor is 1.486. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.486). Please note that no member will pay these rates because the age factor of 1.486 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HBG is .673.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is .990. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of .990. Please note that no member will pay these rates because HBG is not using a geographic factor of .990 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for HBG is 1.010.

XI.3 Tobacco Use Rating Factor Calibration

The Company does not currently utilize tobacco rating factors.

XII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2025 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2025. The standard HHS Age Curve and area factors of .942 for region 6, 1.015 for region 7, and 1.001 for region 9 can be used to calculate any rate found in the QHP rate template.

The Company is filing quarterly Index Rate trends that vary by quarter. Subsequent quarterly rates can be developed by multiplying the first quarter rates by 1.022 for second quarter rates; 1.041 for third quarter rates; and 1.062 for fourth quarter rates. Please refer to the Pennsylvania Actuarial Memorandum submitted with this filing for additional commentary related to the development of these quarterly Index Rate trends.

XIII. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 91.4% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XIV. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of the Company's QHP application.

XV. Membership Projections

Since transitional policy relief has been extended indefinitely, the Company projects that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in HBG will come primarily from current ACA customers. HBG is expecting growth in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XVI. Terminated Plans and Products

HBG is not terminating any plans in 2025 that are currently being offered for renewal in 2024. There are 36 plans being terminated that were active in the 2023 experience period. These plans are being terminated due to a re-evaluation of benefit design options and marketing considerations. These plans will be mapped to a corresponding plan of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

Exhibit III lists all terminating QHP plans, as well as their URRT plan mappings.

XVII. Plan Type

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

XVIII. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2025) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

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

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

The Part I Unified Rate Review Template does not demonstrate the process used by HBG to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 08/21/2024

Exhibit I
Highmark Benefits Group (HBG)
2025

Pennsylvania Small Group Market Base Rate

	1/1/2025 Values
CY2025 Projected Period Average Members	30,345
CY2025 Allowed Claims	$884.97
Projected Non-EHBs	
None	$0.00
CY2025 Allowed Claims for EHB Only (Index Rate)	$884.97
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.912
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2025 Market Adjusted Index Rate	$807.30
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2025 Rate	
(a) Average Age Factor	1.486
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	0.9902
Combined Calibration Factor 1/((a/b)*c)	0.6798

*Quarterly Index Rate trends are being set at 2.19% for 2Q, 4.15% for 3Q, and 6.25% for 4Q.

Highmark Benefits Group (HBG)

Central PA Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Level Base Rate PMPM	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier[1] (i)	(ii)	(iii)	(iv)	(v)
PPO Blue	79962PA0250002	Platinum	PPO Blue $0 100/80 Platinum	F	6,7,9	Off	$921.82	1.1419	1.045	1.005	1.000	1.087	1.000
	79962PA0250014	Platinum	PPO Blue $250 100/80 Platinum	F	6,7,9	Off	$900.26	1.1152	1.020	1.005	1.000	1.088	1.000
	79962PA0250001	Gold	PPO Blue $0 100/80 Gold	F	6,7,9	Off	$849.58	1.0524	0.960	1.005	1.000	1.090	1.000
	79962PA0250013	Gold	PPO Blue $250 100/80 Gold	F	6,7,9	Off	$834.98	1.0343	0.943	1.005	1.000	1.091	1.000
	79962PA0250021	Gold	PPO Blue $500 100/80 Gold	F	6,7,9	Off	$825.38	1.0224	0.932	1.005	1.000	1.091	1.000
	79962PA0250023	Gold	PPO Blue $750 100/80 Gold	F	6,7,9	Off	$813.79	1.0080	0.918	1.005	1.000	1.092	1.000
	79962PA0250003	Gold	PPO Blue $1000 100/80 Gold	F	6,7,9	Off	$804.19	0.9962	0.907	1.005	1.000	1.093	1.000
	79962PA0250004	Gold	PPO Blue $1000 80/60 Gold	F	6,7,9	Off	$734.34	0.9096	0.825	1.005	1.000	1.097	1.000
	79962PA0250005	Gold	PPO Blue $1250 100/80 Gold	F	6,7,9	Off	$800.93	0.9921	0.903	1.005	1.000	1.093	1.000
	79962PA0250006	Gold	PPO Blue $1400 100/80 Gold	F	6,7,9	Off	$777.65	0.9633	0.876	1.005	1.000	1.094	1.000
	79962PA0250007	Gold	PPO Blue $1500 100/80 Gold	F	6,7,9	Off	$794.75	0.9845	0.896	1.005	1.000	1.093	1.000
PPO Blue Qualified	79962PA0260001	Gold	PPO Blue Qualified $1700 100/80 Gold	F	6,7,9	Off	$768.37	0.9518	0.865	1.005	1.000	1.095	1.000
PPO Blue	79962PA0250008	Gold	PPO Blue $1550 100/80 Gold	F	6,7,9	Off	$779.21	0.9652	0.878	1.005	1.000	1.094	1.000
	79962PA0250009	Gold	PPO Blue $1750 90/70 Gold	F	6,7,9	Off	$745.72	0.9237	0.838	1.005	1.000	1.096	1.000
	79962PA0250010	Gold	PPO Blue $2000 100/80 Gold	F	6,7,9	Off	$776.91	0.9624	0.875	1.005	1.000	1.094	1.000
	79962PA0250011	Gold	PPO Blue $2000 90/70 Gold	F	6,7,9	Off	$741.92	0.9190	0.834	1.005	1.000	1.097	1.000
	79962PA0250015	Gold	PPO Blue $2500 100/80 Gold	F	6,7,9	Off	$757.40	0.9382	0.852	1.005	1.000	1.096	1.000
	79962PA0250016	Gold	PPO Blue $2500 100/80 Gold 1x	F	6,7,9	Off	$777.50	0.9631	0.876	1.005	1.000	1.094	1.000
PPO Blue Qualified	79962PA0260009	Gold	PPO Blue Qualified $2750 100/80 Gold	F	6,7,9	Off	$717.87	0.8892	0.805	1.005	1.000	1.098	1.000
PPO Blue	79962PA0250018	Gold	PPO Blue $3000 100/80 Gold	F	6,7,9	Off	$761.56	0.9433	0.857	1.005	1.000	1.095	1.000
	79962PA0250019	Gold	PPO Blue $3500 100/80 Gold	F	6,7,9	Off	$733.27	0.9083	0.824	1.005	1.000	1.097	1.000
	79962PA0250024	Silver	PPO Blue $0 100/80 Silver	F	6,7,9	Off	$821.56	1.0177	0.927	1.005	1.000	1.092	1.000
	79962PA0250012	Silver	PPO Blue $2000 70/50 Silver	F	6,7,9	Off	$658.26	0.8154	0.735	1.005	1.000	1.103	1.000
	79962PA0250017	Silver	PPO Blue $2600 70/50 Silver	F	6,7,9	Off	$650.54	0.8058	0.726	1.005	1.000	1.104	1.000
	79962PA0250020	Silver	PPO Blue $4000 100/80 Silver	F	6,7,9	Off	$685.68	0.8493	0.768	1.005	1.000	1.101	1.000
	79962PA0250022	Silver	PPO Blue $5000 100/80 Silver	F	6,7,9	Off	$661.74	0.8197	0.739	1.005	1.000	1.103	1.000
PPO Blue Qualified	79962PA0260002	Silver	PPO Blue Qualified Embedded $3400 100/80 Silver	F	6,7,9	Off	$690.82	0.8557	0.774	1.005	1.000	1.100	1.000
	79962PA0260003	Silver	PPO Blue Qualified Embedded $3550 100/60 Silver	F	6,7,9	Off	$694.37	0.8601	0.778	1.005	1.000	1.100	1.000
	79962PA0260004	Silver	PPO Blue Qualified Embedded $4250 100/100 Silver	F	6,7,9	Off	$699.63	0.8666	0.784	1.005	1.000	1.100	1.000
	79962PA0260007	Silver	PPO Blue Qualified Embedded $4750 60/50 Silver	F	6,7,9	Off	$653.63	0.8097	0.730	1.005	1.000	1.104	1.000
	79962PA0260005	Silver	PPO Blue Qualified Embedded $5500 80/60 Silver	F	6,7,9	Off	$653.65	0.8097	0.730	1.005	1.000	1.104	1.000
	79962PA0260008	Silver	PPO Blue Qualified Embedded $6100 100/80 Silver	F	6,7,9	Off	$654.16	0.8103	0.730	1.005	1.000	1.104	1.000
	79962PA0260006	Bronze	PPO Blue Qualified Embedded $7050 100/100 Bronze	F	6,7,9	Off	$631.08	0.7817	0.703	1.005	1.000	1.106	1.000
Lehigh Valley Flex Blue PPO	79962PA0140003	Gold	Lehigh Valley Flex Blue PPO 500 Gold	N	6	Off	$714.33	0.8848	0.900	0.895	1.000	1.099	1.000
	79962PA0140004	Gold	Lehigh Valley Flex Blue PPO 1250 Gold	N	6	Off	$695.37	0.8614	0.875	0.895	1.000	1.100	1.000
Lehigh Valley Flex Blue PPO Qualified	79962PA0160002	Silver	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	N	6	Off	$601.05	0.7445	0.751	0.895	1.000	1.109	1.000
Choice Blue PPO	79962PA0170001	Gold	Choice Blue PPO 0	X	7,9	Off	$754.86	0.9350	0.913	0.935	1.000	1.096	1.000
	79962PA0170002	Gold	Choice Blue PPO 500	X	7,9	Off	$746.71	0.9249	0.903	0.935	1.000	1.096	1.000
	79962PA0170003	Gold	Choice Blue PPO 1250	X	7,9	Off	$726.06	0.8994	0.876	0.935	1.000	1.098	1.000
	79962PA0170004	Gold	Choice Blue PPO 2500	X	7,9	Off	$700.98	0.8683	0.845	0.935	1.000	1.100	1.000
	79962PA0170005	Silver	Choice Blue PPO 2800	X	7,9	Off	$605.26	0.7497	0.724	0.935	1.000	1.108	1.000
Choice Blue PPO Qualified	79962PA0180003	Silver	Choice Blue Qualified Embedded 3500 Silver	X	7,9	Off	$628.25	0.7782	0.753	0.935	1.000	1.106	1.000
Choice Blue PPO	79962PA0170006	Silver	Choice Blue PPO 4250	X	7,9	Off	$626.76	0.7764	0.751	0.935	1.000	1.106	1.000
Choice Blue PPO Qualified	79962PA0180004	Bronze	Choice Blue Qualified Embedded 6650 Bronze	X	7,9	Off	$593.39	0.7350	0.709	0.935	1.000	1.110	1.000

[1] **Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):**

(i) The actuarial value and cost-sharing design of the plan.

(ii) The plan's provider network, delivery system characteristics, and utilization management practices.

(iii) The benefits provided under the plan that are in addition to the essential health benefits.

(iv) Administrative costs, excluding Exchange user fees.

(v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III

Highmark Benefits Group (HBG)
Small Group Market

Terminated ACA Plans

	Service		Terminated Plans		Mapping to...	
Exchange	Zone	Regions	HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	F	6,7,9	79962PA0010001	Premier Balance PPO $0 Platinum A	79962PA0250002	PPO Blue $0 100/80 Platinum
Off	F	6,7,9	79962PA0010002	Premier Balance PPO $250 Platinum A	79962PA0250014	PPO Blue $250 100/80 Platinum
Off	F	6,7,9	79962PA0010003	Premier Balance PPO $0 Gold A	79962PA0250001	PPO Blue $0 100/80 Gold
Off	F	6,7,9	79962PA0010004	Premier Balance PPO $250 Gold A	79962PA0250013	PPO Blue $250 100/80 Gold
Off	F	6,7,9	79962PA0010005	Premier Balance PPO $500 A	79962PA0250021	PPO Blue $500 100/80 Gold
Off	F	6,7,9	79962PA0010006	Premier Balance PPO $750 A	79962PA0250023	PPO Blue $750 100/80 Gold
Off	F	6,7,9	79962PA0010007	Premier Balance PPO $1000 A	79962PA0250003	PPO Blue $1000 100/80 Gold
Off	F	6,7,9	79962PA0010008	Premier Balance PPO $1250 A	79962PA0250005	PPO Blue $1250 100/80 Gold
Off	F	6,7,9	79962PA0010009	Premier Balance PPO $1500 A	79962PA0250007	PPO Blue $1500 100/80 Gold
Off	F	6,7,9	79962PA0010011	Premier Balance PPO $2000 A	79962PA0250010	PPO Blue $2000 100/80 Gold
Off	F	6,7,9	79962PA0010015	Premier Balance PPO $5000	79962PA0250022	PPO Blue $5000 100/80 Silver
Off	F	6,7,9	79962PA0010016	Premier Balance PPO $1400 A	79962PA0250006	PPO Blue $1400 100/80 Gold
Off	F	6,7,9	79962PA0010017	Premier Balance PPO $2500 A	79962PA0250015	PPO Blue $2500 100/80 Gold
Off	F	6,7,9	79962PA0010018	Premier Balance PPO $3500 A	79962PA0250019	PPO Blue $3500 100/80 Gold
Off	F	6,7,9	79962PA0010019	Premier Balance PPO $4000	79962PA0250020	PPO Blue $4000 100/80 Silver
Off	F	6,7,9	79962PA0010020	Premier Balance PPO $1550	79962PA0250008	PPO Blue $1550 100/80 Gold
Off	F	6,7,9	79962PA0010021	Premier Balance PPO $2500 1x	79962PA0250016	PPO Blue $2500 100/80 Gold 1x
Off	F	6,7,9	79962PA0010022	Premier Balance PPO $3000	79962PA0250018	PPO Blue $3000 100/80 Gold
Off	F	6,7,9	79962PA0020005	Balance PPO $2600	79962PA0250017	PPO Blue $2600 70/50 Silver
Off	F	6,7,9	79962PA0020006	Balance PPO $2000	79962PA0250012	PPO Blue $2000 70/50 Silver
Off	F	6,7,9	79962PA0020016	Balance PPO $1000 A	79962PA0250004	PPO Blue $1000 80/60 Gold
Off	F	6,7,9	79962PA0020017	Balance PPO $1750 A	79962PA0250009	PPO Blue $1750 90/70 Gold
Off	F	6,7,9	79962PA0020018	Balance PPO $2000 A	79962PA0250011	PPO Blue $2000 90/70 Gold
Off	F	6,7,9	79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	79962PA0260007	PPO Blue Qualified Embedded $4750 60/50 Silver
Off	F	6,7,9	79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	79962PA0260008	PPO Blue Qualified Embedded $6100 100/80 Silver
Off	F	6,7,9	79962PA0080001	Health Savings PPO $1500	79962PA0260001	PPO Blue Qualified $1700 100/80 Gold
Off	F	6,7,9	79962PA0090001	Health Savings PPO Embedded $2800	79962PA0260002	PPO Blue Qualified Embedded $3400 100/80 Silver
Off	F	6,7,9	79962PA0090003	Health Savings PPO Embedded $4250	79962PA0260004	PPO Blue Qualified Embedded $4250 100/100 Silver
Off	F	6,7,9	79962PA0090005	Health Savings PPO Embedded $3550	79962PA0260003	PPO Blue Qualified Embedded $3550 100/60 Silver
Off	F	6,7,9	79962PA0090006	Health Savings PPO Embedded $5500	79962PA0260005	PPO Blue Qualified Embedded $5500 80/60 Silver
Off	F	6,7,9	79962PA0090007	Health Savings PPO Embedded $6850	79962PA0260006	PPO Blue Qualified Embedded $7050 100/100 Bronze
Off	N	6	79962PA0140001	Lehigh Valley Flex Blue PPO 500G	79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold
Off	N	6	79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold
Off	N	6	79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver
Off	X	7,9	79962PA0180001	Choice Blue PPO 3000Q Embedded	79962PA0180003	Choice Blue Qualified Embedded 3500 Silver
Off	X	7,9	79962PA0180002	Choice Blue PPO 6650Q Embedded	79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze

2025 Rates Table Template v14.0

*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	79962
Rate Effective Date*	01/01/2025
Rate Expiration Date*	03/31/2025
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79962PA0250002	Rating Area 6	No Preference	0-14	451.40
79962PA0250002	Rating Area 6	No Preference	15	491.52
79962PA0250002	Rating Area 6	No Preference	16	506.86
79962PA0250002	Rating Area 6	No Preference	17	522.20
79962PA0250002	Rating Area 6	No Preference	18	538.72
79962PA0250002	Rating Area 6	No Preference	19	555.25
79962PA0250002	Rating Area 6	No Preference	20	572.36
79962PA0250002	Rating Area 6	No Preference	21	590.06
79962PA0250002	Rating Area 6	No Preference	22	590.06
79962PA0250002	Rating Area 6	No Preference	23	590.06
79962PA0250002	Rating Area 6	No Preference	24	590.06
79962PA0250002	Rating Area 6	No Preference	25	592.42
79962PA0250002	Rating Area 6	No Preference	26	604.22
79962PA0250002	Rating Area 6	No Preference	27	618.38
79962PA0250002	Rating Area 6	No Preference	28	641.40
79962PA0250002	Rating Area 6	No Preference	29	660.28
79962PA0250002	Rating Area 6	No Preference	30	669.72
79962PA0250002	Rating Area 6	No Preference	31	683.88
79962PA0250002	Rating Area 6	No Preference	32	698.04
79962PA0250002	Rating Area 6	No Preference	33	706.89
79962PA0250002	Rating Area 6	No Preference	34	716.33
79962PA0250002	Rating Area 6	No Preference	35	721.05
79962PA0250002	Rating Area 6	No Preference	36	725.77
79962PA0250002	Rating Area 6	No Preference	37	730.49
79962PA0250002	Rating Area 6	No Preference	38	735.21
79962PA0250002	Rating Area 6	No Preference	39	744.66
79962PA0250002	Rating Area 6	No Preference	40	754.10
79962PA0250002	Rating Area 6	No Preference	41	768.26
79962PA0250002	Rating Area 6	No Preference	42	781.83
79962PA0250002	Rating Area 6	No Preference	43	800.71
79962PA0250002	Rating Area 6	No Preference	44	824.31
79962PA0250002	Rating Area 6	No Preference	45	852.05
79962PA0250002	Rating Area 6	No Preference	46	885.09
79962PA0250002	Rating Area 6	No Preference	47	922.26
79962PA0250002	Rating Area 6	No Preference	48	964.75
79962PA0250002	Rating Area 6	No Preference	49	1006.64
79962PA0250002	Rating Area 6	No Preference	50	1053.85
79962PA0250002	Rating Area 6	No Preference	51	1100.46
79962PA0250002	Rating Area 6	No Preference	52	1151.80
79962PA0250002	Rating Area 6	No Preference	53	1203.72
79962PA0250002	Rating Area 6	No Preference	54	1259.78
79962PA0250002	Rating Area 6	No Preference	55	1315.83
79962PA0250002	Rating Area 6	No Preference	56	1376.61
79962PA0250002	Rating Area 6	No Preference	57	1437.98
79962PA0250002	Rating Area 6	No Preference	58	1503.47
79962PA0250002	Rating Area 6	No Preference	59	1535.93
79962PA0250002	Rating Area 6	No Preference	60	1601.42
79962PA0250002	Rating Area 6	No Preference	61	1658.07
79962PA0250002	Rating Area 6	No Preference	62	1695.24
79962PA0250002	Rating Area 6	No Preference	63	1741.88
79962PA0250002	Rating Area 6	No Preference	64 and over	1770.18
79962PA0250002	Rating Area 7	No Preference	0-14	486.74
79962PA0250002	Rating Area 7	No Preference	15	530.00
79962PA0250002	Rating Area 7	No Preference	16	546.55
79962PA0250002	Rating Area 7	No Preference	17	563.09
79962PA0250002	Rating Area 7	No Preference	18	580.91
79962PA0250002	Rating Area 7	No Preference	19	598.72
79962PA0250002	Rating Area 7	No Preference	20	617.17
79962PA0250002	Rating Area 7	No Preference	21	636.26
79962PA0250002	Rating Area 7	No Preference	22	636.26
79962PA0250002	Rating Area 7	No Preference	23	636.26
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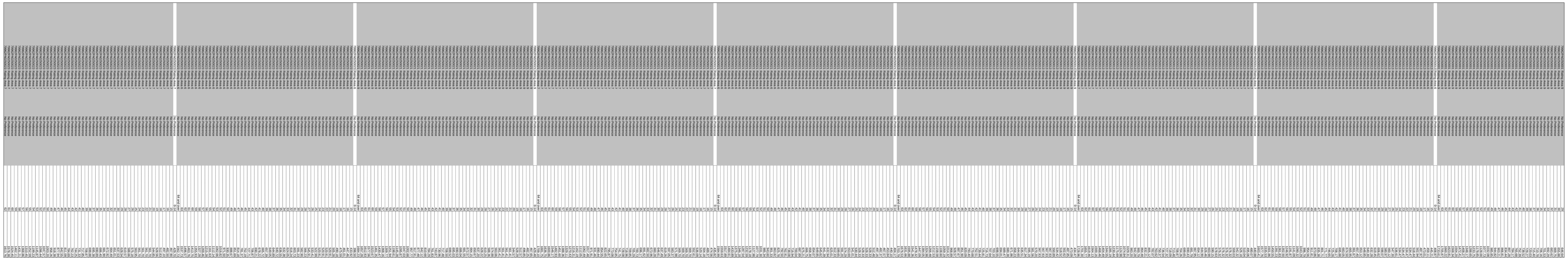

