

Geisinger Quality Options – Small Group Plans

Rate Request filing ID # GSHP-134083517 – 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:	15.87%
Revised requested average rate change:	15.55%
Range of requested rate change:	9.03% to 18.93%
Effective date:	January 1, 2025
Mapped members:	8,802
Available in:	Rating Areas 2, 3, 5, 6, 7, and 9

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$84,974,076
Claims	\$70,771,396
Administrative Expenses	\$8,814,356
Taxes & Fees	\$1,535,675
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Insurers made (after taxes)	\$3,852,648

How it plans to spend your premium¹

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

Claims:	89%
Administrative:	11%
Taxes & Fees:	0%
Profit:	0%

The insurer expects its annual medical costs to increase **9.3%**.

Our Decision

The insurer requested an average 15.87% 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 15.55% 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 15.55% ranging from 9.03% to 18.93%.

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.

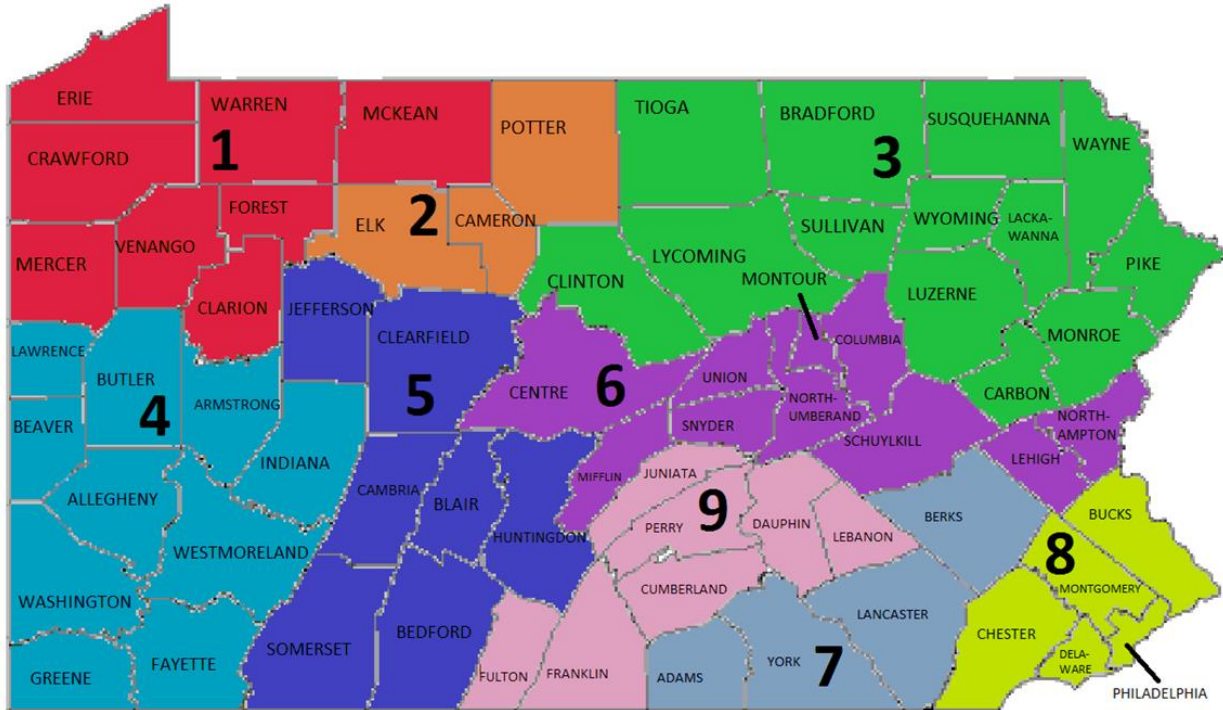
Rate: The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See “Premium.”