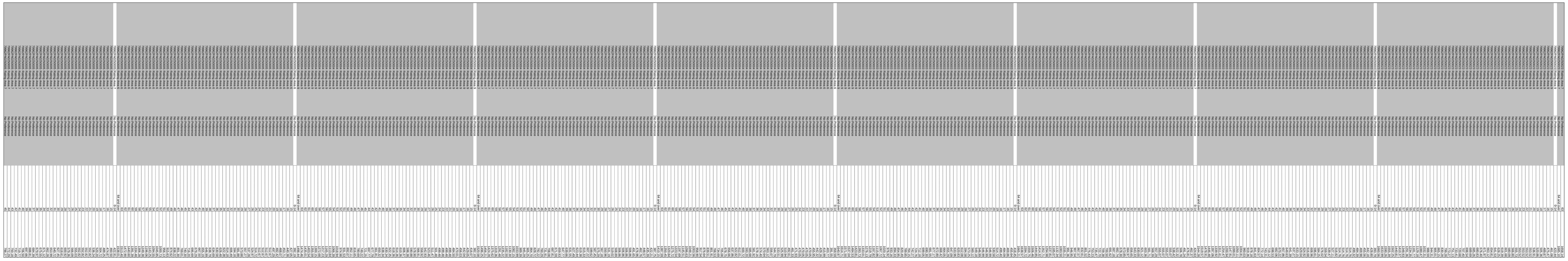

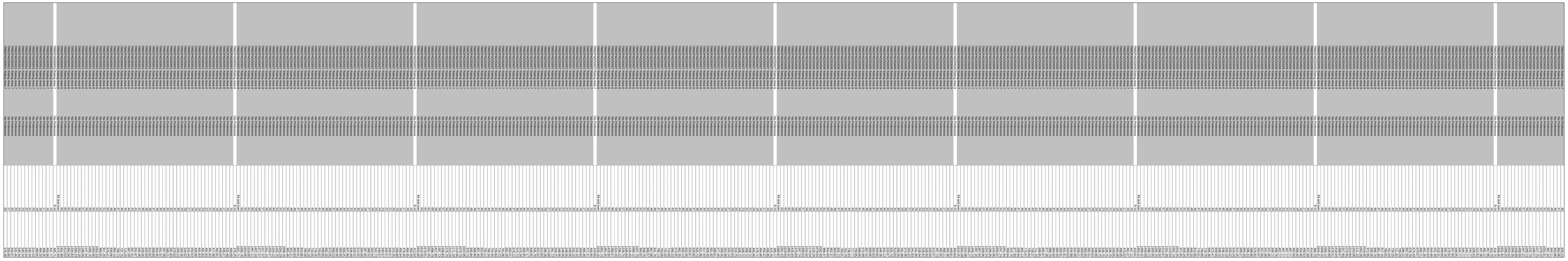

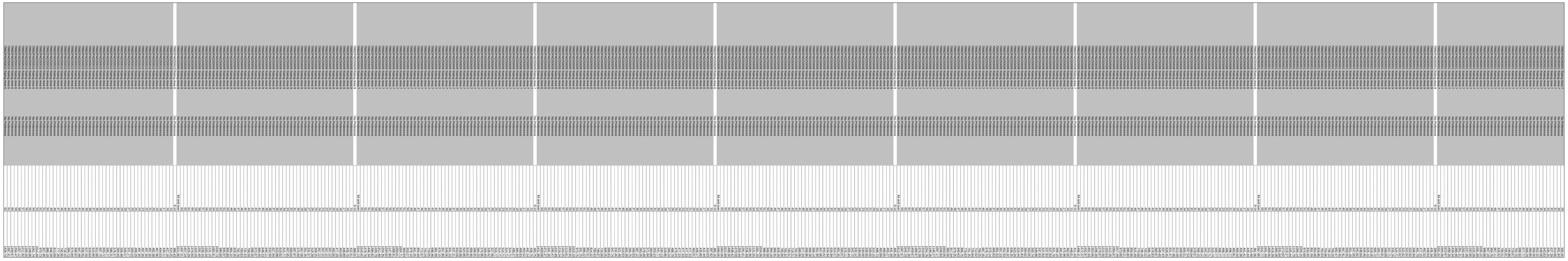

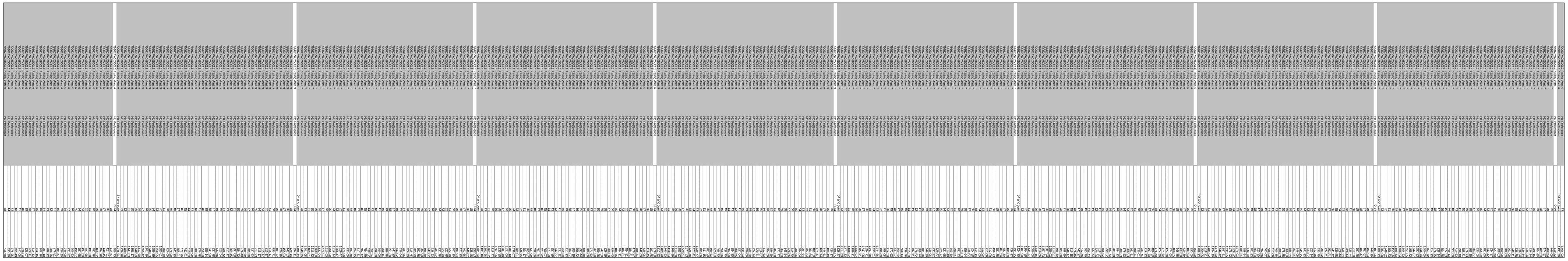

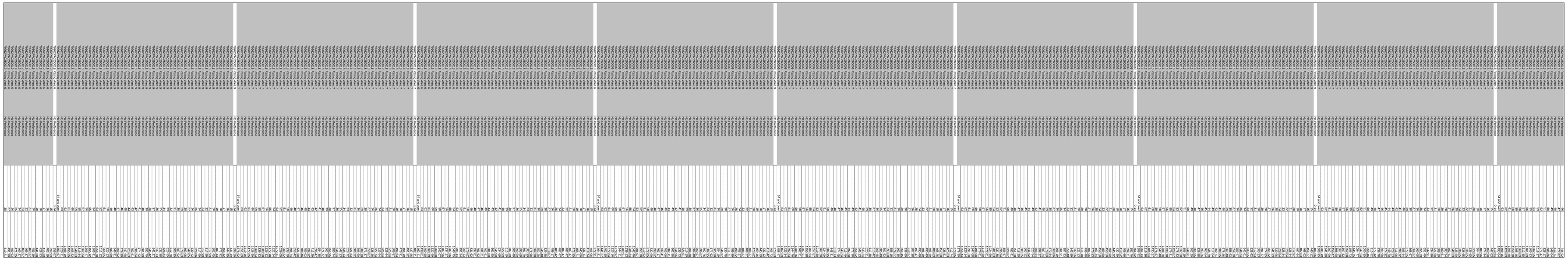

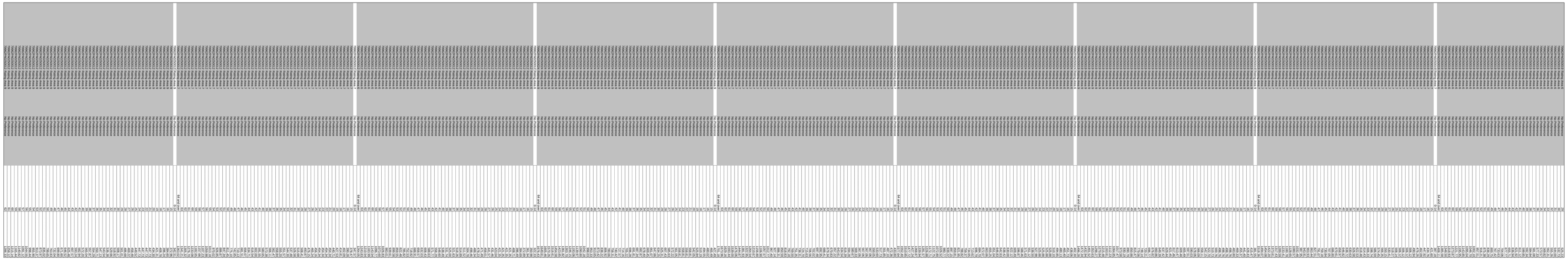

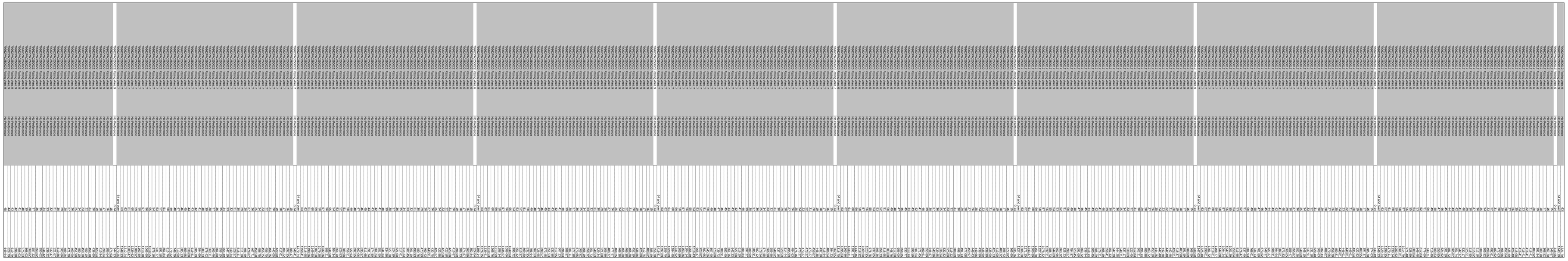

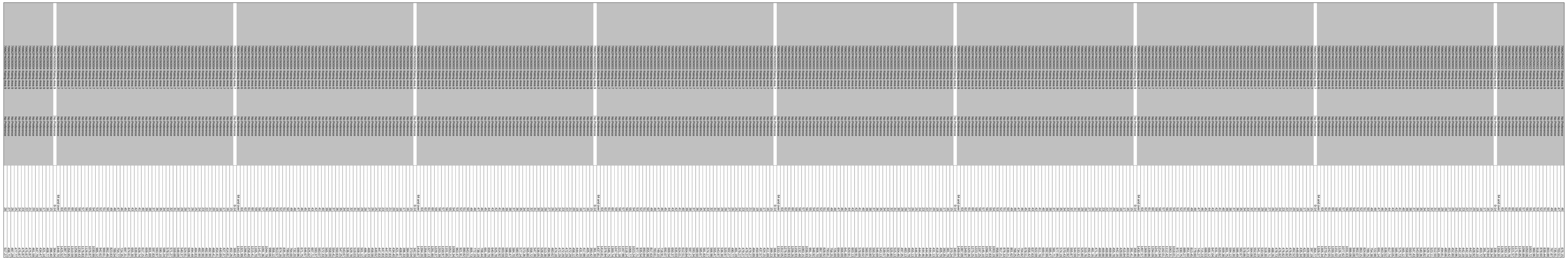

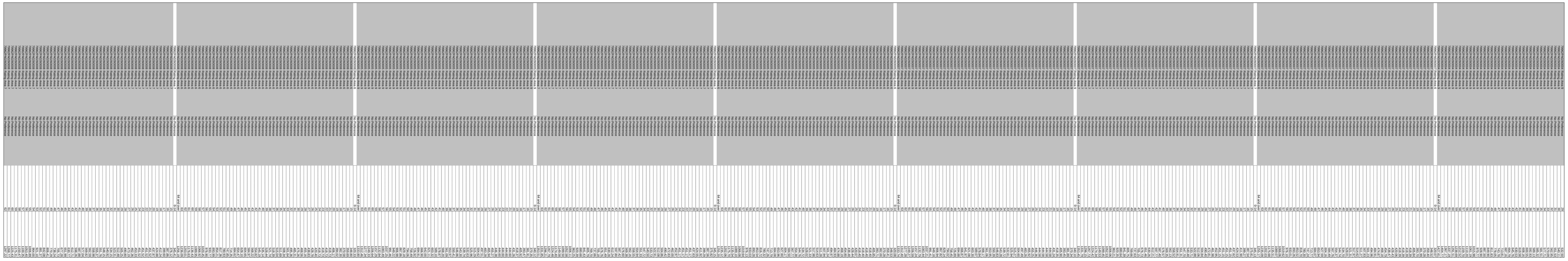

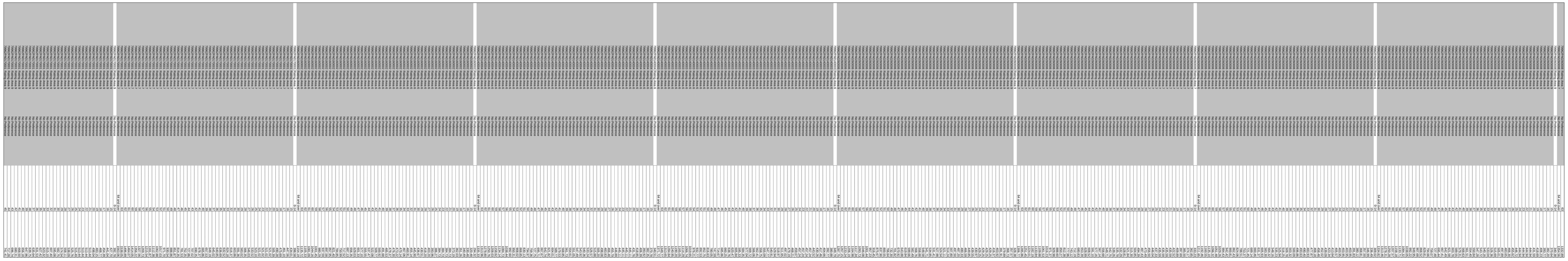

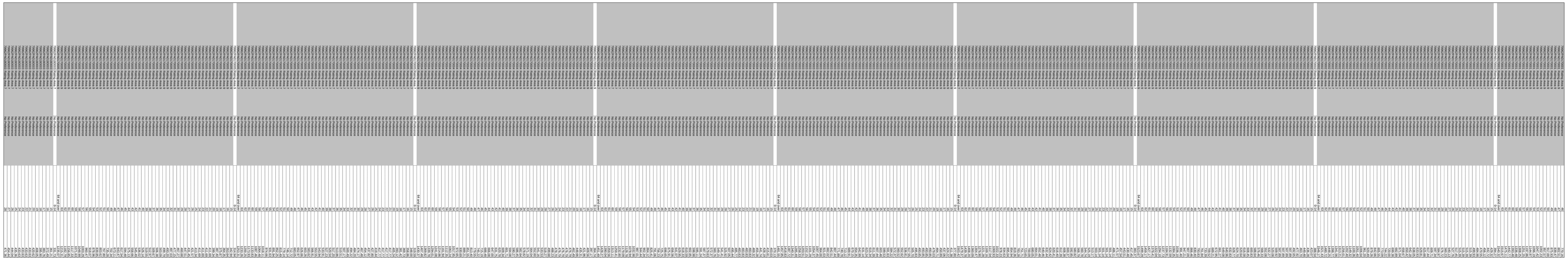

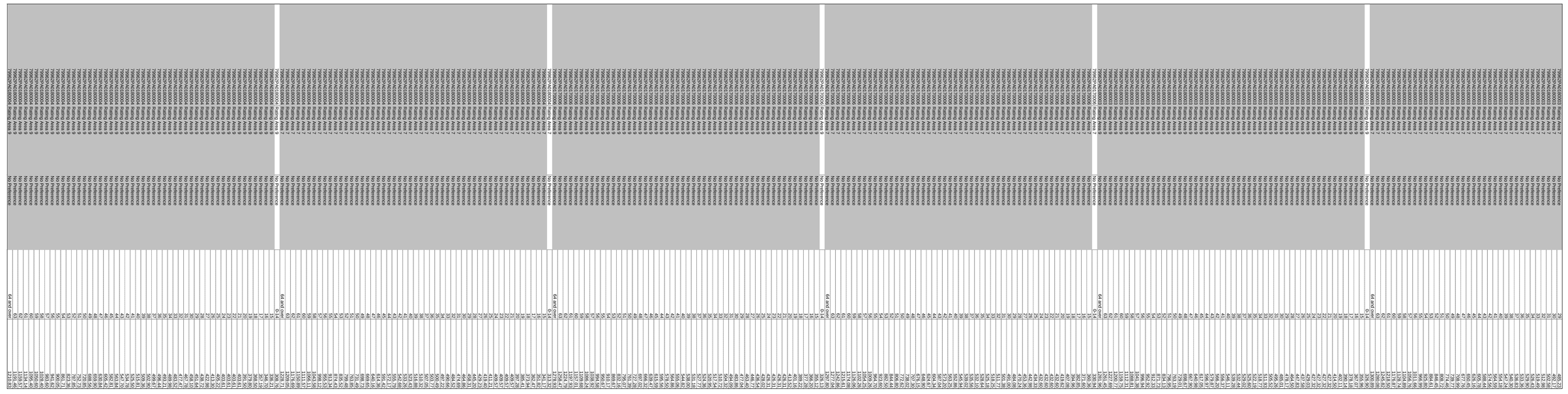

2025 Rates Table Template v14.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.
HIOS Issuer ID*	79962
Rate Effective Date*	04/01/2025
Rate Expiration Date*	06/30/2025
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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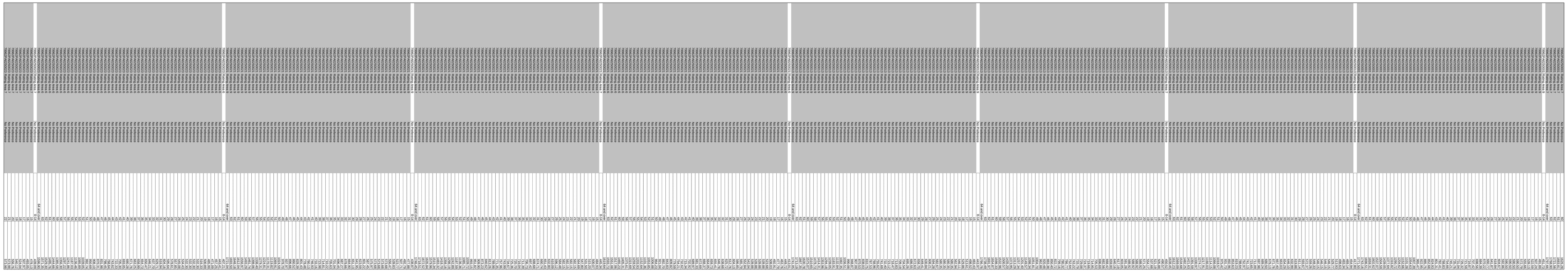

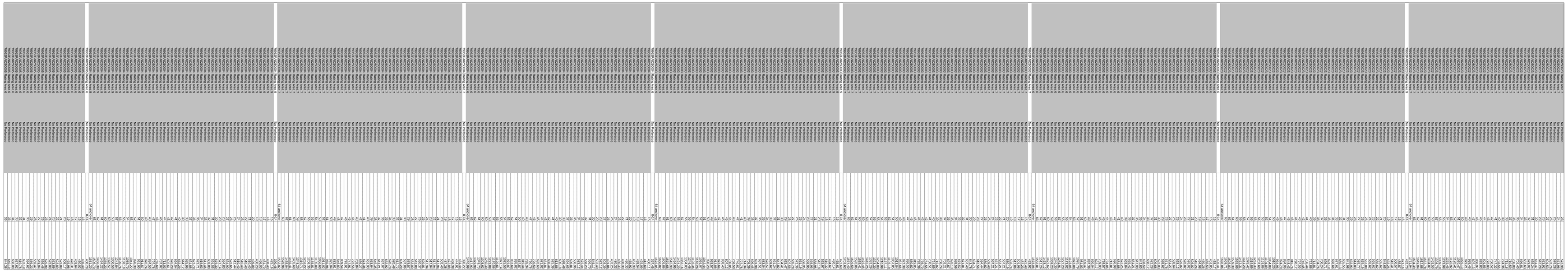

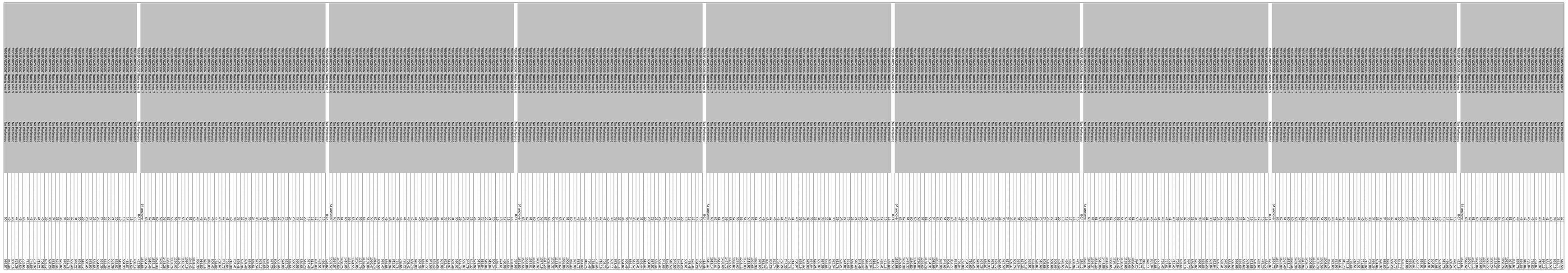

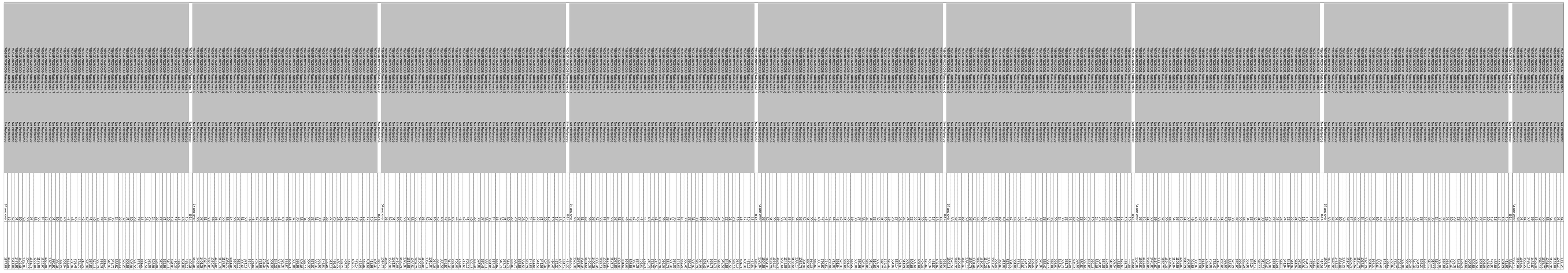

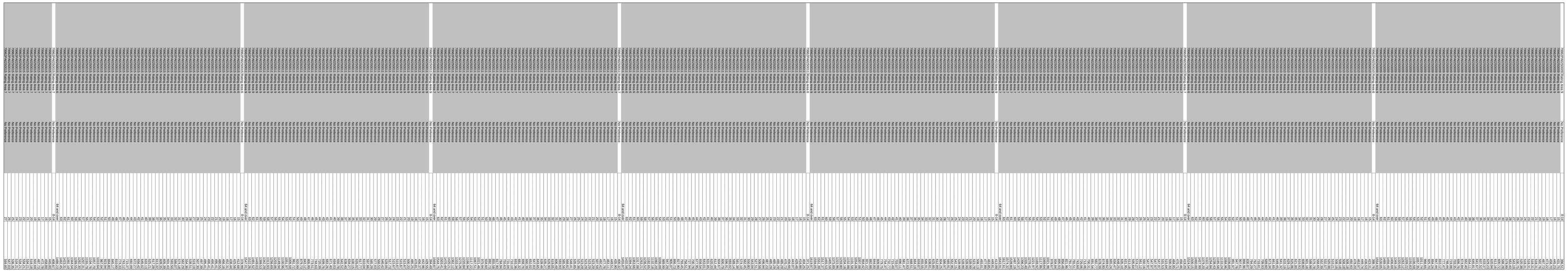

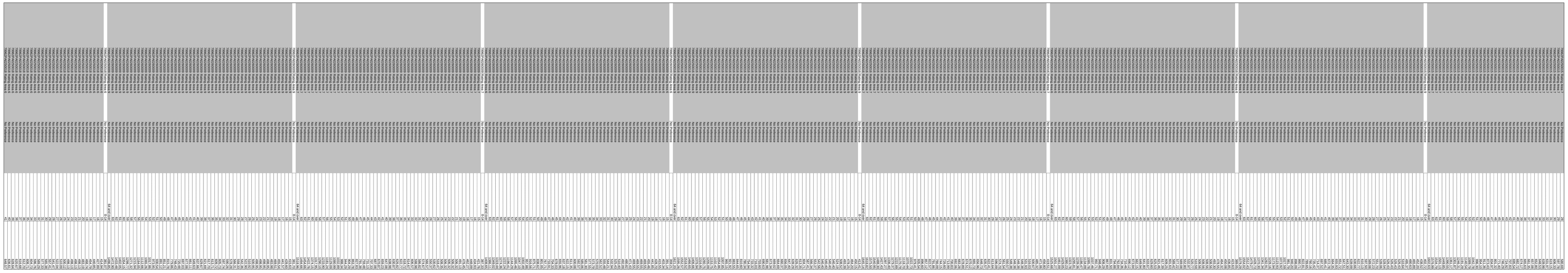

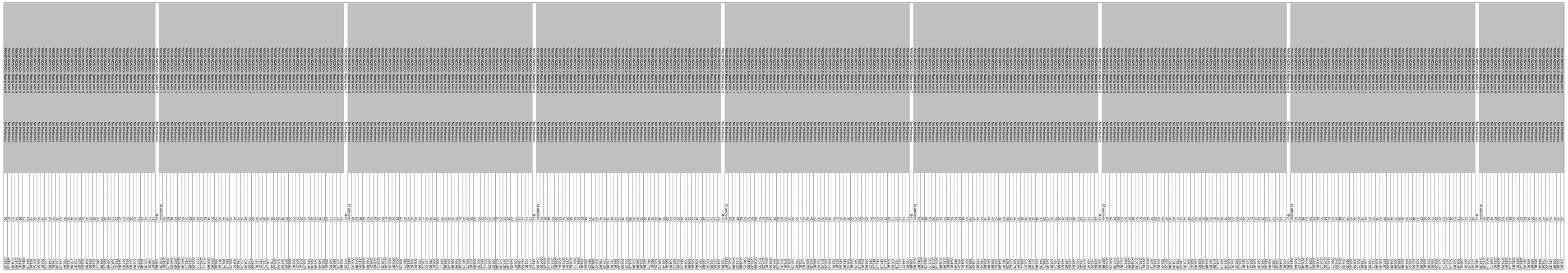

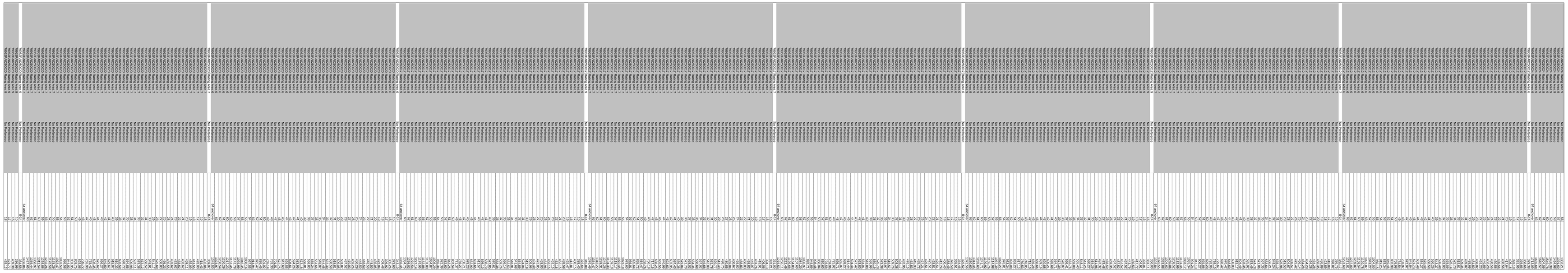

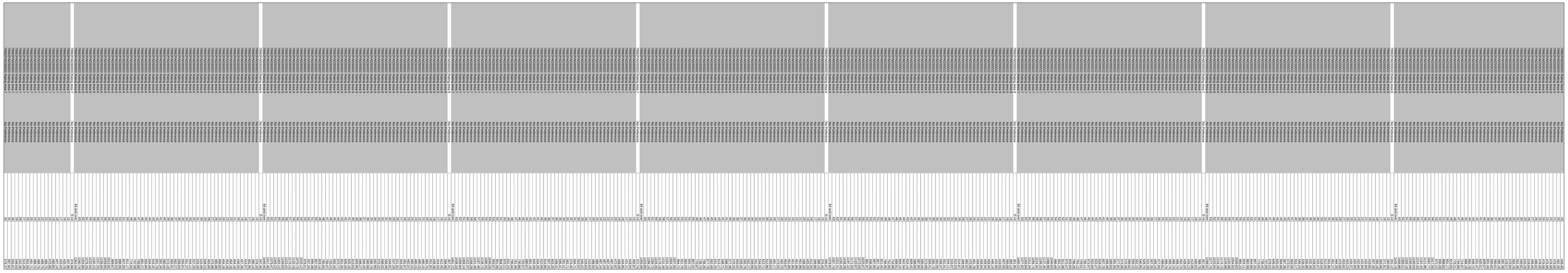

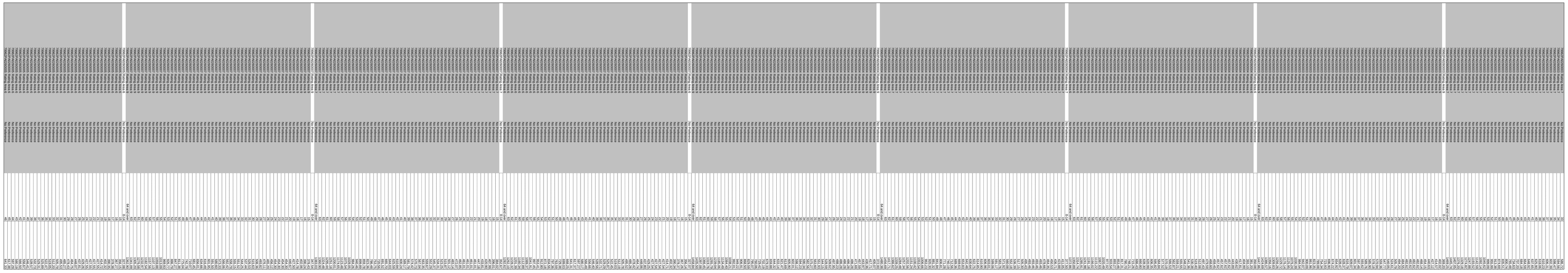

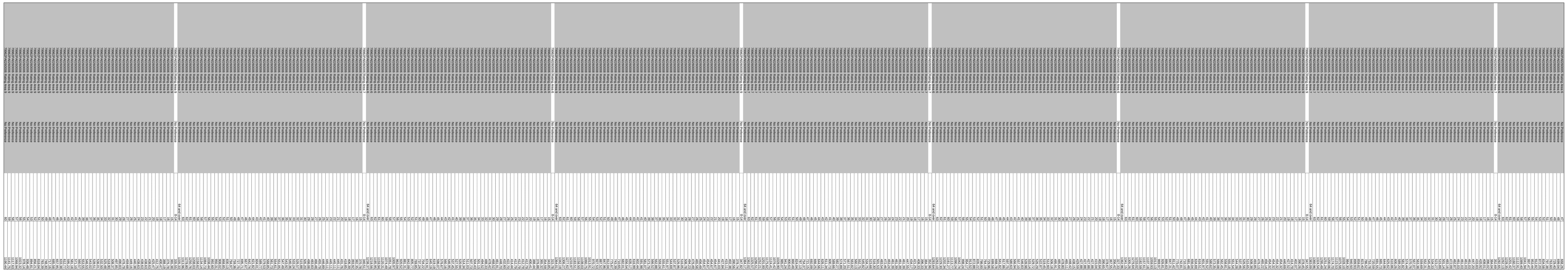

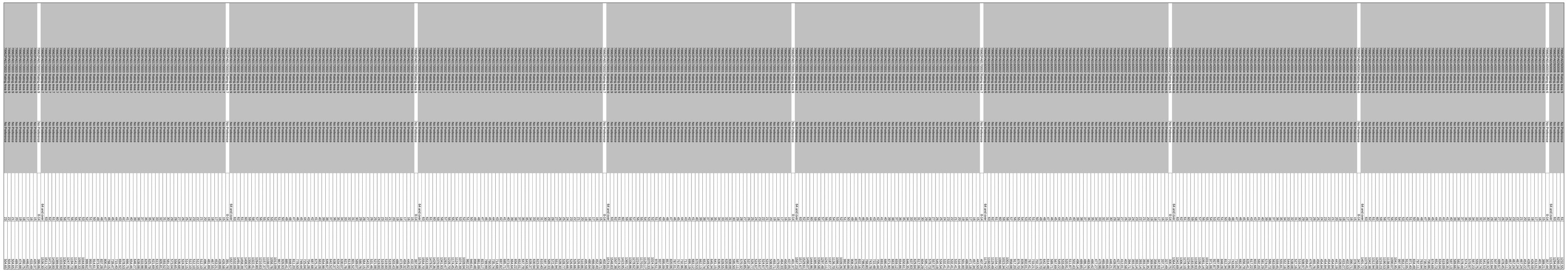

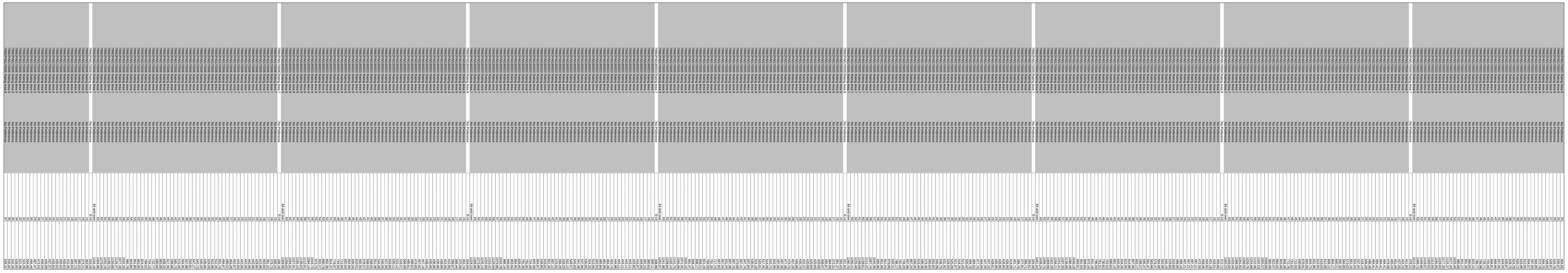

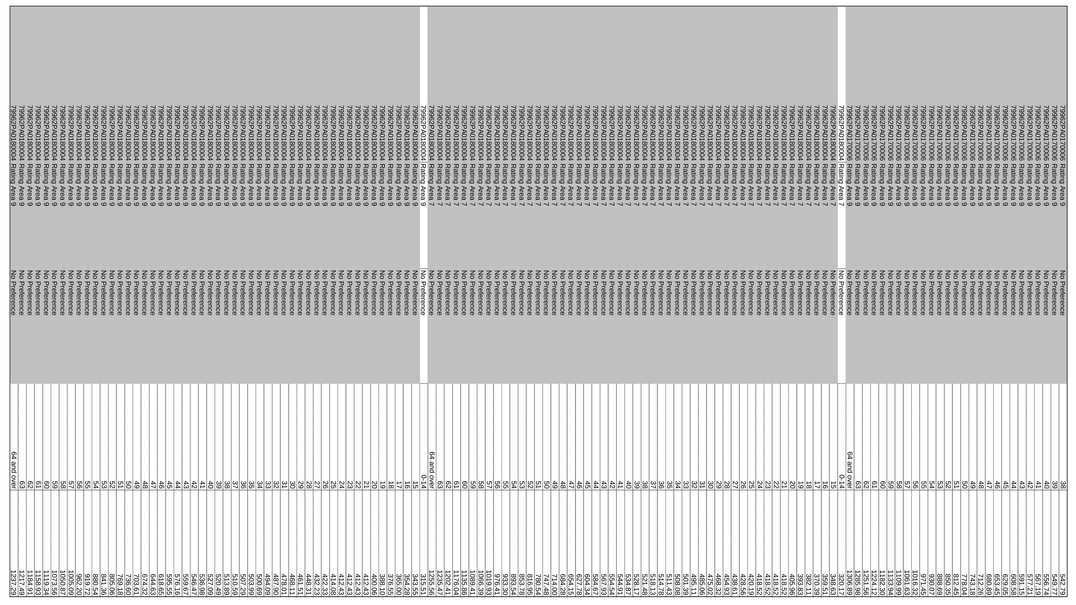

2025 Rates Table Template v14.0

*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	79962
Rate Effective Date*	07/01/2025
Rate Expiration Date*	09/30/2025
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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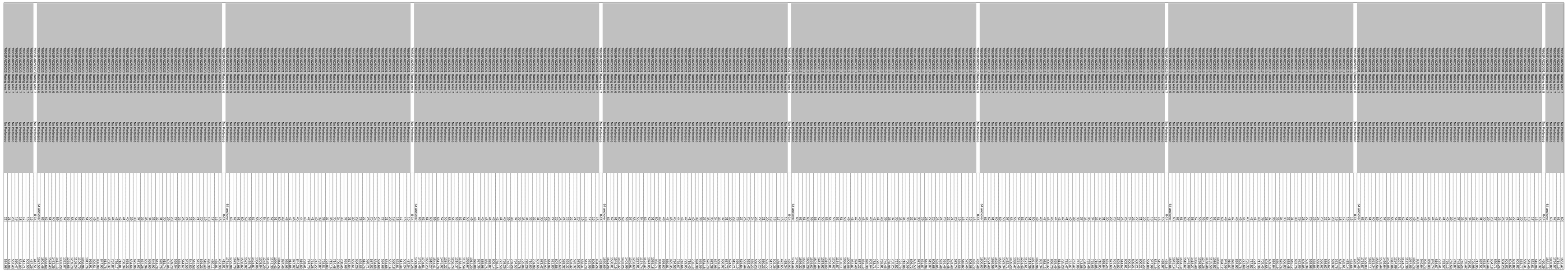