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



August 20th, 2024

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

Dear Ms. Swartz:

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

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2025
5. Average rate change: 15.6%
6. Range of rate change requested: 9.0% to 18.9%
7. Total additional annual revenue generated from the proposed rate change: \$12,029,601
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2024)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Platinum plans
11. As of February 1, 2024: 8,802 covered lives and 5,671 policyholders
12. Number of plans offered in 2025: 7 platinum plans, 19 gold plans, 7 silver plans, and 2 bronze plans (for a total of 35 plans). Number of plans offered in 2024: 7 platinum plans, 25 gold plans, 7 silver plans, and 2 bronze plans (for a total of 41 plans).
13. Contract form #: M-152-121-F Rev. 1/25, M-152-243-F Rev. 1/25, M-152-122-F Rev. 1/25, M-152-367-F Rev. 1/25; SERFF #: GSHP-134083517; Binder ID #: GSHP-PA25-125118006
14. HIOS issuer ID: 75729
15. Summary of changes made in response to requested changes dated July 3, 2024:
 - a. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to Question #1, page 5
16. Summary of changes made in response to requested changes dated July 24, 2024:
 - a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to the final 2023 risk adjustment amount, Table 2 cell L36, Table 2B cell L9
 - ii. As a result of these changes, the following changes were also necessary:
 - A. Table 6 cells C50 and C55
 - B. Table 10 columns R and S
 - C. Table 15 cells B17, B23, I15, and I16
 - D. Table 16 cells B3, B6-C10, and C19
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to the final 2023 risk adjustment amount, page 3 and page 6
 - ii. As a result of this change, these changes were also necessary:
 - A. The overall rate increase, range of increases, and reasons for rate increases on pages 1 and 2
 - B. The 2023 calendar year loss ratio on page 3

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.

- C. The Market-Adjusted Projected Allowed Claims PMPM on page 6
 - D. The administration expense percentage of premium on page 6
 - E. The projected loss ratio on page 7
17. Summary of changes made in response to requested changes dated August 12, 2024:
- a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to request to update trend, Table 3 cells D46-E51 and Table 3B cells D19-E24
 - ii. In response to request to update Change in Other category, Table 5 cell D21
 - iii. As a result of these changes, the following changes were also necessary:
 - A. Table 6 cells C50 and C55
 - B. Table 10 columns R and S
 - C. Table 15 cells B23, I15, and I16
 - D. Table 16 cells B3 and C19
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to request to update Change in Other category, page 4 and page 10
 - ii. In response to request to update trend, page 4 and page 10
 - iii. As a result of these changes, the following changes were also necessary:
 - A. The overall rate increase, range of increases, and reasons for rate increases on pages 1 and 2
 - B. The URR Trend on page 5
 - C. The Market-Adjusted Projected Allowed Claims PMPM on page 6
 - D. The administration expense percentage of premium on page 6
 - E. The projected loss ratio on page 7

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

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

Sincerely,



Kurt Wrobel
President GHP and EVP Insurance Operations
Geisinger Health Plan

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

Discrimination is against the law

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

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

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

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

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

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

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

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

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

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

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

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

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

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-447-4000 (رقم هاتف الصم والبكم: 711).

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UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-447-4000 (TTY: 711).

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

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



July 12th, 2024

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

Dear Ms. Swartz:

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

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2025
5. Average rate change: 15.9%
6. Range of rate change requested: 9.3% to 19.3%
7. Total additional annual revenue generated from the proposed rate change: \$12,274,884
8. Products: PPO
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Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

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Kurt Wrobel
President GHP and EVP Insurance Operations
Geisinger Health Plan

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HHH Building, Washington, DC 20201
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Geisinger Health Plan
100 N. Academy Ave.
Danville, PA 17822-3220
GeisingerHealthPlan.com



May 9th, 2024

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

Dear Ms. Swartz:

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

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
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Kurt Wrobel
President GHP and EVP Insurance Operations
Geisinger Health Plan

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

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.

Discrimination is against the law

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

The Health Plan:

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

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

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

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

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

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

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

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

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

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ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

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

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

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-447-4000 (رقم هاتف الصم والبكم: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS : 711).