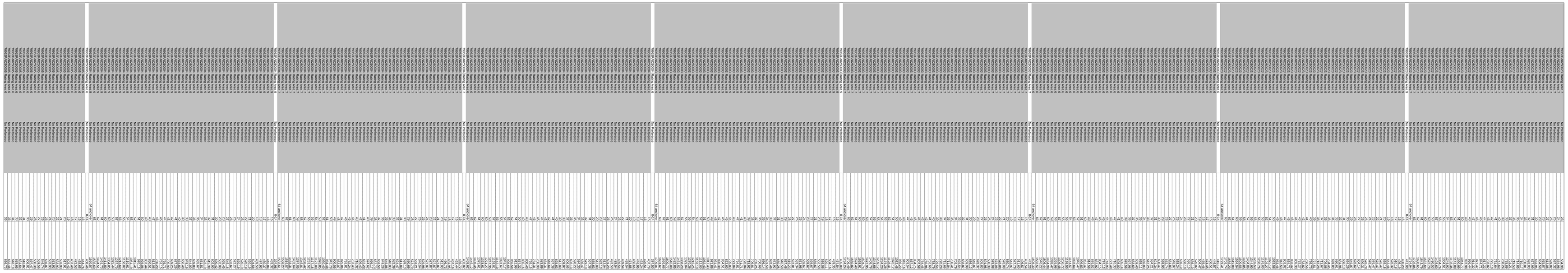

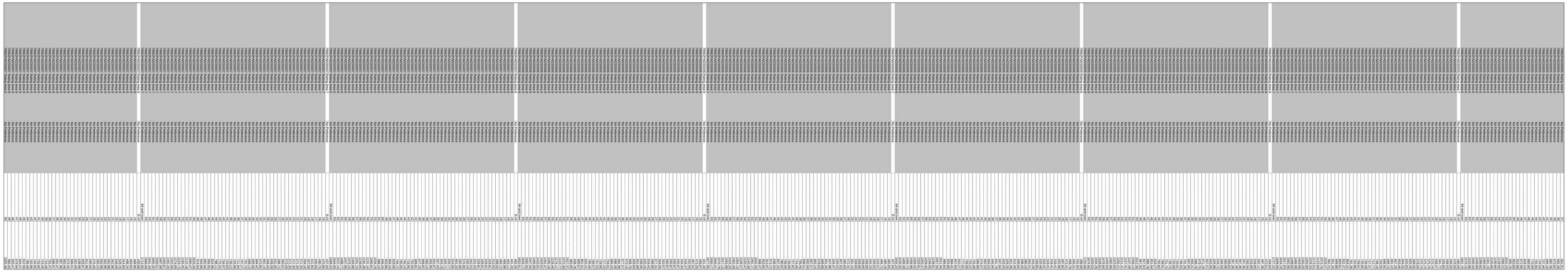

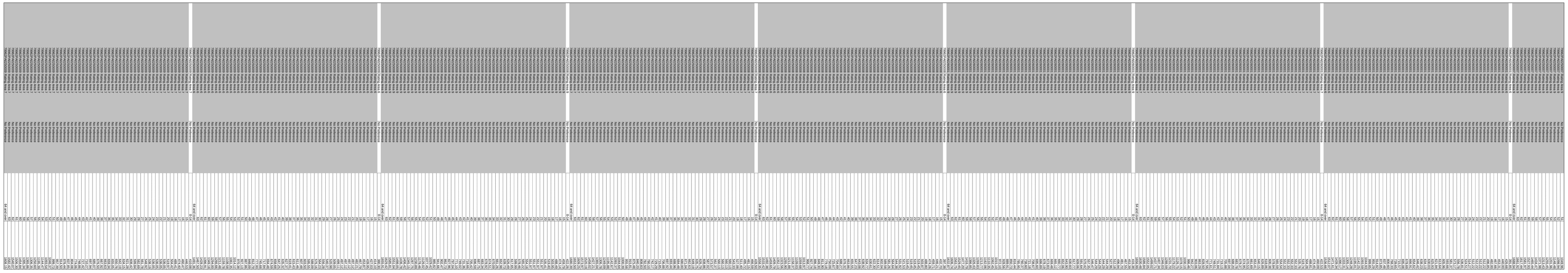

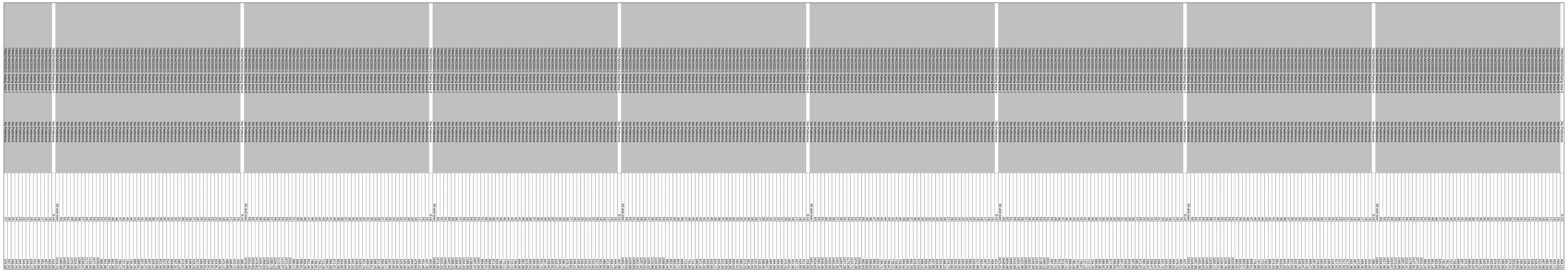

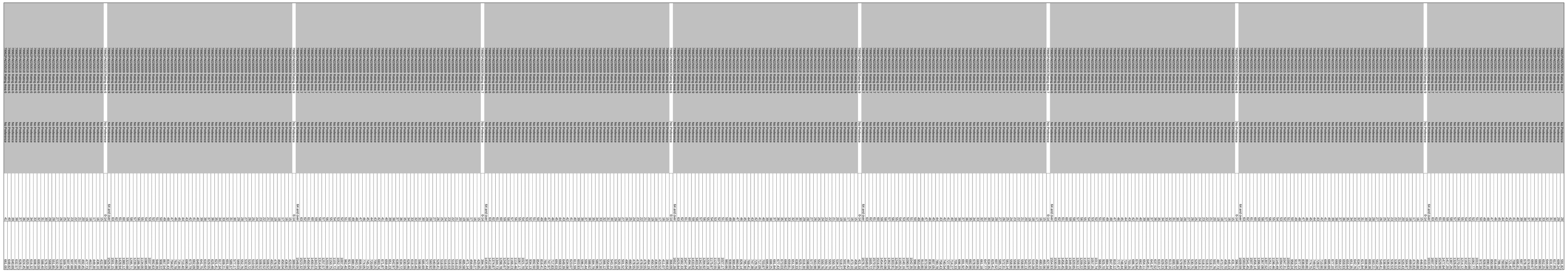

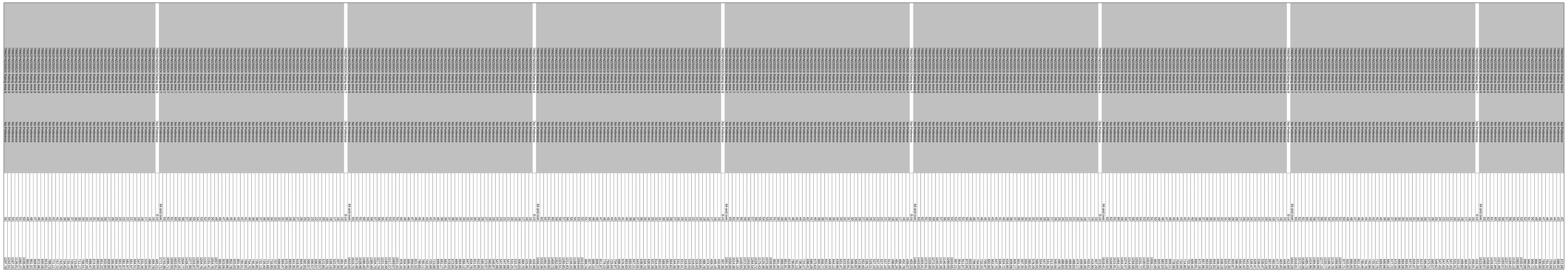

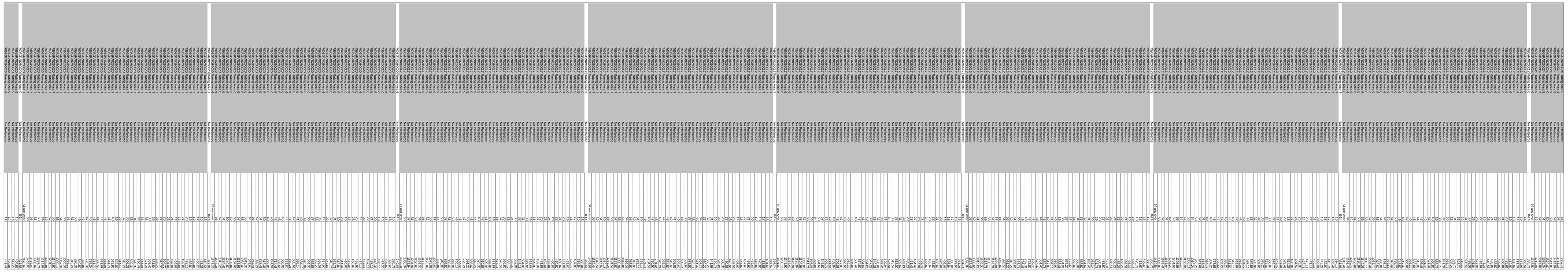

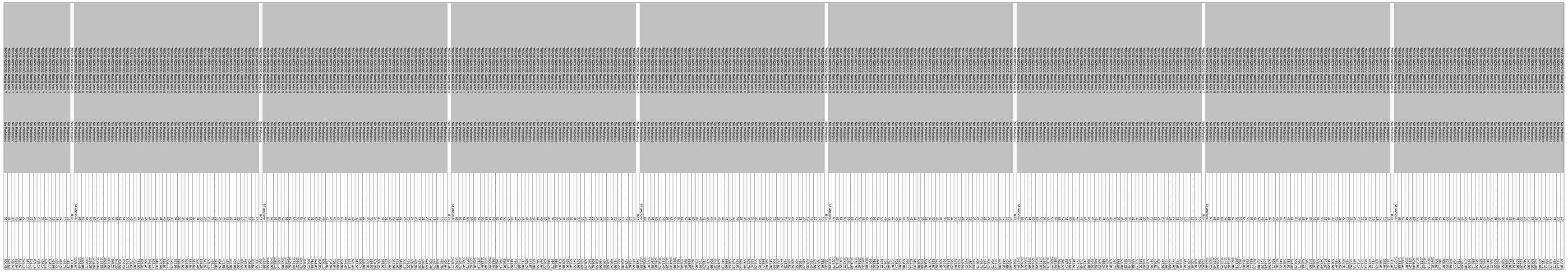

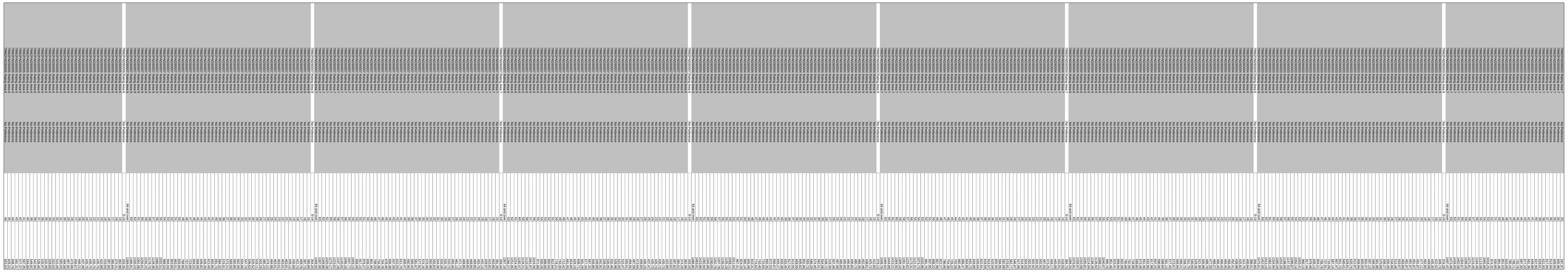

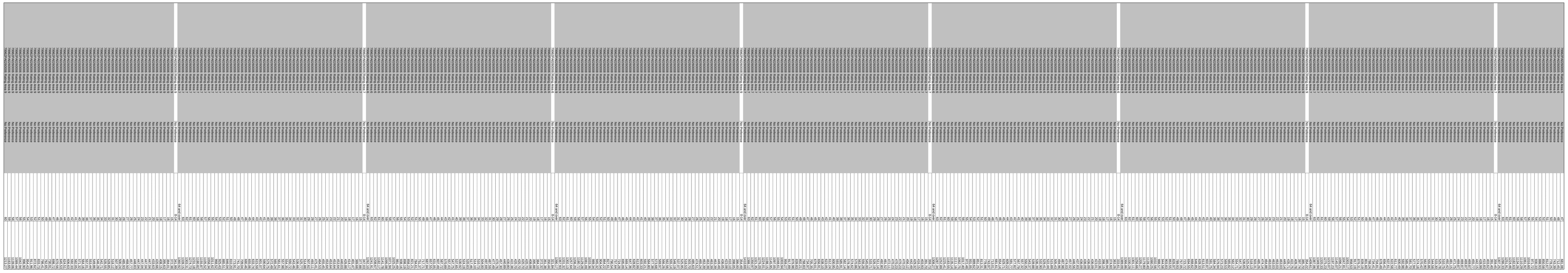

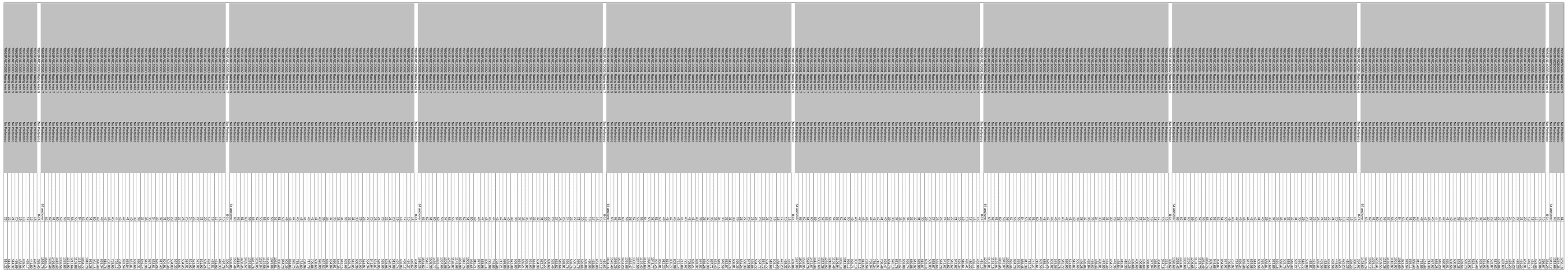

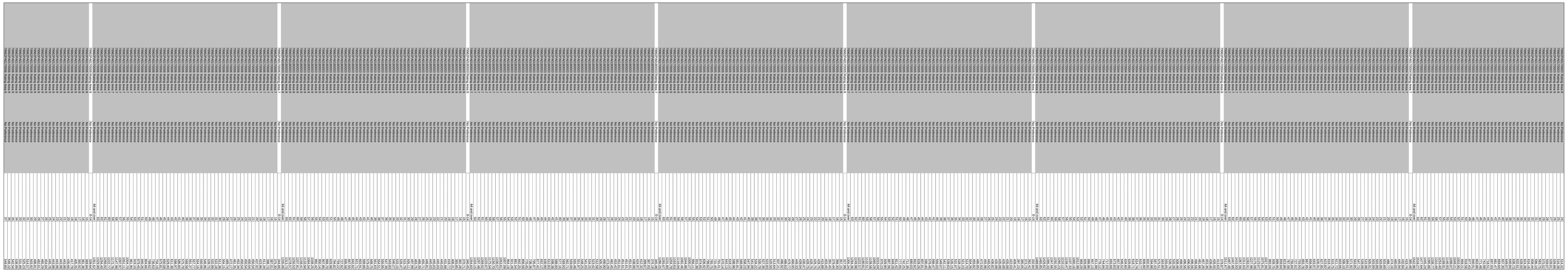

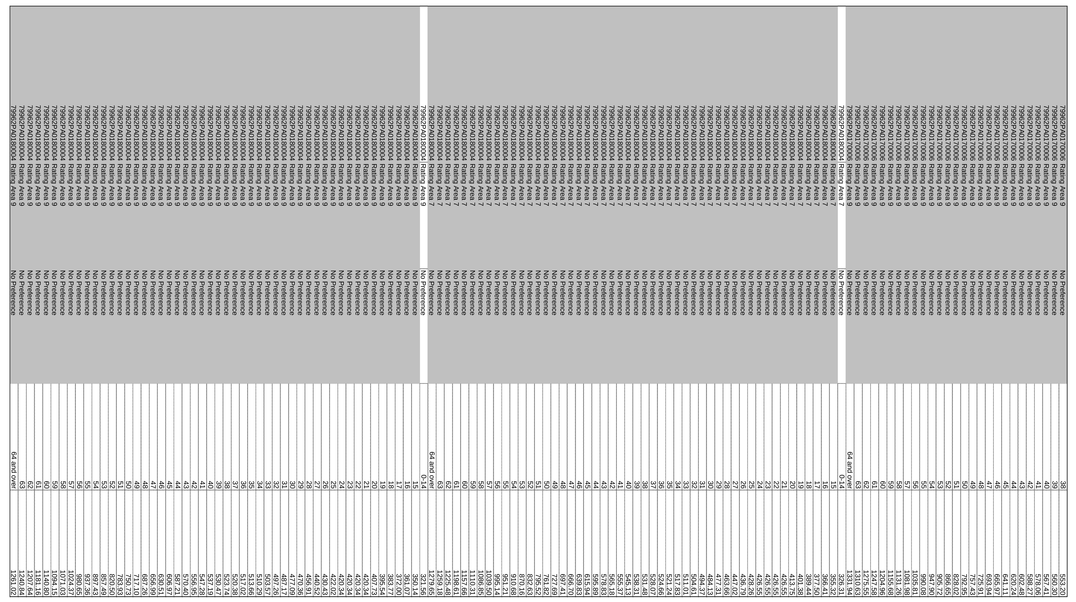

2025 Rates Table Template v14.0

*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	79962
Rate Effective Date*	10/01/2025
Rate Expiration Date*	12/31/2025
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79962PA0250002	Rating Area 6	No Preference	0-14	479.60
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79962PA0250002	Rating Area 6	No Preference	16	538.53
79962PA0250002	Rating Area 6	No Preference	17	554.83
79962PA0250002	Rating Area 6	No Preference	18	572.39
79962PA0250002	Rating Area 6	No Preference	19	589.94
79962PA0250002	Rating Area 6	No Preference	20	608.12
79962PA0250002	Rating Area 6	No Preference	21	626.93
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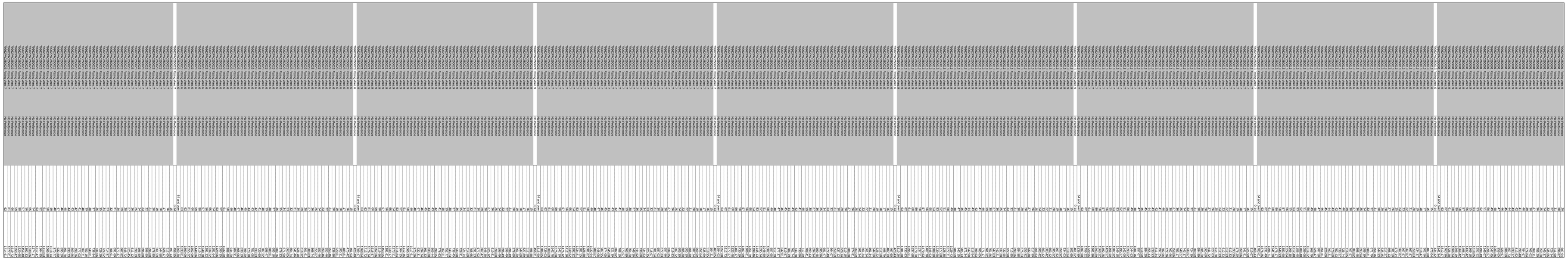