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

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800-447-4000 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-447-4000 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-447-4000 (TTY: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយភាសាដោយមិនគិតលុយ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-447-4000 (TTY: 711)។

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Actuarial Memorandum – Small Group GQO

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Quality Options

State: Pennsylvania

HIOS Issuer ID: 75729

NAIC Number: 12743

Market: Small Group

Effective Date: 1/1/2025

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: NA

Contract Form Number: M-152-121-F Rev. 1/25, M-152-243-F Rev. 1/25, M-152-122-F Rev. 1/25, M-152-367-F Rev 1/25

SERFF Number: GSHP-134083517

Binder ID Number: GSHP-PA25-125118006

Rate History and Proposed Variations in Rate Changes

Rate History

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

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2022	GSHP-132824706	7.6%	-6.6%	30.5%
2023	GSHP-133252972	0.1%	-2.4%	4.3%
2024	GSHP-133664990	-1.5%	-8.0%	4.2%

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

Proposed Rate Increase

This filing applies to PPO products, sold off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 7 platinum, 19 gold plans, 7 silver plans, and 2 bronze plans, for a total of 35 plans offered in 2025. As of February 2024, 8,802 covered lives and 5,671 policyholders will be impacted by this filing. The proposed overall rate increase is 15.6% but is not uniform by plan. The increases range from 9.0% to 18.9%. Table 11 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Average Rate Change

The average rate change from Table 11, cell AN13 is 15.6% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in 21-year-old non-tobacco premium PMPM (as instructed by the Department).

Membership Count

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

Benefit Changes

Several plans' cost sharing elements were adjusted to maintain the current metal tier. The 'Benefit Changes' tab in the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx" summarizes the significant changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate increase are:

- Normalized Risk Pool Experience: 13%, row 77 on Table 8
- Trend: 7%, row 78 on Table 8
- Risk Adjustment: -3%, row 81 on Table 8
- Administrative Expenses: 3%, row 93 on Table 8

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

Experience Period Claims and Premium

Paid Through Date

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

Premiums (net of MLR Rebate) in Experience Period

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

Allowed and Incurred Claims Incurred During the Experience Period

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

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

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

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

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

The calendar year 2023 loss ratio, as displayed on Table 2 is **83.3%**. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

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

Credibility of Data

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

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

Adjustments Made to the Data

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

Changes in Benefits

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

Changes in Demographics

We are applying a -0.2% adjustment factor to account for the favorable demographic shift between CY2023 and our projected 2025 enrollment. This adjustment factor is developed on the 'Manual_Age_Factor' tab of file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx". The Change in Demographics factor on Table 5 is 0.998 and is 1.572/1.575.

Change in Other

One item captured in the “Change in Other” adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the ‘Reinsurance’ tab in the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx”. The other item is an adjustment for the variance in drug rebate projections in the past. As directed by the Department, a factor of .984 is applied.

Trend Identification

Experience data was trended using an annual trend of 10.1%. The Department has requested we apply a 9.3% annual trend.

The next 4 paragraphs describe the approach used to develop our prediction of a 10.1% annual trend and not the applied trend of 9.3%.

Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our small group GHP and GQO experience to develop the trend to apply to both small group ACA pools. Looking at the COVID adjusted prior 3 years annual allowed trend, we weighted each year equally as shown on the ‘Trend’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx”. Weighting trend equally across the last three years helps to remove trend volatility that may occur year to year when reviewing smaller books of business such as the ACA block. Additionally, we have seen more fluctuation in our trends over the past three years than we would traditionally expect. We believe this is largely due to impacts from the COVID pandemic. Although we do our best to adjust the historical experience for COVID, there is still a lot of uncertainty about the impacts of COVID on trends. Therefore, we believe it is best to use a longer-term average until the COVID experience period begins to roll-off of our historical experience.