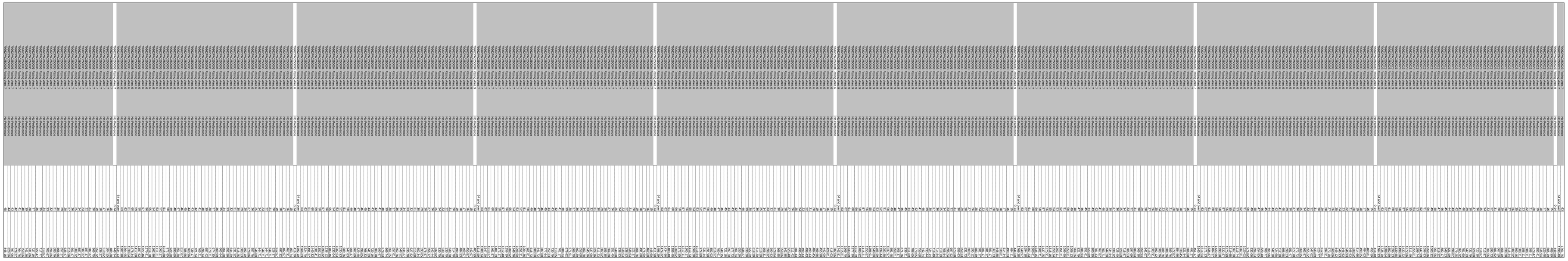

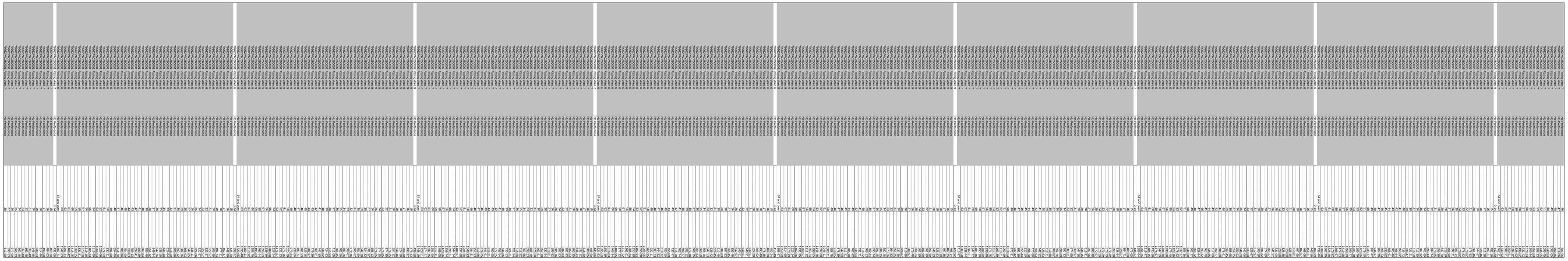

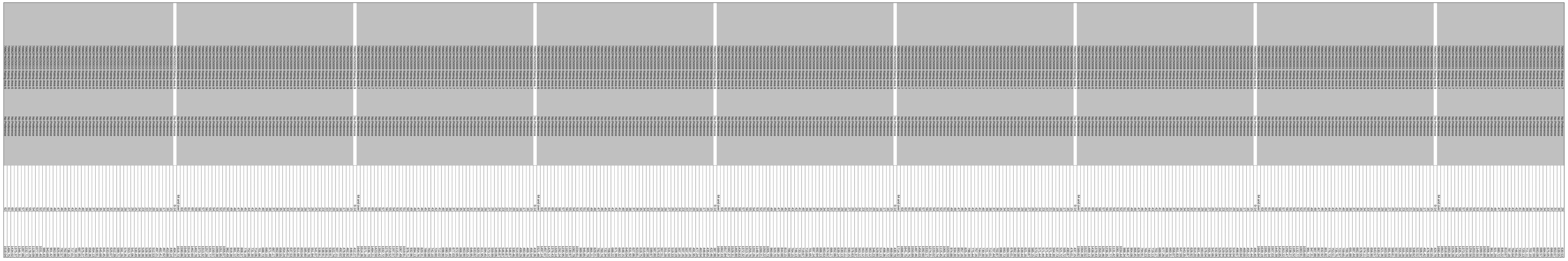

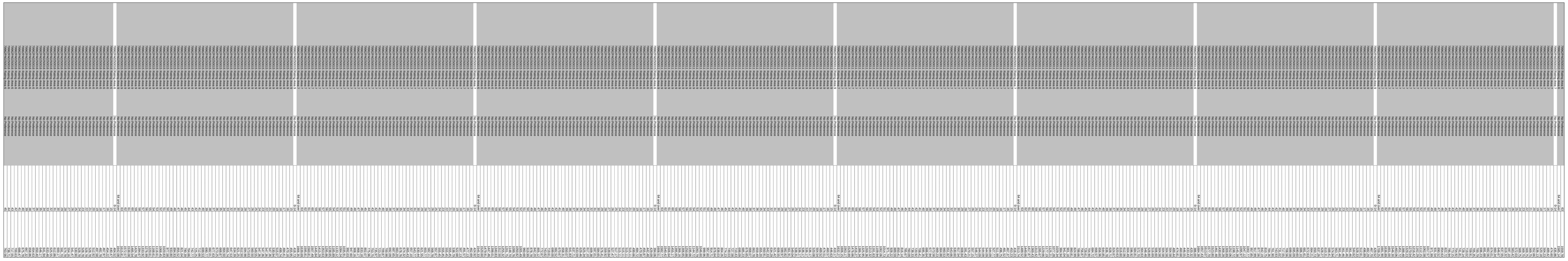

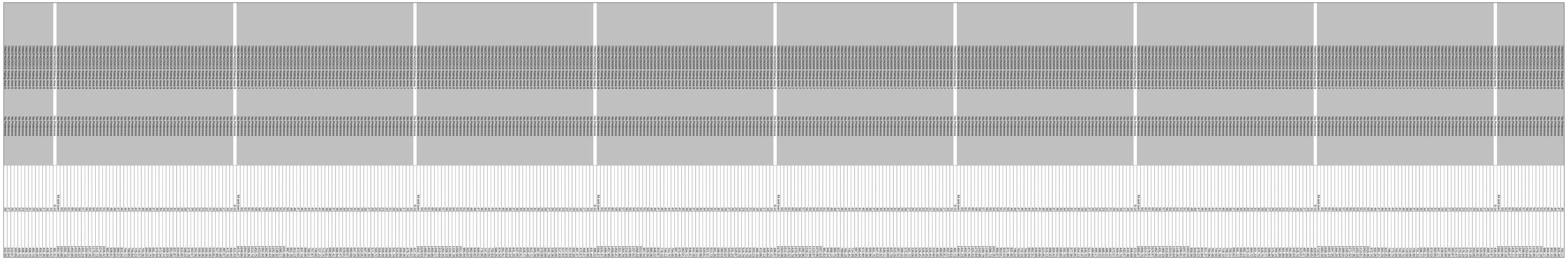

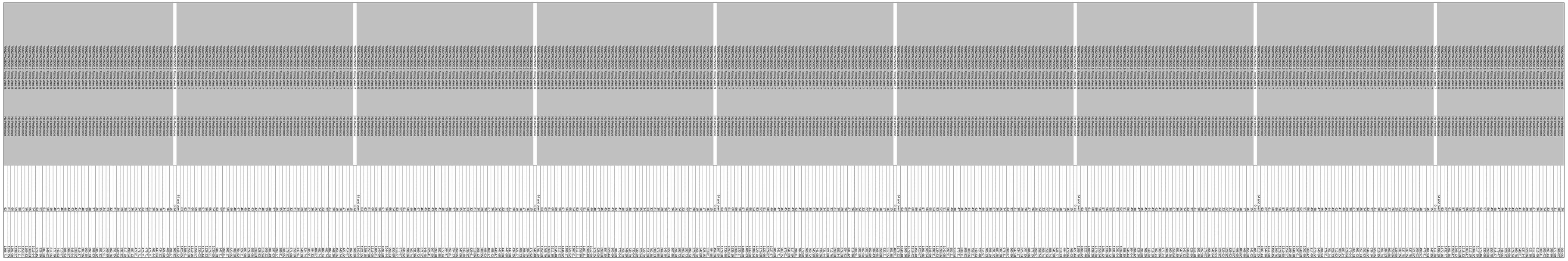

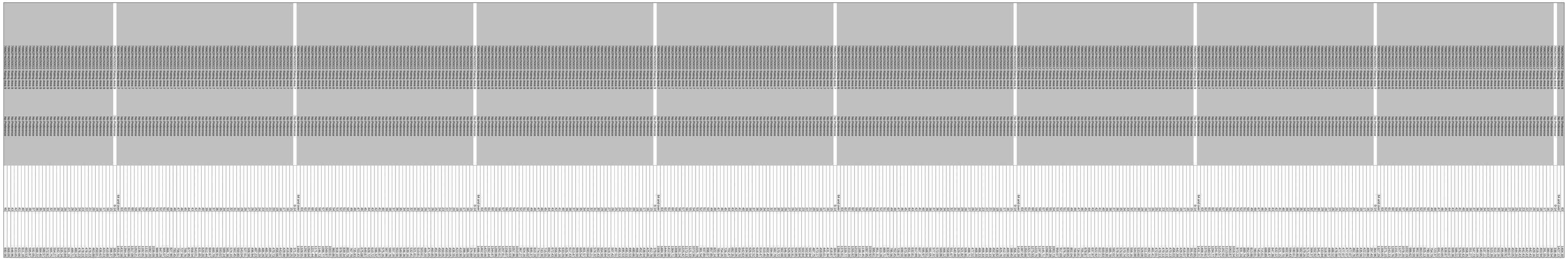

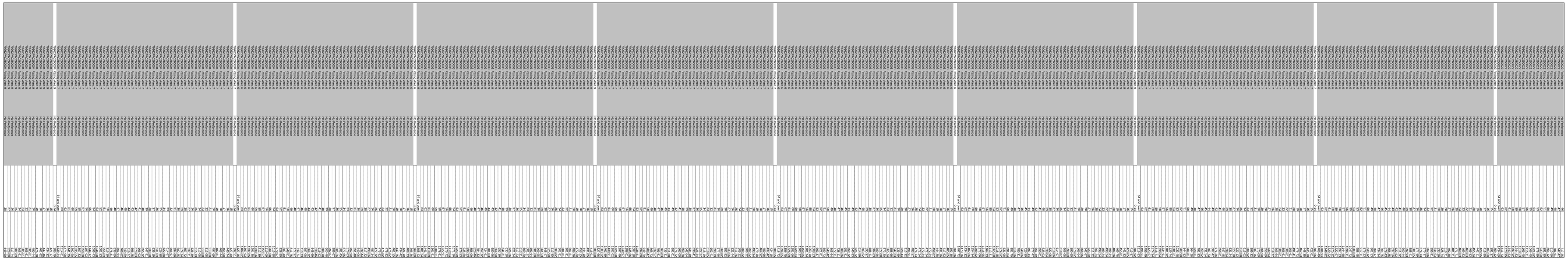

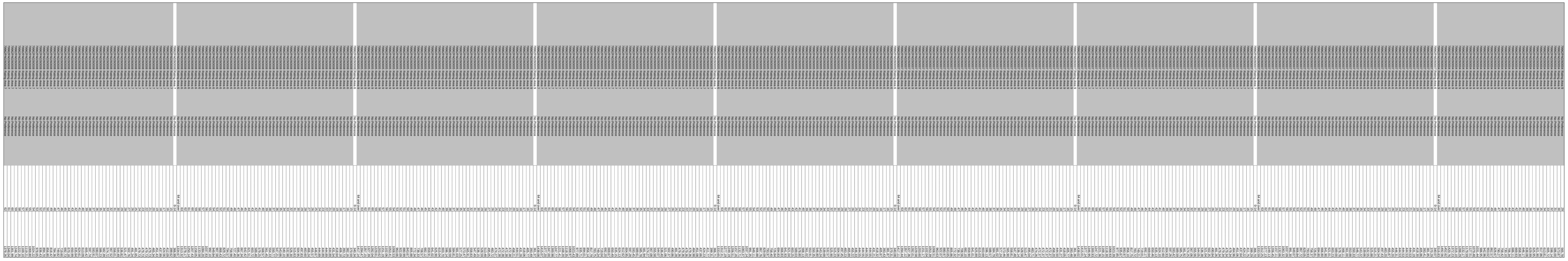

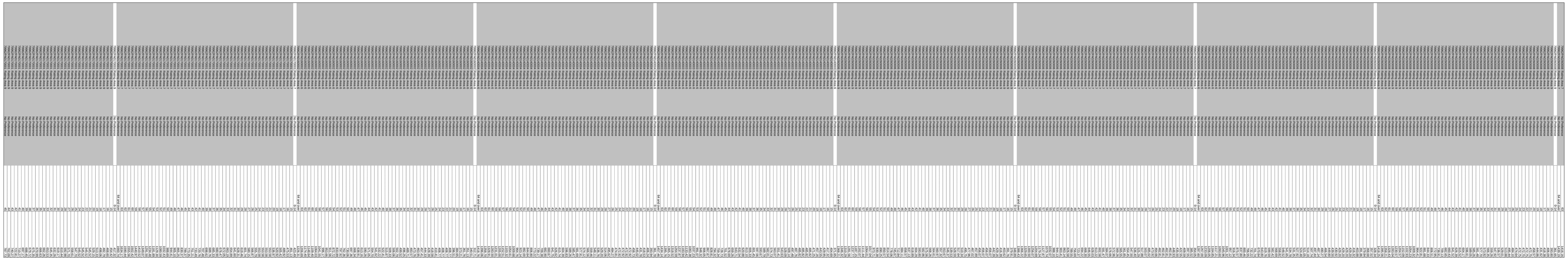

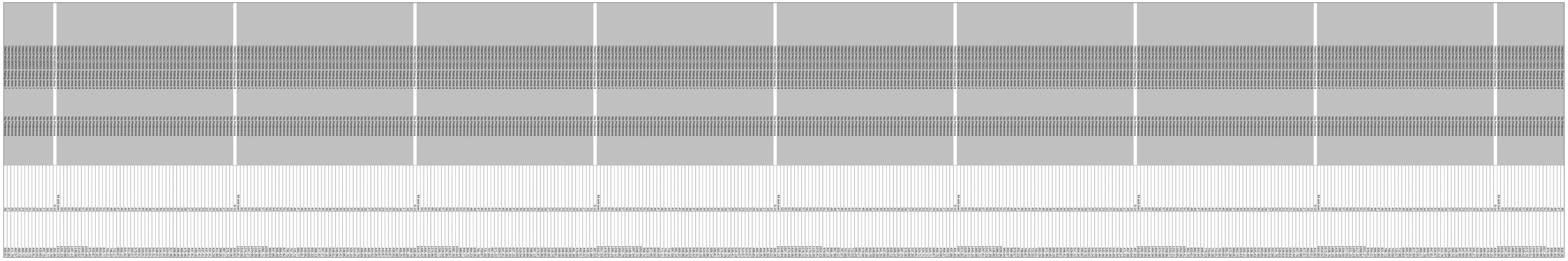

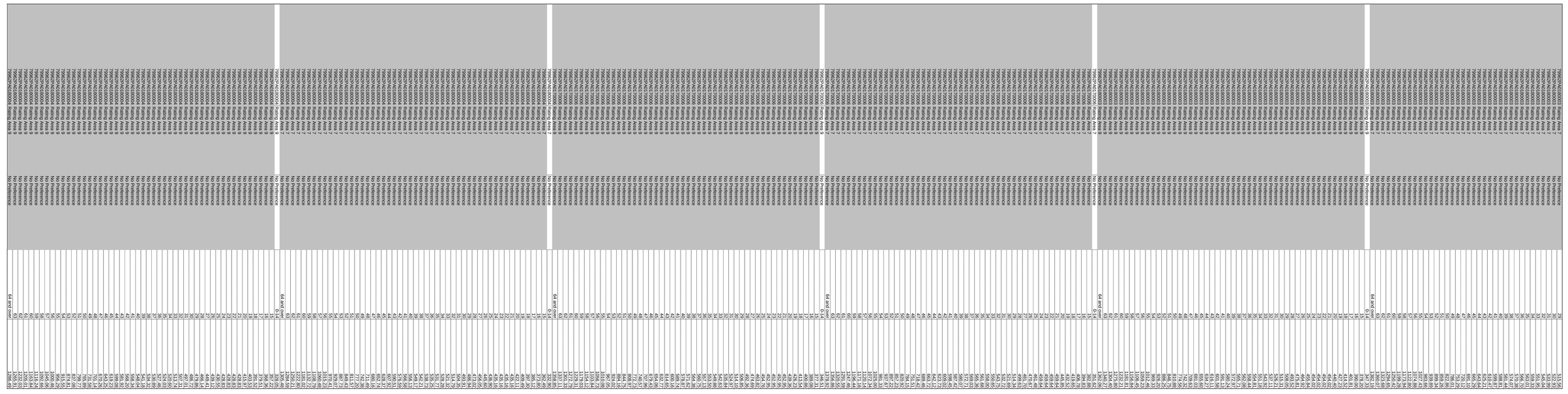

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Trend Exhibit
Central, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-19	12,795	$ 613.61		
Feb-19	12,768	$ 559.16		
Mar-19	12,731	$ 712.72		
Apr-19	12,689	$ 627.45		
May-19	12,778	$ 632.53		
Jun-19	12,756	$ 550.52		
Jul-19	12,352	$ 646.58		
Aug-19	12,131	$ 658.44		
Sep-19	11,958	$ 621.18		
Oct-19	11,745	$ 718.55		
Nov-19	11,410	$ 641.79		
Dec-19	10,613	$ 695.89	$ 638.47	
Jan-20	12,426	$ 689.65	$ 644.99	
Feb-20	12,726	$ 644.41	$ 652.43	
Mar-20	12,977	$ 709.31	$ 652.23	
Apr-20	13,409	$ 798.41	$ 667.67	
May-20	13,694	$ 648.38	$ 668.92	
Jun-20	13,819	$ 690.97	$ 681.08	
Jul-20	13,907	$ 690.29	$ 684.76	
Aug-20	13,962	$ 640.83	$ 682.83	
Sep-20	14,358	$ 667.62	$ 686.18	
Oct-20	14,640	$ 674.88	$ 682.72	
Nov-20	14,793	$ 731.06	$ 690.05	
Dec-20	16,446	$ 715.06	$ 692.14	8.4%
Jan-21	16,937	$ 708.47	$ 693.93	7.6%
Feb-21	17,078	$ 648.26	$ 693.08	6.2%
Mar-21	17,126	$ 739.32	$ 696.31	6.8%
Apr-21	17,136	$ 732.37	$ 692.22	3.7%
May-21	17,182	$ 669.62	$ 693.35	3.7%
Jun-21	17,280	$ 802.15	$ 703.38	3.3%
Jul-21	17,444	$ 830.49	$ 715.72	4.5%
Aug-21	17,349	$ 774.66	$ 726.18	6.3%
Sep-21	17,185	$ 761.88	$ 733.43	6.9%
Oct-21	16,964	$ 800.74	$ 743.28	8.9%
Nov-21	16,870	$ 736.18	$ 743.58	7.8%
Dec-21	16,295	$ 764.50	$ 747.53	8.0%
Jan-22	17,521	$ 829.90	$ 757.77	9.2%
Feb-22	17,521	$ 756.42	$ 766.74	10.6%
Mar-22	17,691	$ 853.90	$ 776.49	11.5%
Apr-22	17,933	$ 714.69	$ 774.79	11.9%
May-22	18,073	$ 773.10	$ 783.33	13.0%
Jun-22	18,554	$ 756.88	$ 779.43	10.8%
Jul-22	18,930	$ 724.26	$ 770.25	7.6%
Aug-22	18,979	$ 877.67	$ 779.49	7.3%
Sep-22	19,374	$ 810.53	$ 783.70	6.9%
Oct-22	19,599	$ 762.46	$ 780.45	5.0%
Nov-22	19,802	$ 776.23	$ 783.46	5.4%
Dec-22	20,541	$ 803.82	$ 786.70	5.2%
Jan-23	21,677	$ 822.00	$ 786.74	3.8%
Feb-23	21,915	$ 816.77	$ 791.84	3.3%
Mar-23	21,926	$ 929.24	$ 799.91	3.0%
Apr-23	22,109	$ 810.70	$ 807.23	4.2%
May-23	22,489	$ 972.87	$ 824.88	5.3%
Jun-23	22,450	$ 899.09	$ 836.60	7.3%
Jul-23	22,508	$ 818.60	$ 843.40	9.5%
Aug-23	22,709	$ 947.96	$ 850.10	9.1%
Sep-23	23,011	$ 895.69	$ 857.07	9.4%
Oct-23	23,350	$ 958.74	$ 873.06	11.9%
Nov-23	23,564	$ 870.74	$ 880.00	12.3%
Dec-23	23,564	$ 884.78	$ 886.18	12.6%
Jan-24	23,564	$ 948.56	$ 896.66	14.0%
Feb-24	23,564	$ 866.25	$ 900.42	13.7%
Mar-24	23,564	$ 928.42	$ 900.52	12.6%
Apr-24	23,564	$ 937.66	$ 910.82	12.8%
May-24	23,564	$ 981.98	$ 911.83	10.5%
Jun-24	23,564	$ 892.48	$ 911.22	8.9%
Jul-24	23,564	$ 957.72	$ 922.53	9.4%
Aug-24	23,564	$ 981.60	$ 925.42	8.9%
Sep-24	23,564	$ 940.06	$ 929.06	8.4%
Oct-24	23,564	$ 1,014.04	$ 933.69	6.9%
Nov-24	23,564	$ 921.75	$ 937.94	6.6%
Dec-24	23,564	$ 977.80	$ 945.69	6.7%
Jan-25	23,564	$ 1,036.46	$ 953.02	6.3%
Feb-25	23,564	$ 909.20	$ 956.60	6.2%
Mar-25	23,564	$ 1,022.86	$ 964.47	7.1%
Apr-25	23,564	$ 1,025.49	$ 971.79	6.7%
May-25	23,564	$ 1,043.58	$ 976.92	7.1%
Jun-25	23,564	$ 1,012.65	$ 986.93	8.3%
Jul-25	23,564	$ 1,061.56	$ 995.59	7.9%
Aug-25	23,564	$ 1,053.05	$ 1,001.54	8.2%
Sep-25	23,564	$ 1,079.37	$ 1,013.15	9.1%
Oct-25	23,564	$ 1,119.99	$ 1,021.98	9.5%
Nov-25	23,564	$ 988.43	$ 1,027.54	9.6%
Dec-25	23,564	$ 1,120.20	$ 1,039.40	9.9%

Proposed Annual Trend (Cost & Utilization) **8.30%**

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Medical Trend Exhibit
Central, PA Region

Incurred Month	Members	Core Trend PMPM	Contracting Adj Factor	New Tech Adj Factor	Workdays Adj Factor	Seasonality Adj Factor	All Other Misc. Adj Factor	High Dollar Adj Factor	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-19	12,795	$388.66	1.0651	1.0178	1.0777	1.0173	1.0005	1.0447	$ 482.80		
Feb-19	12,768	$408.43	1.0652	1.0190	0.9754	0.9648	1.0073	1.0430	$ 438.35		
Mar-19	12,731	$448.25	1.0652	1.0203	1.0385	1.0166	1.0002	1.1261	$ 579.24		
Apr-19	12,689	$412.40	1.0652	1.0216	1.0677	1.0002	0.9978	1.0394	$ 497.02		
May-19	12,778	$398.15	1.0652	1.0228	1.0686	1.0492	0.9975	1.0192	$ 494.41		
Jun-19	12,756	$380.55	1.0652	1.0241	0.9970	1.0017	0.9970	1.0243	$ 423.38		
Jul-19	12,352	$417.36	1.0913	1.0254	1.0784	0.9548	0.9971	1.0377	$ 497.53		
Aug-19	12,131	$417.44	1.0913	1.0267	1.0729	0.9888	0.9970	1.0543	$ 521.53		
Sep-19	11,958	$402.76	1.0913	1.0279	0.9963	1.0179	0.9970	1.0461	$ 477.89		
Oct-19	11,745	$426.97	1.0929	1.0292	1.1095	0.9866	0.9980	1.1138	$ 584.34		
Nov-19	11,410	$380.53	1.0929	1.0305	0.9725	1.0068	0.9971	1.2156	$ 508.64		
Dec-19	10,613	$453.02	1.0929	1.0318	1.0438	0.9952	0.9992	1.0710	$ 567.88	$ 504.71	
Jan-20	12,426	$404.96	1.0970	1.0329	1.0748	1.0173	1.0270	1.0641	$ 548.31	$ 510.33	
Feb-20	12,726	$435.88	1.0970	1.0341	0.9873	0.9648	1.0039	1.0604	$ 501.43	$ 515.83	
Mar-20	12,977	$412.82	1.0970	1.0353	1.0774	1.0166	1.0004	1.0755	$ 552.57	$ 513.58	
Apr-20	13,409	$463.70	1.0970	1.0365	1.0640	1.0002	0.9970	1.1684	$ 653.68	$ 527.76	
May-20	13,694	$414.78	1.0970	1.0377	1.0016	1.0492	0.9970	1.0349	$ 511.91	$ 529.17	
Jun-20	13,819	$412.22	1.0970	1.0389	1.0677	1.0017	0.9970	1.0616	$ 531.77	$ 538.45	
Jul-20	13,907	$411.56	1.1286	1.0400	1.0745	0.9548	0.9970	1.0833	$ 535.25	$ 541.51	
Aug-20	13,962	$403.50	1.1286	1.0412	1.0438	0.9888	0.9970	1.0000	$ 487.88	$ 538.19	
Sep-20	14,358	$391.36	1.1286	1.0424	1.0297	1.0179	0.9980	1.0583	$ 509.65	$ 540.20	
Oct-20	14,640	$385.99	1.1303	1.0436	1.0729	0.9866	0.9981	1.0716	$ 515.43	$ 534.62	
Nov-20	14,793	$446.41	1.1303	1.0448	0.9757	1.0068	0.9981	1.1069	$ 572.10	$ 539.89	
Dec-20	16,446	$411.79	1.1303	1.0460	1.0789	0.9952	0.9981	1.0568	$ 551.38	$ 539.25	6.8%
Jan-21	16,937	$425.29	1.1361	1.0466	1.0107	1.0173	0.9980	1.0644	$ 552.37	$ 539.89	5.8%
Feb-21	17,078	$416.87	1.1361	1.0472	0.9754	0.9648	0.9980	1.0593	$ 493.45	$ 538.16	4.3%
Mar-21	17,126	$382.57	1.1361	1.0478	1.1121	1.0166	0.9980	1.0899	$ 560.08	$ 539.21	5.0%
Apr-21	17,136	$423.02	1.1361	1.0484	1.0610	1.0002	0.9989	1.0514	$ 561.58	$ 532.95	1.0%
May-21	17,182	$370.49	1.1361	1.0490	1.0069	1.0492	0.9986	1.0729	$ 499.76	$ 531.44	0.4%
Jun-21	17,280	$444.10	1.1361	1.0496	1.0653	1.0017	0.9980	1.0946	$ 617.37	$ 539.20	0.1%
Jul-21	17,444	$401.30	1.1633	1.0502	1.0366	0.9548	0.9980	1.3539	$ 655.72	$ 549.94	1.6%
Aug-21	17,349	$416.35	1.1648	1.0508	1.0774	0.9888	0.9980	1.0779	$ 584.01	$ 557.31	3.6%
Sep-21	17,185	$404.08	1.1648	1.0514	1.0284	1.0179	0.9980	1.1158	$ 576.86	$ 562.39	4.1%
Oct-21	16,964	$438.32	1.1663	1.0520	1.0385	0.9866	0.9982	1.1413	$ 627.69	$ 571.24	6.8%
Nov-21	16,870	$432.22	1.1663	1.0526	1.0114	1.0068	0.9981	1.0411	$ 561.46	$ 570.37	5.6%
Dec-21	16,295	$421.03	1.1663	1.0532	1.0472	0.9952	0.9991	1.0949	$ 589.58	$ 573.42	6.3%
Jan-22	17,521	$421.41	1.1710	1.0535	1.0438	1.0173	1.0092	1.1787	$ 656.66	$ 582.26	7.8%
Feb-22	17,521	$466.24	1.1710	1.0538	0.9754	0.9648	1.0122	1.0893	$ 596.99	$ 590.88	9.8%
Mar-22	17,691	$415.97	1.1710	1.0541	1.1095	1.0166	1.0102	1.1323	$ 662.40	$ 599.57	11.2%
Apr-22	17,933	$412.22	1.1710	1.0544	1.0287	1.0002	1.0083	1.0303	$ 544.04	$ 597.90	12.2%
May-22	18,073	$405.95	1.1710	1.0546	1.0405	1.0492	1.0080	1.0878	$ 600.13	$ 606.20	14.1%
Jun-22	18,554	$415.38	1.1710	1.0549	1.0640	1.0017	1.0075	1.0384	$ 572.16	$ 602.26	11.7%
Jul-22	18,930	$431.10	1.1969	1.0552	1.0022	0.9548	1.0075	1.0501	$ 551.20	$ 593.25	7.9%
Aug-22	18,979	$447.65	1.1969	1.0555	1.1121	0.9888	1.0075	1.1035	$ 691.36	$ 602.77	8.2%
Sep-22	19,374	$431.03	1.1969	1.0558	1.0254	1.0179	1.0075	1.1088	$ 635.05	$ 607.76	8.1%
Oct-22	19,599	$415.63	1.1969	1.0561	1.0438	0.9866	1.0076	1.0843	$ 591.09	$ 604.70	5.9%
Nov-22	19,802	$415.68	1.1969	1.0564	1.0090	1.0068	1.0075	1.0915	$ 587.20	$ 606.44	6.3%
Dec-22	20,541	$428.73	1.1969	1.0567	1.0370	0.9952	1.0085	1.0966	$ 618.88	$ 608.80	6.2%
Jan-23	21,677	$438.17	1.2103	1.0570	1.0443	1.0173	1.0093	1.0804	$ 649.42	$ 608.98	4.6%
Feb-23	21,915	$440.47	1.2104	1.0574	0.9754	0.9648	1.0123	1.1929	$ 640.68	$ 612.86	3.7%
Mar-23	21,926	$452.32	1.2104	1.0578	1.1054	1.0166	1.0102	1.1072	$ 727.94	$ 619.80	3.4%
Apr-23	22,109	$453.27	1.2104	1.0582	0.9970	1.0002	1.0084	1.0691	$ 624.12	$ 625.82	4.7%
May-23	22,489	$469.03	1.2104	1.0585	1.0752	1.0492	1.0081	1.1401	$ 779.19	$ 641.74	5.9%
Jun-23	22,450	$463.94	1.2104	1.0589	1.0610	1.0017	1.0075	1.1243	$ 715.93	$ 653.58	8.5%
Jul-23	22,508	$460.93	1.2455	1.0593	1.0088	0.9548	1.0076	1.0936	$ 645.44	$ 660.50	11.3%
Aug-23	22,709	$443.83	1.2459	1.0597	1.1095	0.9888	1.0075	1.1730	$ 759.70	$ 666.99	10.7%
Sep-23	23,011	$471.86	1.2461	1.0600	0.9931	1.0179	1.0076	1.1384	$ 722.66	$ 674.27	10.9%
Oct-23	23,350	$476.00	1.2540	1.0604	1.0774	0.9866	1.0077	1.1246	$ 762.46	$ 688.22	13.8%
Nov-23	23,564	$470.69	1.2543	1.0608	1.0078	1.0068	1.0076	1.0808	$ 691.98	$ 696.01	14.8%
Dec-23	23,564	$458.95	1.2545	1.0612	1.0025	0.9952	1.0086	1.1204	$ 688.86	$ 701.23	15.2%
Jan-24	23,564	$460.36	1.2649	1.0616	1.0790	1.0173	1.0092	1.1040	$ 756.05	$ 710.07	16.6%
Feb-24	23,564	$461.77	1.2652	1.0621	1.0196	0.9648	1.0122	1.1040	$ 682.11	$ 713.20	16.4%
Mar-24	23,564	$463.18	1.2670	1.0626	1.0385	1.0166	1.0101	1.1040	$ 734.16	$ 713.82	15.2%
Apr-24	23,564	$464.60	1.2672	1.0631	1.0677	1.0002	1.0083	1.1040	$ 744.03	$ 723.52	15.6%
May-24	23,564	$466.02	1.2675	1.0635	1.0686	1.0492	1.0080	1.1040	$ 783.79	$ 724.12	12.8%
Jun-24	23,564	$467.45	1.2678	1.0640	0.9970	1.0017	1.0074	1.1040	$ 700.43	$ 722.79	10.6%
Jul-24	23,564	$468.88	1.3147	1.0645	1.0784	0.9548	1.0075	1.1040	$ 751.49	$ 731.38	10.7%
Aug-24	23,564	$470.32	1.3150	1.0650	1.0729	0.9888	1.0074	1.1040	$ 777.14	$ 732.93	9.9%
Sep-24	23,564	$471.76	1.3153	1.0655	0.9963	1.0179	1.0075	1.1040	$ 745.65	$ 734.82	9.0%
Oct-24	23,564	$473.20	1.3155	1.0659	1.1095	0.9866	1.0076	1.1040	$ 807.97	$ 738.64	7.3%
Nov-24	23,564	$474.65	1.3158	1.0664	0.9725	1.0068	1.0075	1.1040	$ 725.35	$ 741.42	6.5%
Dec-24	23,564	$476.11	1.3161	1.0669	1.0438	0.9952	1.0085	1.1040	$ 773.23	$ 748.45	6.7%
Jan-25	23,564	$477.56	1.3275	1.0674	1.0748	1.0173	1.0092	1.1050	$ 825.14	$ 754.21	6.2%
Feb-25	23,564	$479.03	1.3278	1.0680	0.9754	0.9648	1.0122	1.1050	$ 715.06	$ 756.95	6.1%
Mar-25	23,564	$480.49	1.3281	1.0685	1.0438	1.0166	1.0101	1.1050	$ 807.67	$ 763.08	6.9%
Apr-25	23,564	$481.96	1.3283	1.0690	1.0653	1.0002	1.0083	1.1050	$ 812.57	$ 768.79	6.3%
May-25	23,564	$483.44	1.3286	1.0696	1.0360	1.0492	1.0080	1.1050	$ 831.82	$ 772.79	6.7%
Jun-25	23,564	$484.92	1.3289	1.0701	1.0319	1.0017	1.0075	1.1050	$ 793.58	$ 780.56	8.0%
Jul-25	23,564	$486.40	1.3973	1.0707	1.0785	0.9548	1.0075	1.1050	$ 834.25	$ 787.45	7.7%
Aug-25	23,564	$487.89	1.3976	1.0712	1.0385	0.9888	1.0075	1.1050	$ 834.96	$ 792.27	8.1%
Sep-25	23,564	$489.39	1.3979	1.0717	1.0320	1.0179	1.0075	1.1050	$ 857.44	$ 801.59	9.1%
Oct-25	23,564	$490.89	1.3982	1.0723	1.1054	0.9866	1.0076	1.1050	$ 893.71	$ 808.73	9.5%
Nov-25	23,564	$492.39	1.3985	1.0728	0.9408	1.0068	1.0075	1.1050	$ 779.05	$ 813.21	9.7%
Dec-25	23,564	$493.90	1.3988	1.0734	1.0787	0.9952	1.0085	1.1050	$ 887.22	$ 822.71	9.9%

Proposed Annual Trend (Cost & Utilization) **8.32%**

Service Category	Base Trend	Adjustments	PAAM Table 3 Trend
Inpatient Hospital:	8.32%	0.00%	8.32%
Outpatient Hospital:	8.32%	0.00%	8.32%
Professional:	8.32%	0.01%	8.32%
Other Medical:	8.32%	-0.18%	8.12%

Notes:
Adjustments to the Professional service category are for non-system claims
Adjustments to the Other Medical service category are for pediatric dental & vision

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Drug Trend Exhibit
Central, PA Region

Incurred Month	Members	Core Trend PMPM	Contracting Adj Factor	New Tech Adj Factor	Workdays Adj Factor	Seasonality Adj Factor	All Other Misc. Adj Factor	High Dollar Adj Factor	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-19	12,795	$114.72	1.0738	1.0222	1.0777	0.9621	1.0019	1.0000	$ 130.81		
Feb-19	12,768	$115.88	1.0738	1.0222	0.9754	0.9682	1.0058	1.0000	$ 120.81		
Mar-19	12,731	$116.07	1.0738	1.0222	1.0385	1.0025	1.0064	1.0000	$ 133.48		
Apr-19	12,689	$114.60	1.0738	1.0222	1.0677	0.9712	1.0001	1.0000	$ 130.44		
May-19	12,778	$119.12	1.0738	1.0222	1.0686	0.9907	0.9979	1.0000	$ 138.12		
Jun-19	12,756	$113.61	1.0738	1.0222	0.9970	1.0249	0.9978	1.0000	$ 127.13		
Jul-19	12,352	$124.57	1.0738	1.0222	1.0784	1.0132	0.9977	1.0000	$ 149.05		
Aug-19	12,131	$115.90	1.0738	1.0222	1.0729	1.0054	0.9978	1.0000	$ 136.91		
Sep-19	11,958	$128.13	1.0738	1.0222	0.9963	1.0250	0.9978	1.0000	$ 143.29		
Oct-19	11,745	$113.69	1.0738	1.0222	1.1095	0.9714	0.9980	1.0000	$ 134.21		
Nov-19	11,410	$118.83	1.0738	1.0222	0.9725	1.0514	0.9985	1.0000	$ 133.15		
Dec-19	10,613	$110.04	1.0738	1.0222	1.0438	1.0142	1.0011	1.0000	$ 128.01	$ 133.76	
Jan-20	12,426	$115.56	1.1450	1.0273	1.0748	0.9621	1.0056	1.0000	$ 141.34	$ 134.67	
Feb-20	12,726	$126.05	1.1450	1.0273	0.9873	0.9682	1.0089	1.0000	$ 142.98	$ 136.60	
Mar-20	12,977	$123.25	1.1450	1.0273	1.0774	1.0025	1.0011	1.0000	$ 156.74	$ 138.65	
Apr-20	13,409	$119.35	1.1450	1.0273	1.0640	0.9712	0.9978	1.0000	$ 144.73	$ 139.91	
May-20	13,694	$117.20	1.1450	1.0273	1.0016	0.9907	0.9977	1.0000	$ 136.46	$ 139.75	
Jun-20	13,819	$123.98	1.1450	1.0273	1.0677	1.0249	0.9977	1.0000	$ 159.20	$ 142.63	
Jul-20	13,907	$121.36	1.1450	1.0273	1.0745	1.0132	0.9977	1.0000	$ 155.04	$ 143.25	
Aug-20	13,962	$124.20	1.1450	1.0273	1.0438	1.0054	0.9977	1.0000	$ 152.95	$ 144.64	
Sep-20	14,358	$127.54	1.1450	1.0273	1.0297	1.0250	0.9977	1.0000	$ 157.97	$ 145.98	
Oct-20	14,640	$130.38	1.1450	1.0273	1.0729	0.9714	0.9977	1.0000	$ 159.45	$ 148.10	
Nov-20	14,793	$132.05	1.1450	1.0273	0.9757	1.0514	0.9977	1.0000	$ 158.96	$ 150.16	
Dec-20	16,446	$127.45	1.1450	1.0273	1.0789	1.0142	0.9978	1.0000	$ 163.67	$ 152.89	14.3%
Jan-21	16,937	$130.77	1.1776	1.0447	1.0107	0.9621	0.9977	1.0000	$ 156.10	$ 154.04	14.4%
Feb-21	17,078	$133.54	1.1776	1.0447	0.9754	0.9682	0.9977	1.0000	$ 154.81	$ 154.92	13.4%
Mar-21	17,126	$130.98	1.1776	1.0447	1.1121	1.0025	0.9977	1.0000	$ 179.24	$ 157.10	13.3%
Apr-21	17,136	$134.74	1.1776	1.0447	1.0610	0.9712	0.9999	1.0000	$ 170.80	$ 159.28	13.8%
May-21	17,182	$138.67	1.1776	1.0447	1.0069	0.9907	0.9981	1.0000	$ 169.86	$ 161.91	15.9%
Jun-21	17,280	$137.87	1.1776	1.0447	1.0653	1.0249	0.9978	1.0000	$ 184.78	$ 164.18	15.1%
Jul-21	17,444	$135.56	1.1776	1.0447	1.0366	1.0132	0.9978	1.0000	$ 174.77	$ 165.78	15.7%
Aug-21	17,349	$143.39	1.1776	1.0447	1.0774	1.0054	0.9978	1.0000	$ 190.65	$ 168.87	16.8%
Sep-21	17,185	$142.98	1.1776	1.0447	1.0284	1.0250	0.9978	1.0000	$ 185.02	$ 171.03	17.2%
Oct-21	16,964	$142.43	1.1552	1.0447	1.0385	0.9714	0.9980	1.0000	$ 173.05	$ 172.04	16.2%
Nov-21	16,870	$136.38	1.1552	1.0447	1.0114	1.0514	0.9983	1.0000	$ 174.72	$ 173.20	15.3%
Dec-21	16,295	$136.48	1.1552	1.0447	1.0472	1.0142	0.9999	1.0000	$ 174.92	$ 174.10	13.9%
Jan-22	17,521	$137.92	1.1718	1.0614	1.0438	0.9621	1.0056	1.0000	$ 173.24	$ 175.52	13.9%
Feb-22	17,521	$134.75	1.1718	1.0614	0.9754	0.9682	1.0073	1.0000	$ 159.43	$ 175.86	13.5%
Mar-22	17,691	$137.96	1.1718	1.0614	1.1095	1.0025	1.0034	1.0000	$ 191.49	$ 176.92	12.6%
Apr-22	17,933	$137.36	1.1718	1.0614	1.0287	0.9712	0.9999	1.0000	$ 170.65	$ 176.89	11.1%
May-22	18,073	$135.17	1.1718	1.0614	1.0405	0.9907	0.9981	1.0000	$ 172.97	$ 177.13	9.4%
Jun-22	18,554	$136.50	1.1718	1.0614	1.0640	1.0249	0.9978	1.0000	$ 184.72	$ 177.17	7.9%
Jul-22	18,930	$137.34	1.1718	1.0614	1.0022	1.0132	0.9978	1.0000	$ 173.06	$ 177.00	6.8%
Aug-22	18,979	$134.29	1.1718	1.0614	1.1121	1.0054	0.9978	1.0000	$ 186.31	$ 176.72	4.6%
Sep-22	19,374	$134.54	1.1718	1.0614	1.0254	1.0250	0.9978	1.0000	$ 175.49	$ 175.94	2.9%
Oct-22	19,599	$136.16	1.1718	1.0614	1.0438	0.9714	0.9980	1.0000	$ 171.36	$ 175.75	2.2%
Nov-22	19,802	$143.51	1.1718	1.0614	1.0090	1.0514	0.9983	1.0000	$ 189.03	$ 177.03	2.2%
Dec-22	20,541	$141.40	1.1718	1.0614	1.0370	1.0142	0.9999	1.0000	$ 184.95	$ 177.90	2.2%
Jan-23	21,677	$133.08	1.2091	1.0614	1.0443	0.9621	1.0056	1.0000	$ 172.58	$ 177.76	1.3%
Feb-23	21,915	$144.23	1.2091	1.0614	0.9754	0.9682	1.0073	1.0000	$ 176.09	$ 178.98	1.8%
Mar-23	21,926	$141.06	1.2091	1.0614	1.1054	1.0025	1.0034	1.0000	$ 201.30	$ 180.11	1.8%
Apr-23	22,109	$150.16	1.2091	1.0614	0.9970	0.9712	0.9999	1.0000	$ 186.57	$ 181.40	2.6%
May-23	22,489	$141.95	1.2091	1.0614	1.0752	0.9907	0.9981	1.0000	$ 193.68	$ 183.14	3.4%
Jun-23	22,450	$131.53	1.2091	1.0614	1.0610	1.0249	0.9978	1.0000	$ 183.16	$ 183.03	3.3%
Jul-23	22,508	$132.30	1.2091	1.0614	1.0088	1.0132	0.9978	1.0000	$ 173.16	$ 182.90	3.3%
Aug-23	22,709	$131.81	1.2091	1.0614	1.1095	1.0054	0.9978	1.0000	$ 188.27	$ 183.12	3.6%
Sep-23	23,011	$132.74	1.2091	1.0614	0.9931	1.0250	0.9978	1.0000	$ 173.04	$ 182.80	3.9%
Oct-23	23,350	$146.43	1.2091	1.0614	1.0774	0.9714	0.9980	1.0000	$ 196.28	$ 184.83	5.2%
Nov-23	23,564	$131.69	1.2091	1.0614	1.0078	1.0514	0.9983	1.0000	$ 178.77	$ 183.99	3.9%
Dec-23	23,564	$150.15	1.2091	1.0614	1.0025	1.0142	0.9999	1.0000	$ 195.92	$ 184.96	4.0%
Jan-24	23,564	$138.82	1.2514	1.0614	1.0790	0.9621	1.0056	1.0000	$ 192.51	$ 186.59	5.0%
Feb-24	23,564	$139.41	1.2514	1.0614	1.0196	0.9682	1.0073	1.0000	$ 184.14	$ 187.22	4.6%
Mar-24	23,564	$140.01	1.2514	1.0614	1.0385	1.0025	1.0034	1.0000	$ 194.26	$ 186.70	3.7%
Apr-24	23,564	$140.60	1.2514	1.0614	1.0677	0.9712	0.9999	1.0000	$ 193.63	$ 187.30	3.3%
May-24	23,564	$141.20	1.2514	1.0614	1.0686	0.9907	0.9981	1.0000	$ 198.18	$ 187.70	2.5%
Jun-24	23,564	$141.81	1.2514	1.0614	0.9970	1.0249	0.9978	1.0000	$ 192.05	$ 188.43	3.0%
Jul-24	23,564	$142.41	1.2514	1.0614	1.0784	1.0132	0.9978	1.0000	$ 206.23	$ 191.15	4.5%
Aug-24	23,564	$143.02	1.2514	1.0614	1.0729	1.0054	0.9978	1.0000	$ 204.46	$ 192.49	5.1%
Sep-24	23,564	$143.63	1.2514	1.0614	0.9963	1.0250	0.9978	1.0000	$ 194.41	$ 194.24	6.3%
Oct-24	23,564	$144.24	1.2514	1.0614	1.1095	0.9714	0.9980	1.0000	$ 206.07	$ 195.05	5.5%
Nov-24	23,564	$144.86	1.2514	1.0614	0.9725	1.0514	0.9983	1.0000	$ 196.39	$ 196.52	6.8%
Dec-24	23,564	$145.48	1.2514	1.0614	1.0438	1.0142	0.9999	1.0000	$ 204.56	$ 197.24	6.6%
Jan-25	23,564	$149.07	1.2843	1.0614	1.0748	0.9621	1.0056	1.0000	$ 211.32	$ 198.81	6.5%
Feb-25	23,564	$149.71	1.2843	1.0614	0.9754	0.9682	1.0073	1.0000	$ 194.14	$ 199.64	6.6%
Mar-25	23,564	$150.35	1.2843	1.0614	1.0438	1.0025	1.0034	1.0000	$ 215.19	$ 201.39	7.9%
Apr-25	23,564	$150.99	1.2843	1.0614	1.0653	0.9712	0.9999	1.0000	$ 212.92	$ 202.99	8.4%
May-25	23,564	$151.64	1.2843	1.0614	1.0360	0.9907	0.9981	1.0000	$ 211.76	$ 204.13	8.7%
Jun-25	23,564	$152.28	1.2843	1.0614	1.0319	1.0249	0.9978	1.0000	$ 219.06	$ 206.38	9.5%
Jul-25	23,564	$152.93	1.2843	1.0614	1.0785	1.0132	0.9978	1.0000	$ 227.31	$ 208.13	8.9%
Aug-25	23,564	$153.58	1.2843	1.0614	1.0385	1.0054	0.9978	1.0000	$ 218.09	$ 209.27	8.7%
Sep-25	23,564	$154.24	1.2843	1.0614	1.0320	1.0250	0.9978	1.0000	$ 221.94	$ 211.56	8.9%
Oct-25	23,564	$154.90	1.2843	1.0614	1.1054	0.9714	0.9980	1.0000	$ 226.28	$ 213.25	9.3%
Nov-25	23,564	$155.56	1.2843	1.0614	0.9408	1.0514	0.9983	1.0000	$ 209.38	$ 214.33	9.1%
Dec-25	23,564	$156.22	1.2843	1.0614	1.0787	1.0142	0.9999	1.0000	$ 232.98	$ 216.70	9.9%

Proposed Annual Trend (Cost & Utilization) **8.24%**

Service Category	Base Trend	Adjustments	PAAM Table 3 Trend
Prescription Drugs:	8.24%	0.66%	8.95%

Notes:
Adjustments to the Prescription Drugs service category are for drug rebates

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Quarterly Trend Support (Standard Question #4a)

	1q2025	2q2025	3q2025	4q2025
Quarterly Index Rate Development:				
1Q2025 Projected Paid Claims	$837.95	$837.95	$837.95	$837.95
2025 Claims Trend	8.3%	8.3%	8.3%	8.3%
Quarterly Adjustment Factor	0.000	0.301	0.563	0.837
Quarterly Projected Paid Claims	$837.95	$858.27	$876.41	$895.82
Other Claims Liability Adjustments	($136.43)	($139.34)	($141.89)	($144.58)
Projected Net Claims	$701.52	$718.93	$734.52	$751.24
Average Paid to Allowed Factor	0.876	0.876	0.876	0.876
Normalization Factors				
Average Pricing Factor	1.471	1.471	1.471	1.471
Assumed Network Factor	0.995	0.995	0.995	0.995
Average Benefit Richness	1.133	1.133	1.133	1.133
Normalized Allowed Claims	$482.74	$494.72	$505.45	$516.95
Retention Components				
Administrative Costs PMPM	$66.88	$66.26	$65.73	$65.17
% of Premium Charges	0.8%	0.8%	0.8%	0.8%
Required Revenue	$774.36	$791.29	$806.46	$822.74
Months of Trend	0	3	6	9
Table 5A Trend	8.30%	9.04%	8.46%	8.42%

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2023 Average	1.5071	0.9938	0.9955	1.0769
Calendar Year 2023 Average for Members Active at end of BEP	1.5098	0.9937	0.9956	1.0770
2025 Projected	1.4910	0.9902	0.9949	1.0770

Support for Single Risk Pool Adjustment Factors:	Claims Paid through Claims System	Rx Rebates, Capitiation, Settlements, and Other Claims Paid Outside of System	Total
Calendar Year 2023 Allowed Claims PMPM	$ 821.47	$ (62.29)	$ 759.18
Calendar Year 2023 Allowed Claims PMPM for Members Active at end of BEP	$ 828.85	$ (63.27)	$ 765.58
BEP Adjustment (for COVID)	0.00%	0.00%	
Adj Calendar Year 2023 Allowed Claims PMPM	$ 821.47	$ (62.29)	$ 759.18
Adj Calendar Year 2023 Allowed Claims PMPM for Members Active at end of BEP	$ 828.85	$ (63.27)	$ 765.58
Trend	8.30%	Projections Done Independently	
Projected 2025 Allowed Claims PMPM for BEP Members	$ 963.50	$ (71.22)	$ 892.28
Projected 2025 Allowed Claims PMPM for Projected Membership	$ 972.16	$ (71.22)	$ 900.95
Change in Morbidity (Excluding Projected COVID Impacts)	1.0072	1.0000	1.0078
Change in Age	0.9893	1.0000	0.9885
Change in Area	0.9963	1.0000	0.9961
Change in Network	0.9993	1.0000	0.9993
Change in Benefit Richness	1.0000	1.0000	1.0000
Change in Morbidity - Projected COVID Impacts	1.0000	1.0000	1.0000

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	**1.0078**
Change in Demographics	**0.9846**
Change in Network	**0.9993**
Change in Benefits	**1.0000**

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan	$ 322,251,459	$ 282,407,060
Calculated Paid to Allowed Ratio		87.64%
URRT Worksheet I Value		87.64%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79962PA0250002	Platinum	25,956	$ 24,765,231	$ 24,137,781
79962PA0250014	Platinum	14,640	$ 13,822,107	$ 13,283,938
79962PA0250001	Gold	6,852	$ 6,309,765	$ 5,853,684
79962PA0250013	Gold	5,100	$ 4,662,571	$ 4,278,943
79962PA0250021	Gold	26,412	$ 24,032,093	$ 21,894,602
79962PA0250023	Gold	3,384	$ 3,061,424	$ 2,764,139
79962PA0250003	Gold	46,224	$ 41,619,130	$ 37,292,512
79962PA0250004	Gold	1,620	$ 1,409,148	$ 1,188,542
79962PA0250005	Gold	2,652	$ 2,383,946	$ 2,130,520
79962PA0250006	Gold	2,100	$ 1,866,080	$ 1,635,883
79962PA0250007	Gold	16,032	$ 14,367,455	$ 12,775,840
79962PA0260001	Gold	15,204	$ 13,448,516	$ 11,696,066
79962PA0250008	Gold	9,108	$ 8,099,725	$ 7,109,961
79962PA0250009	Gold	624	$ 545,821	$ 465,236
79962PA0250010	Gold	44,208	$ 39,269,370	$ 34,403,658
79962PA0250011	Gold	1,620	$ 1,414,395	$ 1,201,389
79962PA0250015	Gold	10,716	$ 9,427,533	$ 8,120,605
79962PA0250016	Gold	6,000	$ 5,331,278	$ 4,673,045
79962PA0260009	Gold	0	$ -	$ -
79962PA0250018	Gold	17,688	$ 15,593,162	$ 13,480,884
79962PA0250019	Gold	9,708	$ 8,440,024	$ 7,111,575
79962PA0250024	Silver	0	$ -	$ -
79962PA0250012	Silver	2,256	$ 1,892,149	$ 1,475,572
79962PA0250017	Silver	3,132	$ 2,617,517	$ 2,023,239
79962PA0250020	Silver	17,508	$ 14,874,883	$ 11,953,540
79962PA0250022	Silver	18,852	$ 15,837,141	$ 12,399,136
79962PA0260002	Silver	13,176	$ 11,221,888	$ 9,066,744
79962PA0260003	Silver	12,144	$ 10,360,532	$ 8,401,693
79962PA0260004	Silver	2,520	$ 2,155,351	$ 1,757,304
79962PA0260007	Silver	180	$ 150,646	$ 116,860
79962PA0260005	Silver	288	$ 241,037	$ 186,984
79962PA0260008	Silver	1,632	$ 1,366,196	$ 1,060,441
79962PA0260006	Bronze	1,752	$ 1,451,339	$ 1,096,126
79962PA0140003	Gold	1,308	$ 1,045,193	$ 932,246
79962PA0140004	Gold	1,440	$ 1,138,593	$ 997,762
79962PA0160002	Silver	348	$ 261,353	$ 206,797
79962PA0170001	Gold	504	$ 423,067	$ 380,591
79962PA0170002	Gold	4,704	$ 3,931,497	$ 3,512,043
79962PA0170003	Gold	5,508	$ 4,553,092	$ 3,993,292
79962PA0170004	Gold	7,092	$ 5,784,922	$ 4,955,576
79962PA0170005	Silver	1,692	$ 1,313,762	$ 1,012,917
79962PA0180003	Silver	480	$ 377,004	$ 298,886
79962PA0170006	Silver	1,128	$ 885,292	$ 700,627
79962PA0180004	Bronze	648	$ 500,233	$ 379,882

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To-Allowed Factor (6)	AV & Cost Sharing Factor (7)	Network Factor (8)	(7)/(6) (9)
79962PA0250002	Platinum	2,163	24,765,231	24,137,781	0.9747	1.0455	1.0000	1.0726
79962PA0250014	Platinum	1,220	13,822,107	13,283,938	0.9611	1.0201	1.0000	1.0614
79962PA0250001	Gold	571	6,309,765	5,853,684	0.9277	0.9604	1.0000	1.0352
79962PA0250013	Gold	425	4,662,571	4,278,943	0.9177	0.9432	1.0000	1.0278
79962PA0250021	Gold	2,201	24,032,093	21,894,602	0.9111	0.9319	1.0000	1.0229
79962PA0250023	Gold	282	3,061,424	2,764,139	0.9029	0.9183	1.0000	1.0170
79962PA0250003	Gold	3,852	41,619,130	37,292,512	0.8960	0.9070	1.0000	1.0122
79962PA0250004	Gold	135	1,409,148	1,188,542	0.8434	0.8248	1.0000	0.9779
79962PA0250005	Gold	221	2,383,946	2,130,520	0.8937	0.9031	1.0000	1.0106
79962PA0250006	Gold	175	1,866,080	1,635,883	0.8766	0.8757	1.0000	0.9990
79962PA0250007	Gold	1,336	14,367,455	12,775,840	0.8892	0.8959	1.0000	1.0075
79962PA0260001	Gold	1,267	13,448,516	11,696,066	0.8697	0.8648	1.0000	0.9944
79962PA0250008	Gold	759	8,099,725	7,109,961	0.8778	0.8776	1.0000	0.9998
79962PA0250009	Gold	52	545,821	465,236	0.8524	0.8382	1.0000	0.9834
79962PA0250010	Gold	3,684	39,269,370	34,403,658	0.8761	0.8749	1.0000	0.9986
79962PA0250011	Gold	135	1,414,395	1,201,389	0.8494	0.8337	1.0000	0.9815
79962PA0250015	Gold	893	9,427,533	8,120,605	0.8614	0.8519	1.0000	0.9890
79962PA0250016	Gold	500	5,331,278	4,673,045	0.8765	0.8756	1.0000	0.9989
79962PA0260009	Gold	0	0	0	0.8303	0.8054	1.0000	0.9700
79962PA0250018	Gold	1,474	15,593,162	13,480,884	0.8645	0.8568	1.0000	0.9911
79962PA0250019	Gold	809	8,440,024	7,111,575	0.8426	0.8235	1.0000	0.9774
79962PA0250024	Silver	0	0	0	0.9084	0.9274	1.0000	1.0210
79962PA0250012	Silver	188	1,892,149	1,475,572	0.7798	0.7353	1.0000	0.9429
79962PA0250017	Silver	261	2,617,517	2,023,239	0.7730	0.7262	1.0000	0.9395
79962PA0250020	Silver	1,459	14,874,883	11,953,540	0.8036	0.7675	1.0000	0.9551
79962PA0250022	Silver	1,571	15,837,141	12,399,136	0.7829	0.7394	1.0000	0.9444
79962PA0260002	Silver	1,098	11,221,888	9,066,744	0.8080	0.7736	1.0000	0.9575
79962PA0260003	Silver	1,012	10,360,532	8,401,693	0.8109	0.7778	1.0000	0.9591
79962PA0260004	Silver	210	2,155,351	1,757,304	0.8153	0.7840	1.0000	0.9615
79962PA0260007	Silver	15	150,646	116,860	0.7757	0.7299	1.0000	0.9409
79962PA0260005	Silver	24	241,037	186,984	0.7757	0.7299	1.0000	0.9409
79962PA0260008	Silver	136	1,366,196	1,060,441	0.7762	0.7305	1.0000	0.9411
79962PA0260006	Bronze	146	1,451,339	1,096,126	0.7553	0.7034	1.0000	0.9313
79962PA0140003	Gold	109	1,045,193	932,246	0.8919	0.9003	0.8900	1.0094
79962PA0140004	Gold	120	1,138,593	997,762	0.8763	0.8752	0.8900	0.9988
79962PA0160002	Silver	29	261,353	206,797	0.7913	0.7506	0.8900	0.9486
79962PA0170001	Gold	42	423,067	380,591	0.8996	0.9128	0.9300	1.0147
79962PA0170002	Gold	392	3,931,497	3,512,043	0.8933	0.9025	0.9300	1.0103
79962PA0170003	Gold	459	4,553,092	3,993,292	0.8771	0.8764	0.9300	0.9993
79962PA0170004	Gold	591	5,784,922	4,955,576	0.8566	0.8447	0.9300	0.9860
79962PA0170005	Silver	141	1,313,762	1,012,917	0.7710	0.7237	0.9300	0.9386
79962PA0180003	Silver	40	377,004	298,886	0.7928	0.7527	0.9300	0.9494
79962PA0170006	Silver	94	885,292	700,627	0.7914	0.7508	0.9300	0.9487
79962PA0180004	Bronze	54	500,233	379,882	0.7594	0.7087	0.9300	0.9332

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Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed
Current ACA Book - February 2024	1.491	67.1%	$765.58
New Business (Assumed to be same as current block)	1.491	32.9%	$765.58
Overall	**1.491**	**100.0%**	

Child Capping Adjustment	**1.004**
Average Age Factor	**1.486**
Geographic Factor	**0.990**
Tobacco Surcharge (Not Applicable)	**1.000**

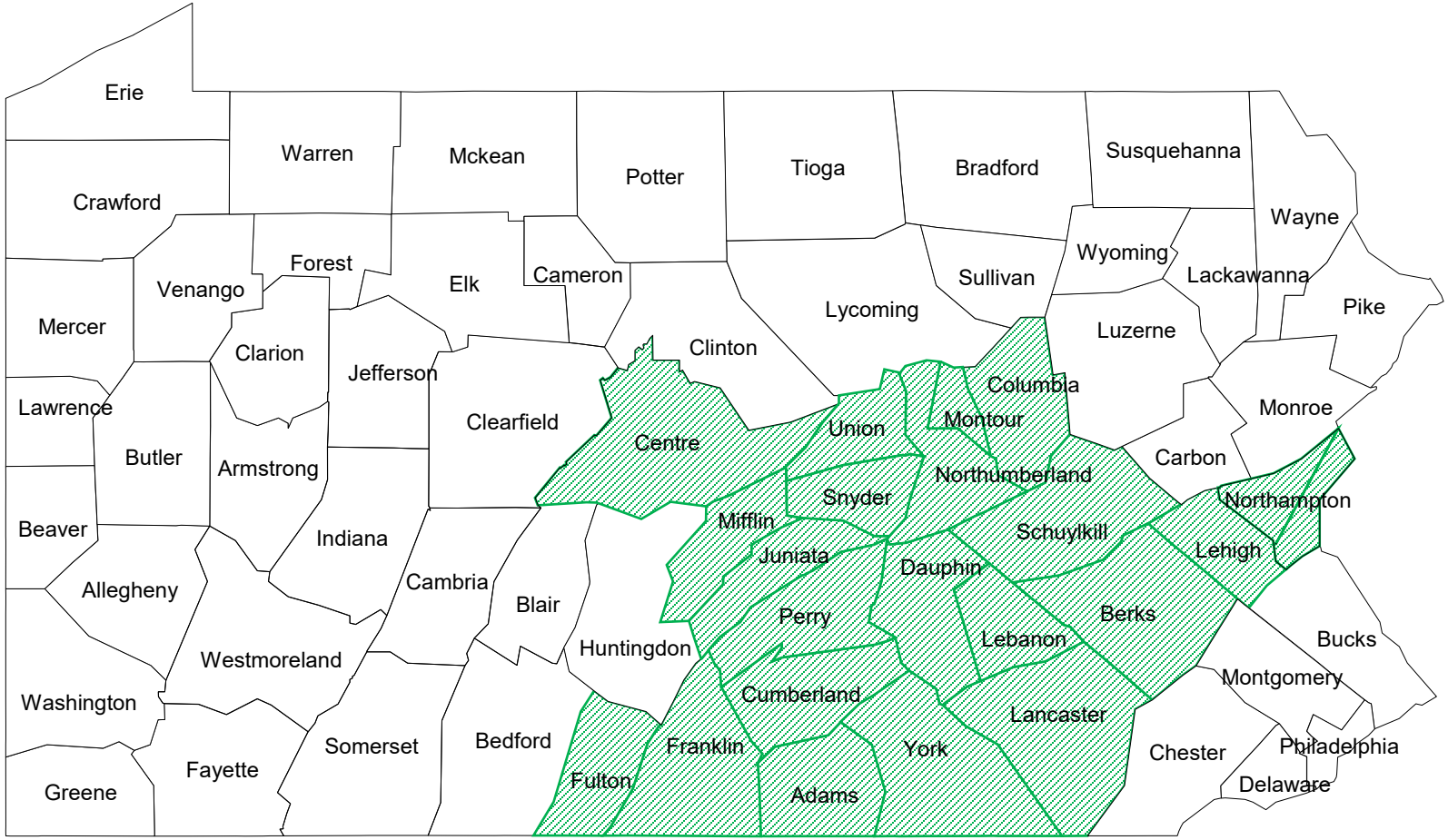
Rating Area	Rating Factor	Projected Members
1	0.0000	-
2	0.0000	-
3	0.0000	-
4	0.0000	-
5	0.0000	-
6	0.9416	8,730
7	1.0154	13,439
8	0.0000	-
9	1.0006	8,176