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

The breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The development of the component trends for each service category is shown on the ‘Trend Components’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx”. The composite trends are weighted by the distribution of Allowed Amount by Service Category as displayed on ‘Trend Components’ tab of the same file. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix,

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

The Composite URR Trend in Table 5, Cell C12 is 1.194 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $924.19 / 774.00 = 1.194$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Adjustment for COVID

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

Historical Experience

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

2. Rate Development & Change

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

Single Risk Pool

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

Index Rate

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

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

Market Adjusted Index Rate

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

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.912 and is displayed on Table 5. This value is calculated on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. These are demonstrated on the 'Pricing AV vs Metallic Av' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx".

Projected Risk Adjustments PMPM

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

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

We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The estimated recoveries from the High Cost Risk Pool are developed using our historical claims trended forward to 2025. The net amount is shown on Table 16. The expected payment transfer for 2025 is shown on Table 16 and Table 5 as \$101.85.

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

All of our small group plans are sold Off Exchange, so there are no Exchange User Fees to include. The allowable market-wide modifiers (Risk Adjustment of \$101.85 and Exchange User Fees of \$0) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment is subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't. The Catastrophic Eligibility Adjustment from Table 10 is then applied before calculating the Market-Adjusted Projected Total Allowed Claims PMPM, \$816.16 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2025. This methodology applies for all variable costs and all fixed costs. We are combining the small group GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2025 is 11.2% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for small group ACA business are paid based on the schedules in the file “Broker Commissions 2024.pdf”. Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the ‘Commission’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx”.

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.00% and is calculated on the ‘Quality Improvement’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx”.

Profit & Risk Margin

The risk margin is set at 0% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

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

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.31 PMPM and is calculated on the ‘Taxes’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx”.

Geisinger Quality Options does not pay PA Premium tax.

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

Projected Loss Ratio

The anticipated loss ratio is 89.8% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment = $846.31 - 0 + 8.42 - 101.85 = 752.88$

MLR Denominator = Projected Premiums – Taxes and Fees = $838.71 - 0.49 = 838.22$

Federal MLR = $752.88 / 838.22 = 89.8\%$

Normalized Market-Adjusted Projected Allowed Total Claims

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

Projected Membership

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

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for

the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2024 and 2025 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The geographic normalization factor in Table 7 is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx".

Tobacco Factor

We are not applying a tobacco load for our small group ACA plans.

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors

Geisinger has two networks, as shown on Table 14. Both networks have a factor of 1.0

Connectivity Factors

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

Components of Rate Change

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

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

3. Plan Rate Development

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

The cost model used to calculate the pricing AVs used in column K of table 10 is based on 2023 small group GHP and GQO experience. The 'Pricing AV' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx" file shows some sample pricing AV calculations using this cost model. The sample plans included are the HIOS plan IDs with the largest membership for each metallic level.

Each renewing plan is identified as existing or modified and discontinued plans are identified as discontinued and mapped. We have no new plans for 2025. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file “AV_Screenshots_GQO_SmGrp_043024.pdf.” The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document “AV_UniquePlanDesignJust_GQO_SmGrp.pdf” for further details. Columns L and N were normalized using projected (CY2025) membership.

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

1. The plan named “Geisinger All-Access PPO 40/90/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named “Geisinger All-Access QHDHP PPO 7050” meets the high deductible health plan definition at 26 U.S.C 223(c)(2).

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

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

5. Plan Factors

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

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

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

Network Factors

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

Service Area Composition

Franklin county is being added to GQO’s service area for 2025. All the counties of operation from 2024 will also still be included in 2025. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the ‘Service Areas’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx”.

Composite Rating

Composite rating is not used.

Plan Type

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

Terminated Plans and Products

No products are being terminated in this market. We are terminating 6 plans as noted on Table 10.

Changes to URRT

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

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3rd party's risk adjustment estimates for 2025 and the adjustment for the cost of the High Cost Risk Pool. We have also relied on a 3rd party vendor's data mart. We relied on the Department for an adjustment to apply to the pharmacy rebate estimates for 2025. We relied on the Department for the selection of the annual trend. Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

Additional Exhibits

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

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

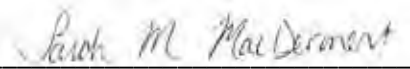
.....
Actuarial Certification

I certify that:

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

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

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



Sarah MacDerment
FSA, MAAA
Attesting Actuary

8/19/2024

Date

**Geisinger Quality Options
Small Group Filing for 2025
Standard Questions
SERFF Tracking Number: GSHP-134083517**

1. Membership:

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

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

2. Experience Period Claims:

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

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

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

Yes, this is confirmed.