2025 Rate Filing Year

2024 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

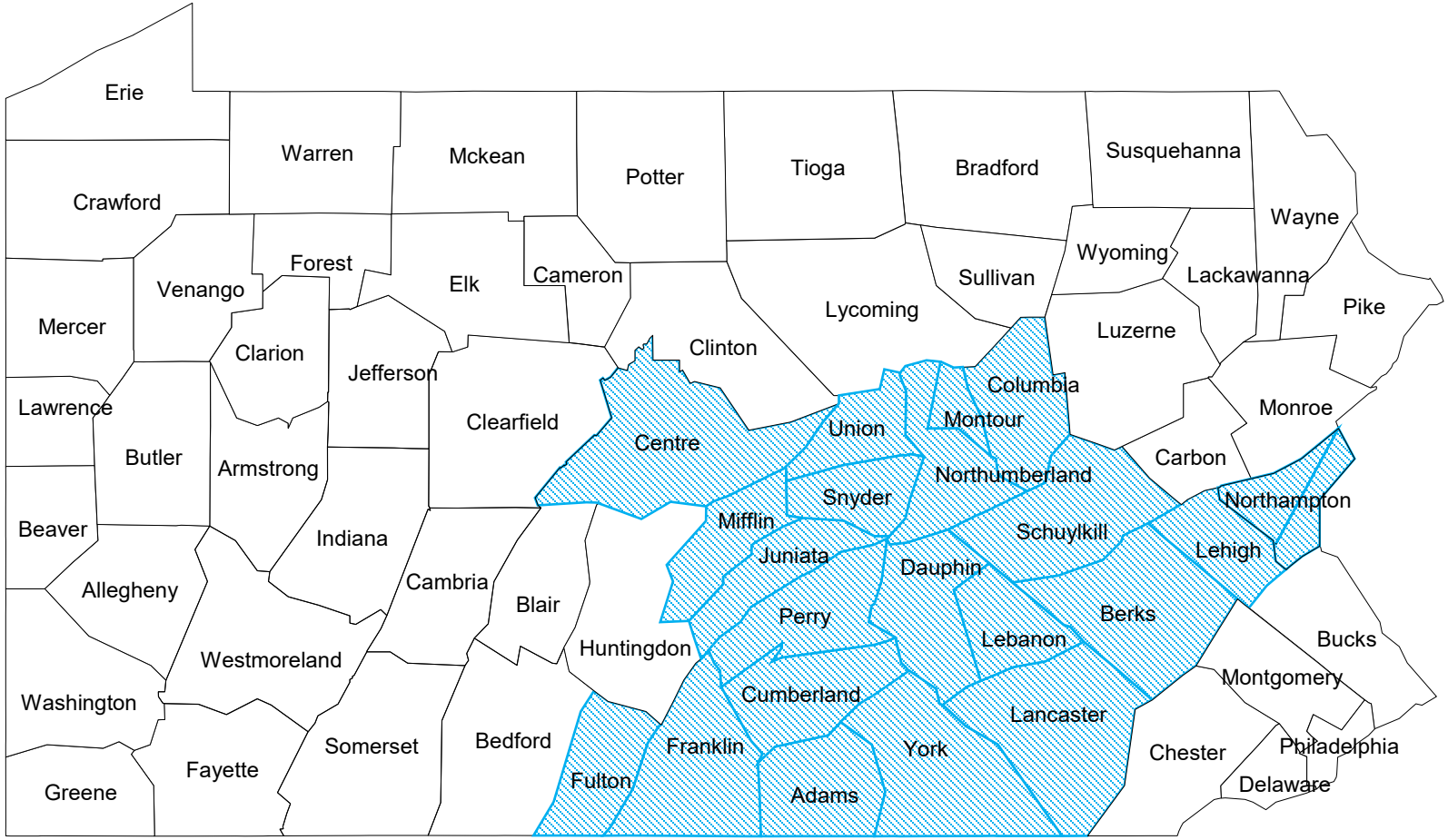
: 2024 on-exchange service area

: 2024 off-exchange only service area

2025 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

: 2025 on-exchange service area

: 2025 off-exchange only service area

Highmark Benefits Group's Response to Objection Letter Dated 06/05/2024

Product Name: **HBG Small Group 2025 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089375
Objection Letter Status: Disapproved
Objection Letter Date: 06/05/2024
Respond By Date: 06/19/2024
Response Date: 06/19/2024

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 06/05/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. The following objections relate to the file "2025 PID Act Memo SG HBG 05152024.pdf":

a. Please change the first sentence of the PA actuarial memo to "Table 0 of the PA Actuarial Memorandum Exhibits has been completed as per the instructions".

> ***Response****: The first sentence of the PA actuarial memo has been changed to "Table 0 of the PA Actuarial Memorandum Exhibits has been completed as per the instructions."*

b. Please add membership and metal levels offered to the bulleted list in section 1.A. of the PA actuarial memo.

> ***Response****: The metal levels that the Company plans to offer in 2025 and the current number of covered lives and of policyholders as of February 1, 2024 have been added to the bulleted list in section 1.A of the PA actuarial memo.*

2. The following objections relate to the trend assumption:

a. Please provide a revised version of the PAAM Exhibits with Table 3 including trends that differ by service category. The revised table should at least show different medical and prescription drug trends.

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***Response**: Table 3 has been updated to included differentiated medical and prescription drug trends in the revised "PY25.PAActuarialMemorandumRateExhibits_HBG_06192024.xlsm" workbook.*

b. Please provide a revised version of the file "2025 Supplemental Exhibits – HBG – 05152024.xlsx" with two versions of the trend support tab. One should support the new medical trend used in Table 3 of the PAAM Exhibits, and the other should support the new prescription drug trend used in Table 3 of the PAAM Exhibits. Additionally, please include the additional trend adjustments discussed in Section H of the PA actuarial memorandum such that the final supported trend shown matches the trend used in Table 3 of the PAAM Exhibits.

***Response**: Please see the revised "2025 Supplemental Exhibits – HBG – 06192024.xlsx" workbook for the requested support.*

c. Please provide a detailed quantitative exhibit showing the development of the projection year data used in the Trend Support tab. This should include all adjustments discussed in Section H of the PA actuarial memorandum.

***Response**: Please see the revised "2025 Supplemental Exhibits – HBG – 06192024.xlsx" workbook for the requested support. Please see below for a brief explanation of the components of development.*

- *Core Trend PMPM is developed from the Company's regression trend model, as discussed in section H of the PA Actuarial Memorandum, and reflects the core trend in utilization and mix of services.*
- *Contracting factor is a cumulative factor representing changes in in-network provider contracting levels as well as changes for out-of-network costs.*
- *New Tech factor is a cumulative factor representing changes in drug technology.*
- *High Dollar factor is a non-cumulative factor representing the projected monthly impact of High Dollar Claims (defined as claims exceeding $100K)*
- *Other Factor is a combination of cumulative and non-cumulative factors*
    - *Workdays & Seasonality are non-cumulative*
    - *All other miscellaneous factors are cumulative*

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d. Please provide a quantitative exhibit supporting out-of-network costs and show how out-of-network costs impact the cost trends entered in Table 3 of the PAAM Exhibits.

> ***Response****: The OON trend impact is embedded in the Contracting factors provided in Part C. To determine the OON portion of the Contracting factor, a standard OON-specific unit cost trend is applied at a segment-specific level based on the historical distribution of OON allowed claims.*

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

> ***Response****: The Company has tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.*

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

> ***Response****: The Company's estimate of the drivers of rate change has been added to section 1.C Average Rate Change in the PA actuarial memo.*

5. The following objections relate to the file "2025 PID Standard Questions HBG 05152024.pdf":

a. Please provide an exhibit in Excel showing the increase in normalized cost in rating areas 6 and 9 relative to rating area 7 discussed in response to standard question 8a. Additionally, please include data to support the normalized cost values shown.

> ***Response****: Please refer to tab "Q5a" of the excel file "PID Q&A Round 1 Response Exhibits_HBG_06.19.24.xlsx" for the requested exhibit.*

b. The response to question 2c of the Standard Questions indicates a [redacted] increase in drug

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rebates from the base period to the rating period. Please explain what factors are causing this increase.

> ***Response****: The primary driver of the [redacted] increase in drug rebates from the base period to the rating period is increased utilization of high-cost specialty pharmaceuticals, such as those in the GLP-1 class.*

6. Please provide an exhibit in Excel containing risk adjusted loss ratios by rating area along with a column for membership.

> ***Response:*** *Please refer to tab "Q6" of the excel file "PID Q&A Round 1 Response Exhibits_HBG_06.19.24.xlsx" for the requested exhibit.*

7. The following objections relate to the file "PY25.PAActuarialMemorandumRateExhibits_HBG_05152024.xlsm":

a. Please explain what factors contribute to the difference between the Pricing AV values and the Metallic Tier AV values in Table 10 of the PAAM Exhibits.

> ***Response****: Pricing AV values for the Company are developed using an internal continuance table-based model that is dependent on claim-line detail derived from our entire Central PA small group population. To the extent that the experience of this underlying population is different from the population underlying the Metallic Tier AV calculator, Pricing AV values and Metallic Tier AV values may diverge. This includes differences in the distribution of utilization across benefit services, differences in the geographic cost of benefit services, differences in the mix of Individual and Family contracts, and differences in the distribution of policies meeting or exceeding successive claim thresholds.*

b. Based on Table 8 cell F77, the base period allowed claims after normalization are increasing by 11.5%. Please explain what factors are driving this increase.

> ***Response****: An increase in base period allowed claims was seen broadly across the following service categories: Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drugs. Year-over-year claim increases were highest in*

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the Outpatient Hospital service category, driven by substantial increases in cost per utilization for outpatient surgeries and outpatient pharmacy services.

c. Plan 22 is a silver plan on the III Plan Rates tab with a .908 Pricing AV. Please explain what factors are causing this silver plan to have this significant difference between Pricing AV and Metallic AV.

***Response**: Plan 22 is a $0 deductible plan, which is a key driver of its relative richness.*

d. Plans 30 and 31 from the III Plan Rates tab have the same Pricing AV and have the same pricing factors. Please explain why the company wants to offer both plans.

***Response**: The aforementioned plans provide more consumer choice by offering different benefit designs at a similar price point, depending on what selection of benefits is more important to a particular client.*

e. Please provide a detailed quantitative exhibit in Excel supporting the projected increase in membership compared to current membership shown in Table 1. Please explain what factors are driving the difference.

***Response**: Membership projections are developed in conjunction with the Company's sales leadership team. The Company has experienced year-over-year membership growth for each of the previous five years and anticipates that the competitive landscape in Central PA will continue to be favorable in 2025, allowing the Company to effectively retain existing clients and to sell new business.*

8. The following questions relate to the risk transfer assumption:

a. Please provide a detailed quantitative exhibit displaying the development of the Company-specific average PLRS, ARF, GCF, ID, and AV assumptions underlying the projected 2025 risk adjustment transfer, as shown in Table 16 of the PAAM Exhibits.

***Response**: [redacted]*

b. Please provide a detailed quantitative exhibit displaying the development of the market wide average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected

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2025 risk adjustment transfer, as shown in Table 16 of the PAAM Exhibits.

***Response**: [redacted]*

c. Please provide a detailed quantitative exhibit displaying the anticipated receipt and assessment associated with the high-cost risk pool component of the projected risk transfer results.

***Response**: The anticipated payment associated with the high-cost risk pool component of the risk transfer results is based on an average historical payment of 0.25% of premium across the Highmark family of companies. The risk charge component is calculated based on a percentage of premium estimate received from an external consultant with no adjustments.*

d. The projected incurred risk adjustment PMPM included in the PY24 filing was $24.68. Please explain what factors are causing the projected incurred risk adjustment to increase to $59.50 for the PY25 filing.

***Response**: The main driver of the increase in projected incurred risk adjustment from $24.68 in the PY24 filing to $59.50 for the PY25 filing is [redacted].*

9. Please provide the allowed year-to-date claims for 2024 along with member months.

***Response**: The allowed claims and member months provided below are YTD-March 2024 with one month of runout.*

Member Months	Uncompleted Allowed Claims	Completed Allowed Claims	Uncompleted Allowed PMPM	Completed Allowed PMPM	Completion Factor
74,463	$56,966,096	$64,927,046	$765.03	$871.94	0.877

10. Per the URRT, Worksheet 2, the Member Cost Sharing (cell D28) is equal to $25,003,964.95. However, per the PAAM Exhibits, Table 2, Estimated Cost Sharing (Member and HHS) (cell F36) is equal to $27,461,180.25. These numbers were also different last year, because "Member Cost Sharing in URRT Worksheet 2 includes a decrease for Rx Rebates and an increase for Capitation, but the Estimated Cost Sharing (Member and HHS) in PAAM

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Exhibits Table 2 does not include adjustments for Rx Rebates or Capitation". If this is also causing the difference this year, simply confirm. If not, please explain.

***Response**: Yes, the driver of the difference is the same.*

11. Per Table 2 of the PAAM Exhibits, Estimated Cost Sharing (Member and HHS) (cell F36) is equal to $27,461,180.25. However, in Table 4 of the PAAM Exhibits, the Estimated Annual Cost Sharing (Member + HHS) for 2023 (column I) is $29,237,432.72. These numbers were also different last year, because "The Estimated Cost Sharing (Member and HHS) in Table 2 of the PAAM Exhibits includes increases for settlements processed outside the Company's claims system, as well as a decrease for Other Party Liabilities, but the Estimated Annual Cost Sharing (Member + HHS) in Table 4 of the PAAM Exhibits does not include these adjustments". If this is also causing the difference this year, simply confirm. If not, please explain.

***Response**: Yes, the driver of the difference is the same.*

12. Per Table 2 of the PAAM Exhibits, Total Prescription Drug Rebates (cell I36) is equal to ($19,226,470.51). However, in Table 4 of the PAAM Exhibits, the Prescription Drug Rebates for 2023 (column J) is ($16,748,392.97). Please update so that these numbers are consistent or provide an explanation explaining the difference.

***Response**: The Total Prescription Drug Rebates in Table 2 of the PAAM exhibits are on an allowed basis while the Prescription Drug Rebates for 2023 from Table 4 of the PAAM exhibits are on an incurred basis. The Total Prescription Drug Rebates in Table 2 of the PAAM exhibits are equivalent to the Prescription Drug Rebates for 2023 from Table 4 of the PAAM exhibits grossed up by the experience period paid-to-allowed ratio.*

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Geographic Cost Factor Development			
	Rating Region 6	**Rating Region 7**	**Rating Region 9**
Membership Distribution	21%	49%	30%
Allowed Claims[1]	$649.25	$644.83	$677.17
Age Gender Factor	1.484	1.526	1.494
Induced Demand Factor	0.986	0.914	0.926
Network	0.996	1.001	1.000
Normalized Allowed Claims	$445.38	$462.26	$489.38
Implied BEP Area Factor	**0.954**	**0.990**	**1.049**
2024 Approved Area Factor	0.932	1.026	0.991
Change in Geographic Cost	*2.4%*	*-3.4%*	*5.8%*
2025 Proposed Area Factor	**0.942**	**1.015**	**1.001**

[1] *Net of Estimated Risk Adjustment & Prescription Drug Rebates*

Experience Period Risk-Adjusted Loss Ratios by Rating Area				
	Rating Area 6	**Rating Area 7**	**Rating Area 9**	**Total (URRT)**
Earned Premium	$42,392,564	$89,847,158	$52,980,142	$185,219,864
Risk Adjustment	$1,287,708	$4,030,426	$952,270	$6,270,405
Incurred Claims	$42,466,721	$87,565,989	$53,062,723	$183,095,433
Loss Ratio	**0.972**	**0.933**	**0.984**	**0.956**
Member Months	64,972	128,958	77,900	271,830

Highmark Benefits Group's Response to Objection Letter Dated 07/03/2024

Product Name: **HBG Small Group 2025 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089375
Objection Letter Status: Disapproved
Objection Letter Date: 07/03/2024
Respond By Date: 07/17/2024
Response Date: 07/17/2024

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 07/03/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

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

> ***Response****: The Company has tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical*

2. The following objections relate to the trend assumptions:

a. Please provide a detailed quantitative exhibit in Excel showing the historical experience for the Core Trend PMPM, Contracting Adjustment Factor, New Tech Adjustment Factor, Other Adjustment Factor, and High Dollar Adjustment Factor.

> ***Response****: Please see the revised "Medical Trend Support" and "Drug Trend Support" tabs of the "2025 Supplemental Exhibits - HBG_07172024.xlsx" workbook for the requested support.*

b. Please explain what specific changes in in-network provider contracting levels or changes for out-of-network costs are causing the high projected Contracting Adjustment Factors.

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***Response**: The Contracting Adjustment Factor is a cumulative factor for which the trend impact can be calculated as the year-over-year relationship of the annual average factor. The primary driver of trend in the Contracting Adjustment Factor has been higher-than-historically-normal contractual agreements with in-network providers due to rising inflation in recent years.*

c. Please provide a detailed quantitative exhibit in Excel supporting the .87% adjustment in cell I97 of the Drug Trend Support tab in the revised Supplemental Exhibits.

***Response**: Please see tab "Q2c" of the "HBG Q&A Round 2 Response Exhibits_07.17.24.xlsx" workbook for the requested support.*

3. Based on the table containing the drivers of the rate change provided in response to question 4 from the prior objection letter, there is a 3.1% increase due to changes in Benefit Pricing, Benefit Richness, and Network. Please provide a detailed narrative explaining what factors caused this increase.

***Response**: The 3.1% increase due to changes in Benefit Pricing, Benefit Richness, and Network is driven by changes in Benefit Pricing and the associated change in the prescribed Benefit Richness. In relation to the projected PtA used in 2024 pricing, the overall projected PtA has increased for 2025 pricing. As described in response to question 6 below, an important part of the pricing process is truing the projected pricing AVs up to actual experience. This increase in the overall projected PtA carries with it an associated increase in Benefit Richness, as determined by the PID's prescribed formula.*

4. The following are related to risk adjustment:

a. Question 8a from the prior objection letter still stands. Please provide this exhibit demonstrating the calculation for each factor in Excel and retain all formulas.

***Response**: Please see tab "Q4a" of the "HBG Q&A Round 2 Response Exhibits_07.17.24.xlsx" workbook for the requested support.*

b. As a follow-up to question 8b, please provide an exhibit in Excel showing the adjustments to each factor as well as data showing the historical errors and any historical adjustments applied for each factor. Please retain all formulas.

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***Response**: Please see tab "Q4b" of the "HBG Q&A Round 2 Response Exhibits_07.17.24.xlsx" workbook for the requested support.*

5. Based on the response to question 7b from the prior objection letter, the increase in base period allowed claims occurred broadly across service categories and was the highest in the Outpatient Hospital category. Please provide an exhibit in Excel showing monthly historical allowed claims by service category for each service category mentioned. Additionally, please include projections for the remainder of 2024 and 2025.

***Response**: Please see tab "Q5" of the "HBG Q&A Round 2 Response Exhibits_07.17.24.xlsx" workbook for the requested support. Please note that the Company only develops medical claim projections at the aggregate level, so the Company does not have more granular medical service category specific claim projections for 2024 and 2025 available. The Company expects the BEP claims to trend forward at the rates provided in the Trend Support tabs of the "2025 Supplemental Exhibits – HBG_07172024.xlsx" workbook. Claims experience for YTD-May 2024 with no runout has been included in the exhibit to provide context for emerging experience in 2024.*

6. Please provide a detailed quantitative exhibit that illustrates that there is no additional induced demand beyond what is prescribed by the Department being included in the Pricing AV values.

***Response**: The development of the Company's pricing AVs only considers on-system completed allowed and paid claims. The pure BEP PtA, computed as (on-system completed paid claims / on-system completed allowed claims), is 87.1%. The company applies adjustments to 87.1% to account for the change in plan design from 2023 to 2024, the change in plan design from 2024 to 2025, and the projected reduction in Net Savings from 2023 to 2025 related to the Company's copay adjustment program (as indicated in response to PID Standard Question 12c), which results in a projected PtA of 87.5%. The pricing AVs are trued-up to composite to 87.5% based on the enrollment distribution of the active population at the end of the BEP. The shift in the projected enrollment distribution, based on 2-1-24 enrollment, increases the composite PtA to 87.6%, which is the projected PtA shown in Table 5 of the PAAM exhibits. Since the pricing model takes allowed claims * pricing AV, an important step of the pricing*

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process is to true the pricing AVs up to actual experience. This also means that additional increases for induced demand were not added.

PtA Summary						
2018	2019	2020	2021	2022	2023	2025 [1]
0.855	0.855	0.874	0.882	0.867	0.871	**0.876**

[1] *PID Table 5 Projected PtA*

7. Based on the response to question 7e from the prior objection letter, the Company has experienced year-over-year membership growth for each of the past five years. Please provide a detailed quantitative exhibit and narrative that illustrates what this new membership looks like from a morbidity and age perspective, compared to remaining membership in the block.

***Response**: Please see tab "Q7" of the "HBG Q&A Round 2 Response Exhibits_07.17.24.xlsx" workbook for the requested quantitative support.*
As shown in the exhibit, the Company has experienced year-over-year membership growth for each of the past five years, from 79,112 member months in 2018 to 271,830 in 2023. As demonstrated by the Allowable Rating Factor (ARF), the average age of the block has remained relatively stable over time, suggesting that new membership is generally of a similar or slightly younger age relative to continuous year-over-year membership. The relative risk of the block (as a measure of morbidity) has been variable year-to-year, with more recent history in 2021 and 2022 showing similar relative risk between populations. The estimated relative risk has increased in 2023, driven by the existing 2022 membership that has continued into 2023.

a. Please provide a detailed narrative that describes the implications to risk adjustment for this membership growth.