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

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

3. COVID:

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

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

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

The COVID adjustment factor utilized is 1.0.

c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY25. Within your response, please clarify if these services will be considered preventative and covered at 100%.

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

4. Trend:

a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.

There is no difference in these trend values.

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

Our trend amount in Table 5A cell J32 is developed using three years of historical data to capture a more long-term view of trend. Without clear evidence to use a different quarterly trend, we feel a smooth trend throughout the year is most appropriate. Our trend estimate in cell J32 is our best estimate for every effective date in Policy Year 2025.

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.

The federal income tax only applies to profit margin. We are filing a 0% profit margin on small group plans, so the federal income tax is not applicable.

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

Yes, the Risk Adjustment User Fee PMPM of \$0.18 is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2025.

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

Please refer to the 'Commission' sheet of the

"PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx" file for the different PMPM commissions that we provide to brokers for new and renewing groups. To compensate brokers for the added administrative work of transitioning a group to a new carrier we provide the highest PMPM commission in the first year. The commission is lowered in both the second and third renewal years as the amount of administrative work required of the broker lessens. After the third renewal year, commissions stay at the same level. We provide additional commissions to brokers that belong to a General Agency. The amount of this additional commission varies based on the number of subscribers that the broker's General Agency has enrolled with Geisinger. Broker commissions do not vary by enrollment type (open enrollment vs SEP enrollment).

6. Pricing AVs:

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

Yes, our Pricing AV's were calculated using a single risk pool (claims experience is not separated by metal level).

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

Please refer to the 'Pricing AV vs Metallic AV' tab of the

"PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx" file. All of our Pricing AV's are between 2.5% and 12% higher than the Metallic AV's of the same plan. This difference in magnitude between the Pricing and Metallic AV's is due to the higher paid to allowed ratios that our plans exhibit. The specific differences between Pricing and Metallic AV's by plan are likely due to different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. We are a small regional carrier therefore it is reasonable that our experience varies from the national data used in the AV calculator.

7. Expanded Bronze Plans:

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

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

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

1. The plan named "Geisinger All-Access PPO 40/90/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named "Geisinger All-Access QHDHP PPO 7050" meets the high deductible health plan definition at 26 U.S.C 223(c)(2).

8. PAAM Exhibits – Consumer Factors:

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

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

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

Geisinger has two networks, as reflected in Table 14. Both networks have a factor of 1.0. These are the same network factors from the previous year.

9. MLR Exhibit:

a. Please complete table below which summarizes the most recent three years of complete MLR information.

- i. Actual is the final information which was filed for the specified calendar year
- ii. Projected is the information which was projected in the final annual filing for the given year (i.e., 2021 projected information is from the plan year 2021 annual filing submitted in 2020)

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

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	99.5%	91.5%	315,015	193,128
2021	93.3%	90.4%	223,963	232,764
2022	94.4%	90.5%	184,347	146,652

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

The difference between the actual MLR and the pricing MLR is attributable primarily to the notable difference between actual and projected membership. The Annual Reporting Form includes the non-ACA Small Group experience as well as the ACA experience. The non-ACA block is similar in size, and therefore contributes significantly to the MLR results. In 2020, 2021, and 2022 our competitive position in the ACA market led to enrollment changes which were not expected when the rate filing was drafted. This shift in membership contributes to different results than projected as well.