***Response**: The Company assumes that any change in its overall risk profile from what is priced will cause a corresponding change in Risk Adjustment transfer from what is priced. While the Company acknowledges that the Risk Adjustment program does not provide perfect compensation for relative risk, it is adequate for the Company to assume in pricing that new membership will have the same demographic and risk profile as the Company's existing membership.*

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		Allowed Claim Dollars							Allowed Claim PMPMs						
Month	Members	Inpatient Hospital	Outpatient Hospital	Professional Services	Other Medical	Prescription Drugs (Gross of Rebates)	Outpatient Hospital: Surgeries	Outpatient Hospital: Pharmacy Services	Inpatient Hospital	Outpatient Hospital	Professional Services	Other Medical	Prescription Drugs (Gross of Rebates)	Outpatient Hospital: Surgeries	Outpatient Hospital: Pharmacy Services
01/22	17354	$ 3,142,162	$ 4,380,038	$ 2,461,825	$ 223,519	$ 3,109,590	$ 1,341,216	$ 495,868	$ 181.06	$ 252.39	$ 141.86	$ 12.88	$ 179.19	$ 77.29	$ 28.57
02/22	17359	$ 2,286,612	$ 4,315,261	$ 2,398,776	$ 165,522	$ 2,847,905	$ 1,218,459	$ 499,742	$ 131.72	$ 248.59	$ 138.19	$ 9.54	$ 164.06	$ 70.19	$ 28.79
03/22	17533	$ 1,838,940	$ 5,484,749	$ 2,797,809	$ 164,510	$ 3,430,283	$ 1,837,981	$ 799,784	$ 104.88	$ 312.82	$ 159.57	$ 9.38	$ 195.65	$ 104.83	$ 45.62
04/22	17776	$ 1,557,597	$ 4,238,704	$ 2,516,850	$ 192,896	$ 3,084,936	$ 1,109,483	$ 755,212	$ 87.62	$ 238.45	$ 141.59	$ 10.85	$ 173.55	$ 62.41	$ 42.48
05/22	17916	$ 2,281,862	$ 4,105,985	$ 2,641,998	$ 198,870	$ 3,151,840	$ 1,207,126	$ 727,232	$ 127.36	$ 229.18	$ 147.47	$ 11.10	$ 175.92	$ 67.38	$ 40.59
06/22	18394	$ 1,419,076	$ 4,881,438	$ 2,715,062	$ 170,664	$ 3,426,186	$ 1,805,982	$ 708,109	$ 77.15	$ 265.38	$ 147.61	$ 9.28	$ 186.27	$ 98.18	$ 38.50
07/22	18770	$ 2,252,335	$ 4,372,063	$ 2,540,218	$ 231,861	$ 3,331,178	$ 1,350,301	$ 766,761	$ 120.00	$ 232.93	$ 135.33	$ 12.35	$ 177.47	$ 71.94	$ 40.85
08/22	18820	$ 2,963,674	$ 5,367,419	$ 2,958,541	$ 199,117	$ 3,535,719	$ 2,032,486	$ 715,950	$ 157.47	$ 285.20	$ 157.20	$ 10.58	$ 187.87	$ 108.00	$ 38.04
09/22	19213	$ 1,999,557	$ 5,917,102	$ 2,879,710	$ 177,444	$ 3,421,090	$ 2,361,356	$ 773,553	$ 104.07	$ 307.97	$ 149.88	$ 9.24	$ 178.06	$ 122.90	$ 40.26
10/22	19438	$ 2,386,096	$ 5,027,337	$ 2,890,444	$ 250,333	$ 3,364,068	$ 1,440,237	$ 846,958	$ 122.75	$ 258.63	$ 148.70	$ 12.88	$ 173.07	$ 74.09	$ 43.57
11/22	19641	$ 1,955,103	$ 5,512,292	$ 3,041,676	$ 180,152	$ 3,753,098	$ 1,840,309	$ 827,935	$ 99.54	$ 280.65	$ 154.86	$ 9.17	$ 191.08	$ 93.70	$ 42.15
12/22	20379	$ 2,151,453	$ 6,524,803	$ 2,770,947	$ 205,837	$ 3,826,395	$ 2,655,404	$ 999,302	$ 105.57	$ 320.17	$ 135.97	$ 10.10	$ 187.76	$ 130.30	$ 49.04
01/23	21562	$ 2,573,796	$ 6,729,006	$ 3,385,471	$ 209,169	$ 3,865,086	$ 2,927,731	$ 783,603	$ 119.37	$ 312.08	$ 157.01	$ 9.70	$ 179.25	$ 135.78	$ 36.34
02/23	21800	$ 3,547,037	$ 5,866,147	$ 3,228,394	$ 194,905	$ 3,941,396	$ 2,067,893	$ 907,162	$ 162.71	$ 269.09	$ 148.09	$ 8.94	$ 180.80	$ 94.86	$ 41.61
03/23	21815	$ 3,377,928	$ 7,245,521	$ 3,755,816	$ 213,669	$ 4,545,485	$ 2,773,397	$ 784,963	$ 154.84	$ 332.13	$ 172.17	$ 9.79	$ 208.37	$ 127.13	$ 35.98
04/23	22019	$ 2,143,958	$ 6,696,848	$ 3,480,891	$ 224,919	$ 4,364,445	$ 2,303,837	$ 955,100	$ 97.37	$ 304.14	$ 158.09	$ 10.21	$ 198.21	$ 104.63	$ 43.38
05/23	22411	$ 4,158,835	$ 7,255,297	$ 3,789,250	$ 328,307	$ 4,623,714	$ 2,659,897	$ 1,036,726	$ 185.57	$ 323.74	$ 169.08	$ 14.65	$ 206.31	$ 118.69	$ 46.26
06/23	22395	$ 3,845,094	$ 6,761,616	$ 3,554,988	$ 291,080	$ 4,575,854	$ 1,993,810	$ 1,361,390	$ 171.69	$ 301.93	$ 158.74	$ 13.00	$ 204.32	$ 89.03	$ 60.79
07/23	22445	$ 2,817,767	$ 6,732,923	$ 3,295,515	$ 284,108	$ 4,379,197	$ 2,706,314	$ 938,101	$ 125.54	$ 299.97	$ 146.83	$ 12.66	$ 195.11	$ 120.58	$ 41.80
08/23	22655	$ 4,022,857	$ 7,449,038	$ 3,900,993	$ 284,304	$ 4,866,420	$ 2,364,398	$ 1,226,081	$ 177.57	$ 328.80	$ 172.19	$ 12.55	$ 214.81	$ 104.37	$ 54.12
09/23	22966	$ 2,450,043	$ 8,819,521	$ 3,471,633	$ 226,071	$ 4,472,555	$ 3,092,466	$ 2,033,586	$ 106.68	$ 384.03	$ 151.16	$ 9.84	$ 194.75	$ 134.65	$ 88.55
10/23	23316	$ 2,647,975	$ 8,356,098	$ 4,217,573	$ 298,785	$ 5,120,722	$ 2,831,930	$ 1,450,648	$ 113.57	$ 358.38	$ 180.89	$ 12.81	$ 219.62	$ 121.46	$ 62.22
11/23	23571	$ 2,680,533	$ 7,844,305	$ 3,865,911	$ 238,812	$ 4,776,834	$ 2,856,158	$ 1,289,720	$ 113.72	$ 332.79	$ 164.01	$ 10.13	$ 202.66	$ 121.17	$ 54.72
12/23	24875	$ 2,985,085	$ 8,470,926	$ 3,952,033	$ 245,385	$ 4,894,388	$ 3,000,067	$ 1,368,052	$ 120.00	$ 340.54	$ 158.88	$ 9.86	$ 196.76	$ 120.61	$ 55.00
01/24	24897	$ 3,641,192	$ 8,979,596	$ 4,644,316	$ 281,323	$ 5,176,808	$ 3,369,285	$ 1,397,804	$ 146.25	$ 360.67	$ 186.54	$ 11.30	$ 207.93	$ 135.33	$ 56.14
02/24	24810	$ 3,920,544	$ 8,486,065	$ 4,069,575	$ 306,628	$ 4,998,858	$ 3,158,104	$ 1,409,253	$ 158.02	$ 342.04	$ 164.03	$ 12.36	$ 201.49	$ 127.29	$ 56.80
03/24	24676	$ 2,800,365	$ 8,186,064	$ 4,324,706	$ 285,093	$ 5,036,538	$ 2,619,615	$ 1,250,675	$ 113.49	$ 331.74	$ 175.26	$ 11.55	$ 204.11	$ 106.16	$ 50.68
04/24	24573	$ 3,573,335	$ 7,606,888	$ 4,382,653	$ 258,691	$ 5,401,561	$ 2,538,442	$ 848,184	$ 145.42	$ 309.56	$ 178.35	$ 10.53	$ 219.82	$ 103.30	$ 34.52
05/24	24309	$ 3,358,814	$ 8,519,631	$ 4,499,317	$ 227,949	$ 5,843,709	$ 2,854,318	$ 825,909	$ 138.17	$ 350.47	$ 185.09	$ 9.38	$ 240.39	$ 117.42	$ 33.98

**Note that YTD-May 2024 with 0 months of runout was added to provide context for emerging experience in 2024*

YOY Change $ (2023):	***$ 19.12***	***$ 54.60***	***$ 14.91***	***$ 0.57***	***$ 19.25***		***$ 25.98***	***$ 11.86***
YOY Change % (2023):	***16.2%***	***20.3%***	***10.2%***	***5.3%***	***10.6%***		***28.8%***	***29.7%***

Highmark Benefits Group's Response to Objection Letter Dated 07/24/2024

Product Name: **HBG Small Group 2025 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089375
Objection Letter Status: Disapproved
Objection Letter Date: 07/24/2024
Respond By Date: 07/31/2024
Response Date: 07/31/2024

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 07/24/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

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

> ***Response****: The Company has tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.*

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

> ***Response****: The 2023 experience period risk adjustment amount entered in Table 2 of the revised "PY25.PAActuarialMemorandumRateExhibits_HBG_07312024.xlsm" workbook has been updated to reflect the final CMS risk adjustment amount released on July 22nd for the Company.*

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

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***Response**: The Company has reviewed the final CMS transfer amount published on July 22nd and determined that the currently proposed Risk Adjustment transfer amount for 2025 of $64.33 could be appropriately revised to $72.78, resulting in a 1.2% reduction of the proposed rate increase from 12.6% to 11.4%. The key driver of the change would be an increase to the insurer-specific PLRS, based on the new information from July 22nd. Please note that the Company has not yet updated all applicable supporting exhibits. The Company instead requests that the Department consider the impact from updating Risk Adjustment as part of its final rate determination.*

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

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

***Response**: The 7/31/24 versions of the above items are posted in SERFF along with the Company's response to this data call.*

5. The following relate to the trend assumption:

a. What time period is used in the regression analysis shown in the Trend Support tabs of the Supplemental Exhibits?

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***Response**: The Company considers all the years in the historical period when establishing the basis for regression.*

b. Please split out the "Other Adj Factor" into its components.

***Response**: Please see the revised "2025 Supplemental Exhibits - HBG_07312024.xlsx" workbook for the requested support.*

c. Please explain what is included in the "all other miscellaneous factors" component of the "Other Adj Factor".

***Response**: There are two main items in the "All Other Miscellaneous Factors" component. The first item measures the impact of the flu season on claims; this is quantified considering both the timing and severity of the flu season. The second item measures the impact of new laws and mandates on claims. The rest of the factors considered "All Other Miscellaneous Factors" are immaterial.*

d. Please explain what caused the shift in the "Contracting Adj Factor" from 1.2514 in Dec-24 to 1.2952 in Jan-25 on the Drug Trend Support tab.

***Response**: The "Contracting Adj Factor" shifts from 1.2514 in Dec-24 to 1.2952 in Jan-25 on the Drug Trend Support tab due to an anticipated 3.5% increase in the average wholesale price of drugs.*

e. The "New Tech Adj Factor" is cumulative on the Medical Trend Support tab and is constant on the Drug Trend Support tab. Please explain why this occurs and explain further what this factor represents.

***Response**: Up to January 2022, the Company had broken out and quantified the impact of new tech on drug trend. Due to the impact being minor relative to that of other categories, there was a methodology change starting January 2022. This methodology change keeps the new tech impact embedded within the Drug core trend PMPMs, which is why the New Tech factor for Drug has not changed since January 2022. New Tech for our Medical PMPMs continues to be broken out and quantified.*

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f. Recent historical drug trends don't support the drug trend assumption of 8.7 in cell J92 on the Drug Trend Support tab. Please provide a detailed narrative explaining why the drug trend assumption used in the filing significantly exceeds the drug trends observed over the past year.

> ***Response****: Recent historical drug trends do not contain information about future expectations, which is a key reason why the Company does not use historical observed trends for pricing purposes. The Company experienced low Core Trend over the past year, which is not expected to continue in the projection period.*

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

> ***Response****: The detailed quantitative exhibit walking from the experience period loss ratio in cell M38 to the projected loss ratio for the projection period is shown below with a description of each of the lines in the table following. Each number between the "Experience Period Loss Ratio" and the "Projected Loss Ratio" represents the factor impact of each adjustment on the MLR. Please note that this is not the way that the company builds our rate increase so the factors are not exact.*

	HBG
Experience Period Loss Ratio	88.9%
Trend	1.189
Single Risk Pool Adjustment Factors	0.992
Removing BEP Risk Adjustment	1.097
BEP Revenue Adjust for 2023 Policy Year	0.989
2024 Approved Increase	0.945
2025 Filed Increase	0.933
Admin/Taxes and Fees	0.989
Projected Risk Adjust	0.930
Other	0.999
Projected Loss Ratio	92.1%

Projected Loss Ratio Without Increase	98.8%

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Experience Period Loss Ratio	*The loss ratio that ties to M38 in the PID table, "Table 2. Experience Period Claims and Premiums".*
Trend	*The incurred claim trend.*
Single Risk Pool Adjustment Factors	*Includes change in morbidity, demographics, network, and benefits from the BEP to the 2025 calendar year.*
Removing BEP Risk Adjustment	*Removes the BEP risk adjustment amount from the BEP revenue.*
BEP Revenue Adjust for 2023 Policy Year	*Adjusts the BEP revenue for the clients that have not yet renewed into their 2023 policy year. Also applies the risk pool adjustment factors to revenue to account for the population shifts.*
2024 Approved Increase	*The approved premium increase in 2024.*
2025 Filed Increase	*The filed 2025 rate increase ratioed to the number of members renewing into their 2025 policies throughout the year. This factor is applied such that the projected MLR will be on a calendar year 2025 basis.*
Admin/Taxes and Fees	*The change in the administrative expenses and taxes and fees from the BEP to the 2025 calendar year.*
Projected Risk Adjust	*The projected 2025 risk adjustment assumed in the 2025 filing.*
Other	*Unquantified factor due to difference in rating methodology.*
Projected Loss Ratio	*The projected loss ratio that matches the projected loss ratio shown in the URRT.*
Projected Loss Ratio Without Increase	*The projected loss ratio without the 2025 filed increase.*

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7. In response to Standard Question 2c it's indicated that the change in prescription drug rebates has been fully reflected in the rate development. Where precisely has the change in drug rebates been reflected in the rate development?

> ***Response****: The change in prescription drug rebates has been fully reflected in the rate development. The precise location of the change in drug rebates within the rate development is the adjustment to gross drug trend, as supported on tab "Q2c" of the "HBG Q&A Round 2 Response Exhbits_07.17.24.xlsx" workbook. The annualized trend in drug rebates is [redacted] while the gross drug trend is 8.70%. Because the trend in*

drug rebates does not keep pace with the gross drug trend, the net drug trend is 9.64%, as displayed in Table 3 of the PAAM Exhibits.

8. Please provide an exhibit in Excel comparing the actual and projected drug rebates for the past five years.

***Response**: Please see tab "Q18" of the "HBG Q&A Round 3 Response Exhibits_07.31.24.xlsx" workbook for the requested support.*

9. As a follow-up to question 12 from the round 1 objection letter, please explain why the company chooses to fill out Table 2 on a different basis than Table 4.

***Response**: The Prescription drug rebates in Table 2 need to be grossed up to an allowed basis because they serve as an adjustment to total allowed claims in cell M37. Cell M37 of Table 2 is the starting point for the Development of the Projected Index Rate in Table 5, cell C11. Table 5 applies a projected PtA ratio to the projected allowed claims to bring them to an incurred basis, which also brings the embedded drug rebates back to an incurred basis. If the experience period drug rebates were on an incurred basis when they were initially applied as an adjustment to Allowed Claims in Table 2, then applying the projected PtA in Table 5 would result in embedded projected drug rebates that were on a less-than-incurred basis, which would not be appropriate.*

The Prescription drug rebates in Table 4 are displayed on an incurred basis because it is representative of the actual rebate payments received by the Company. Since the drug rebates in Table 4 are for informational purposes only and do not impact the rate development, the Company does not gross them up to an allowed basis.

10. In response to question 7c from the round 1 objection letter, it's indicated that a key driver of the difference between the Pricing AV and Metallic Tier AV values for plan 22 is that plan 22 has a $0 deductible. Based on the Plan Design Summary, plans 1, 3, and 37 also have $0 deductibles. The differences between the Pricing AV and the Metallic Tier AV for these plans are .072, .109, and .094 respectively, while the difference for plan 22 is .189. Please explain what is causing this plan to have a significantly higher difference when compared to these other $0 deductible plans.

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***Response**: In general, the Metallic AV calculator and the Company's pricing AV calculator are expected to produce variable results for the reasons outlined in response to question 7a of the "PID Q&A Round 1 Response_HBG_06.19.24.pdf" document. To the best of its knowledge, the Company has accurately entered the plan benefit design for plan 22 into the Metallic Tier AV calculator, which validates that this plan qualifies as a Silver plan; the Metallic Tier AV calculator screenshot of this plan is available for review in SERFF (plan 22 can be found on page 44 of 45). The Company understands the Department's interest in better understanding why the Pricing AV differs so greatly from the Metallic Tier AV for this particular plan; the Company shares in this interest and would suggest that the Metallic Tier AV calculator is materially undervaluing this plan design. The Company maintains that this plan is priced appropriately given its benefit design and that the key driver of the richness for this plan is the $0 deductible. To help the Department better understand how the $0 deductible Silver plan (plan 22) is priced in relation to the $0 deductible Gold plan (plan 3) as mentioned in the question, the Company has constructed the following walk between the pricing AV of the $0 Gold plan and the $0 Silver plan.*

Walk from $0 Gold Pricing AV to $0 Silver Pricing AV		
	Pricing AV	**Impact**
PPO Blue $0 100/80 Gold (79962PA0250001)	**0.928**	
Change PCP/ Retail Clinic / Specialist / Urgent Care	0.921	-0.7%
Change Emergency Room	0.918	-0.3%
Change Lab/Path/Imaging (Std & Adv)	0.911	-0.8%
Change All Other Benefits	0.908	-0.3%
PPO Blue $0 100/80 Silver (79962PA0250024)	**0.908**	

11. As a follow-up to question 7d from the round 1 objection letter, plans 30, 31, and 32 have the same Pricing AV to three decimal places. Please explain why the company isn't concerned about anti-selection related to these three plans.

***Response**: The Company is confident that the plan benefits are priced appropriately, and while some degree of anti-selection is possible at the similar price point, the Company believes that any potential anti-selection would be immaterial and further mitigated by the risk pooling of selling to groups rather than individuals. The Company therefore accepts any potential for anti-selection as an immaterial concession made to provide expanded consumer choice.*

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12. On the Table 5 Support tab of the Supplemental Exhibits, the trend used in row 16 is the trend developed on the Trend Support tab, which is developed based on both active and lapsed membership. Please explain why it is reasonable to use this trend for both the active only and active and lapsed cohorts. If a separate trend were to be developed for each cohort, what would it be for each?

> ***Response****: The Core Trend PMPMs in the Medical and Drug Support tabs are normalized for the impact of new and lapsed clients and are therefore on a continuous client basis. This method leads the overall trend to be on a continuous client basis which better represents the long-term expectations of trend and removes the one-time fluctuations with members entering and leaving the business. The Company keeps all impacts of lapsed membership out of the claim trend and represents them in the change in factors (age, area, network, and induced demand). There would be double counting of this impact to also include it in trend.*

13. After comparing the '24 YTD allowed claims (provided in response to question 9 from the round 1 objection letter) trended to the midpoint of the rating period to the projected membership's (i.e., active at end of BEP) used on the Table 5 Support tab of the Supplemental Exhibits, the value used appears to be overstated. The morbidity adjustment provided on the Table 5 Support tab is unsubstantiated. Please remove this adjustment from the rate development.

> ***Response****: The morbidity adjustment is calculated as the difference in allowed claims (normalized for age, area, network, and induced demand) between the active population at the end of the BEP and the population active at any point during the BEP. This adjustment has been historically included in rate filings for the Highmark family of companies, regardless of the directional impact of the factor. The Company disagrees with the opinion that 3 months of non-seasonally adjusted 2024 claims data is sufficiently credible to justify the alteration of the morbidity adjustment. As such, the Company has chosen to leave the morbidity adjustment in place.*

14. In the response to question 8b from the first objection letter, which external consultant is being referenced?

> ***Response****: The external consultant being referenced is Wakely Consulting Group.*

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15. In the exhibit provided in response to question 7 from the prior objection letter, the relative risk increased from 1.057 in 2022 to 1.105 in 2023. In the response it's indicated that this is "driven by the existing 2022 membership that has continued into 2023". There is also additional membership indicated by the increase in member months from 222,593 in 2022 to 271,830. Please provide an exhibit in Excel breaking out the new 2023 membership compared to the existing 2022 membership that continued into 2023.

> ***Response****: Please see tab "Q15" of the "HBG Q&A Round 3 Response Exhibits_07.31.24.xlsx" workbook for the requested support.*

16. The response to standard question 12c relating to the copay adjustment program indicates a projected reduction in net savings for PY25. Please explain what changes are contributing to this reduction

> ***Response****: Pharmaceutical manufacturers have been lowering financial assistance, removing drugs, and/or discontinuing participation in the copay adjustment program which is leading to lower expected savings.*

17. The Department is interested in seeing certain updated items from Table 2 of the PAAM. In particular, we would like to see the revised calendar year 2023 membership, drug rebates, capitations, and claims with run-out through the end of May 2024. Please fill out the restated experience exhibit spreadsheet which is provided as an Excel attachment. In the response to question 8b from the first objection letter, which external consultant is being referenced?

> ***Response****: Please see the "CY23 Restated Experience Through May_HBG_07.31.24.xlsx" workbook for the requested exhibit.*

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

> ***Response****: Please see tab "Q18" of the "HBG Q&A Round 3 Response Exhibits_07.31.24.xlsx" workbook for the requested support.*

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Rebate levels are anticipated to level off over the next few years due to many factors. This is a result of legislation such as AMP cap that was part of the ARPA act of 2021 which led manufacturers to lower list prices and remove rebates on insulin and inhaler products. Additionally, biosimilars for Humira and Stelara have been introduced or will be introduced into the market. These biosimilars have lower list prices in place of rebates. It is expected that the biosimilar products will gain traction and reduce rebate value. The Inflation Reduction Act (IRA) of 2022 allows Medicare to negotiate drug prices beginning in 2026 which is expected to spill over into the non-government market, as was the case with the AMP cap legislation for Medicaid.

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CY23 Experience with Runout Through May 2024				
Member Months	**Allowed Claims (Non-Capitated)**	**Non-EHB portion of Allowed Claims**	**Prescription Drug Rebates**	**Total EHB Capitation**
271,830.00	225,525,082.36	0.00	-19,535,810.64	161,945.81

Highmark Benefits Group's Response to Objection Letter Dated 08/12/2024

Product Name: **HBG Small Group 2025 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089375
Objection Letter Status: Disapproved
Objection Letter Date: 08/12/2024
Respond By Date: 08/14/2024
Response Date: 08/14/2024

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 08/12/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. Please revise Table 2 to use the calendar year 2023 data with run-out through the end of May 2024 provided in response to the round 3 objection letter.

> ***Response****: The Company has updated the rate filing to use the calendar year 2023 data with run-out through the end of May 2024.*

2. Please make the change to risk adjustment suggested in response to question three from the prior objection letter.

> ***Response****: The Company has updated the initially proposed Risk Adjustment Transfer projection for 2025 of $64.33 PMPM to $72.78 PMPM, as indicated in response to question three from the prior objection letter.*

3. In response to question 5d in the prior objection letter, it's indicated that there's an anticipated 3.5% increase in the average wholesale price of drugs that isn't supported. Please revise this assumption to be 2.625% (.75 * 3.5%).

> ***Response****: The Company has revised the assumption of 3.5% increase in the average wholesale price of drugs on Jan-25 to the indicated 2.625%. Please see the "2025 Supplemental Exhibits – HBG_08142024.xlsx" for support. Please note that while the Company has accurately reflected the decrease to base drug trend as requested above,*

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the overall drug trend did not decrease by the same magnitude because of a partial offset from an increase in the Rx trend adjustment. This increase is driven solely by the update of BEP Rx Rebates to 5 months of runout, which increased the experience period Rx Rebates. The Company has not changed its projected Rx Rebate PMPM, so the trend in Rx Rebates has decreased. This appears in the rate development as an increase to the Rx trend adjustment, as displayed on the "Drug Trend Support" tab of the ""2025 Supplemental Exhibits – HBG_08142024.xlsx" but is wholly reflective of updating experience period rebates, not lowering the projected rebates.

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Highmark Benefits Group's Response to Objection Letter Dated 08/15/2024

Product Name: **HBG Small Group 2025 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089375
Objection Letter Status: Disapproved
Objection Letter Date: 08/15/2024
Respond By Date: 08/21/2024
Response Date: 08/21/2024

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 08/15/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. Please change the State Average Monthly Premium Before Adjustment included on the VII Risk Adjustment tab of the PAAM Exhibits to $665.20 to produce a State Average Monthly Premium of $572.07. This aligns with the Statewide Average Premium from the CMS Report and the aggregate increases in PA for the small group market. Additionally, please adjust the Statewide AV, PLRS, ARF, IDF, and GCF to match those provided in the CMS report.

> ***Response****: The Company has updated Table 16 of the PAAM Exhibits as requested above. Please note that the final risk adjustment transfer PMPM remains the same, as previously communicated.*

2. This is a follow-up to the response to question 2 from the prior objection letter. Since the experience period Rx Rebates are increasing, the projection period Rx Rebates should also increase. Please revise the projection period Rx Rebates such that the initially proposed Rx Rebate trend is used. Please provide a revised version of the Q2c Response Exhibit provided in response to the round 2 objection letter that shows the revised Rx Rebate values and the trend adjustment generated.

> ***Response****: The Company has revised the projection period Rx Rebates such that the initially proposed Rx Rebate trend is used. Please see a revised version of the Q2c exhibit in the "HBG Q&A Round 5 Response Exhibits_08.21.24.xlsx" workbook.*

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