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

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

10. Plan of Withdrawal:

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

[A Plan of Withdrawal is not necessary this year because we are not discontinuing any products.](#)

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

[Not applicable this year.](#)

11. Transitional Plans:

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

[Not applicable.](#)

12. Copay Adjustment Programs

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

[Yes.](#)

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

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

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

[There are no changes to our copay adjustment program that will have an impact on pricing.](#)

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Genesee Quality Options		
Product(s):	PPD		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2025	to	12/31/2025
Base Period Start Date:	1/1/2023	to	12/31/2023
Date of Most Recent Membership:	2/1/2024		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	38.0	38.0	38.0
Total	99,995	8,802	105,624
<18	14,576	1,297	15,564
18-24	7,971	724	8,009
25-29	7,803	687	8,244
30-34	9,970	864	10,368
35-39	8,336	813	9,756
40-44	8,733	802	9,624
45-49	9,007	751	9,012
50-54	10,080	865	10,316
55-59	10,773	934	11,208
60-63	8,044	696	8,352
64+	8,709	361	8,322

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Net-Net + 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
\$ 74,638,650.21	\$ 74,265,504.01	\$ 75,014,432.20	99,995	\$ 6,624,177.62	\$ 81,638,608.88	\$ -	\$ (4,247,028.31)	\$ 3,991.88	\$ -	\$ 10,335,425.34	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 773.99
Loss Ratio											\$ 83.25%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	10.80%	0.40%	10.80%	16.65%	16.65%
Outpatient Hospital	6.00%	2.90%	9.07%	19.01%	19.01%
Professional	0.90%	4.90%	3.96%	19.78%	19.78%
Other Medical	0.10%	8.90%	8.99%	1.93%	1.93%
Capitation	0.10%		0.20%	0.01%	
Prescription Drugs	0.10%	1.90%	13.35%	22.63%	22.63%
Total Annual Trend			9.26%	100.01%	
Months of Trend				24	
Total Applied Trend Projection Factor			1.194		

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20	\$ 11,825,349.03	\$ 1,000.00	1.0000	\$ 11,825,349.03	19,891	\$ 594.84	\$ 1,762,187.871	\$ 17,892,240.08	\$ 648.43	
Feb-20	\$ 9,411,299.12	\$ 1,000.00	1.0000	\$ 9,411,299.12	19,311	\$ 488.88	\$ (243,635.79)	\$ 10,773,484.09	\$ 511.45	
Mar-20	\$ 9,455,233.79	\$ 1,000.00	1.0000	\$ 9,455,233.79	19,341	\$ 488.82	\$ (286,014.50)	\$ 10,074,013.77	\$ 520.81	
Apr-20	\$ 8,896,673.53	\$ 1,000.00	1.0000	\$ 8,896,673.53	18,613	\$ 476.31	\$ (214,248.97)	\$ 7,165,650.47	\$ 384.86	
May-20	\$ 8,255,665.31	\$ 1,000.00	1.0000	\$ 8,255,665.31	18,396	\$ 454.92	\$ (217,641,211.14)	\$ 8,126,412.78	\$ 475.01	
Jun-20	\$ 11,314,577.21	\$ 1,000.00	1.0000	\$ 11,314,577.21	17,920	\$ 631.30	\$ (232,189,641)	\$ 11,986,866.54	\$ 668.51	
Jul-20	\$ 9,240,898.31	\$ 1,000.00	1.0000	\$ 9,240,898.31	17,215	\$ 536.79	\$ (251,071.89)	\$ 9,035,284.70	\$ 527.16	
Aug-20	\$ 8,600,971.31	\$ 1,000.00	1.0000	\$ 8,600,971.31	16,824	\$ 513.23	\$ (273,998,581)	\$ 9,159,685.98	\$ 544.41	
Sep-20	\$ 9,128,872.37	\$ 1,000.00	1.0000	\$ 9,128,872.37	16,269	\$ 561.12	\$ (297,175,521)	\$ 9,657,221.36	\$ 593.60	
Oct-20	\$ 10,751,435.53	\$ 1,000.00	1.0000	\$ 10,751,435.53	15,806	\$ 680.21	\$ (328,944.43)	\$ 11,205,438.82	\$ 708.94	
Nov-20	\$ 8,248,004.16	\$ 1,000.00	1.0000	\$ 8,248,004.16	15,340	\$ 539.94	\$ (253,167,899)	\$ 9,204,948.45	\$ 600.06	
Dec-20	\$ 118,043,813.54	\$ 1,000.00	1.0000	\$ 8,443,027.74	13,094	\$ 644.80	\$ (207,205.20)	\$ 8,947,697.03	\$ 683.34	
Jan-21	\$ 6,818,693.35	\$ 1,000.00	1.0000	\$ 6,818,693.35	12,338	\$ 552.66	\$ (199,922,501)	\$ 7,349,243.69	\$ 595.66	
Feb-21	\$ 7,367,422.32	\$ 1,000.00	1.0000	\$ 7,367,422.32	12,166	\$ 605.57	\$ (212,233,939)	\$ 7,821,233.78	\$ 642.88	
Mar-21	\$ 7,891,229.67	\$ 1,000.00	1.0000	\$ 7,891,229.67	11,876	\$ 664.47	\$ (244,307,631)	\$ 8,402,435.09	\$ 707.51	
Apr-21	\$ 7,459,874.18	\$ 1,000.00	1.0000	\$ 7,459,874.18	11,652	\$ 640.22	\$ (227,587,501)	\$ 7,870,953.47	\$ 675.50	
May-21	\$ 7,463,361.29	\$ 1,000.00	1.0000	\$ 7,463,361.29	11,244	\$ 668.57	\$ (217,318,181)	\$ 7,711,668.49	\$ 676.29	
Jun-21	\$ 8,569,163.27	\$ 1,000.00	1.0000	\$ 8,569,163.27	11,305	\$ 759.33	\$ (254,161,661)	\$ 8,969,667.88	\$ 793.72	
Jul-21	\$ 7,381,896.01	\$ 1,000.00	1.0000	\$ 7,381,896.01	11,052	\$ 667.92	\$ (200,386,281)	\$ 7,777,309.79	\$ 703.20	
Aug-21	\$ 7,215,613.87	\$ 1,000.00	1.0000	\$ 7,215,613.87	10,999	\$ 658.08	\$ (218,517,091)	\$ 7,582,283.09	\$ 689.49	
Sep-21	\$ 7,067,667.42	\$ 1,000.00	1.0000	\$ 7,067,667.42	10,891	\$ 648.91	\$ (198,661,321)	\$ 7,365,114.44	\$ 678.07	
Oct-21	\$ 6,991,242.24	\$ 1,000.00	1.0000	\$ 6,991,242.24	10,674	\$ 654.98	\$ (183,534,001)	\$ 7,316,522.98	\$ 685.45	
Nov-21	\$ 7,112,513.25	\$ 1,000.00	1.0000	\$ 7,112,513.25	10,479	\$ 680.65	\$ (191,111,021)	\$ 7,468,785.44	\$ 712.21	
Dec-21	\$ 8,248,004.16	\$ 1,000.00	1.0000	\$ 7,760,830.31	9,546	\$ 812.99	\$ (189,248,861)	\$ 8,119,396.79	\$ 855.91	
Jan-22	\$ 6,044,465.50	\$ 1,000.00	1.0000	\$ 6,044,465.50	9,568	\$ 631.74	\$ (341,579,071)	\$ 6,269,899.79	\$ 655.25	
Feb-22	\$ 5,285,293.21	\$ 1,000.00	1.0000	\$ 5,285,293.21	9,433	\$ 560.30	\$ (329,127.84)	\$ 5,484,985.87	\$ 581.47	
Mar-22	\$ 6,212,422.83	\$ 1,000.00	1.0000	\$ 6,212,422.83	9,400	\$ 714.06	\$ (393,274,491)	\$ 7,003,695.34	\$ 747.91	
Apr-22	\$ 5,322,017.86	\$ 1,000.00	1.0000	\$ 5,322,017.86	9,207	\$ 578.04	\$ (364,544,501)	\$ 5,487,761.60	\$ 596.04	
May-22	\$ 6,037,520.38	\$ 1,000.00	1.0000	\$ 6,037,520.38	9,068	\$ 665.81	\$ (397,787.35)	\$ 6,196,811.20	\$ 683.88	
Jun-22	\$ 5,635,824.89	\$ 1,000.00	1.0000	\$ 5,635,824.89	8,905	\$ 629.78	\$ (426,824,491)	\$ 5,812,412.62	\$ 652.89	
Jul-22	\$ 5,830,243.80	\$ 1,000.00	1.0000	\$ 5,830,243.80	8,899	\$ 655.16	\$ (267,076,54)	\$ 6,046,973.68	\$ 679.51	
Aug-22	\$ 5,829,004.30	\$ 1,000.00	1.0000	\$ 5,829,004.30	8,803	\$ 669.09	\$ (331,914,79)	\$ 6,031,412.14	\$ 684.02	
Sep-22	\$ 6,178,624.25	\$ 0.9999	0.9999	\$ 6,178,624.25	8,671	\$ 712.57	\$ (419,481,45)	\$ 6,412,167.14	\$ 744.88	
Oct-22	\$ 6,056,679.86	\$ 0.9999	0.9999	\$ 6,057,486.36	8,553	\$ 708.23	\$ (285,126,78)	\$ 6,230,236.07	\$ 728.43	
Nov-22	\$ 6,029,493.11	\$ 0.9998	0.9998	\$ 6,030,968.82	8,467	\$ 712.29	\$ (294,183,04)	\$ 6,131,776.89	\$ 724.15	
Dec-22	\$ 5,812,668.48	\$ 0.9993	0.9993	\$ 5,814,964.91	8,513	\$ 680.11	\$ (281,272,71)	\$ 5,999,614.38	\$ 701.48	
Jan-23	\$ 5,818,829.81	\$ 0.9993	0.9993	\$ 5,825,272.73	8,385	\$ 724.72	\$ (159,621,25)	\$ 5,974,209.18	\$ 712.49	
Feb-23	\$ 5,762,628.64	\$ 0.9990	0.9990	\$ 5,768,560.30	8,325	\$ 692.92	\$ (186,127,47)	\$ 6,006,143.98	\$ 721.46	
Mar-23	\$ 6,206,685.30	\$ 0.9986	0.9986	\$ 6,213,367.90	8,311	\$ 747.61	\$ (135,662,24)	\$ 6,509,286.45	\$ 782.67	
Apr-23	\$ 5,850,087.01	\$ 0.9981	0.9981	\$ 5,861,284.62	8,318	\$ 709.65	\$ (186,961,18)	\$ 6,074,569.18	\$ 719.20	
May-23	\$ 5,880,127.94	\$ 0.9978	0.9978	\$ 5,891,244.25	8,335	\$ 707.05	\$ (169,625,20)	\$ 6,084,708.11	\$ 730.02	
Jun-23	\$ 5,913,972.06	\$ 0.9972	0.9972	\$ 6,009,946.71	8,256	\$ 727.95	\$ (154,071,60)	\$ 6,200,038.56	\$ 750.97	
Jul-23	\$ 6,340,148.86	\$ 0.9967	0.9967	\$ 6,360,469.93	8,238	\$ 744.33	\$ (139,789,93)	\$ 7,140,129.15	\$ 864.63	
Aug-23	\$ 6,234,711.61	\$ 0.9962	0.9962	\$ 6,258,278.15	8,206	\$ 769.45	\$ (289,099,07)	\$ 6,487,265.52	\$ 791.77	
Sep-23	\$ 6,031,493.32	\$ 0.9958	0.9958	\$ 6,077,072.92	8,275	\$ 733.66	\$ (463,468,97)	\$ 6,178,664.90	\$ 746.67	
Oct-23	\$ 6,971,786.02	\$ 0.9889	0.9889	\$ 7,064,814.52	8,260	\$ 853.24	\$ (390,893,56)	\$ 7,419,177.82	\$ 917.71	
Nov-23	\$ 6,048,856.83	\$ 0.9810	0.9810	\$ 6,165,874.24	8,248	\$ 738.61	\$ (357,313,90)	\$ 6,321,994.24	\$ 757.31	
Dec-23	\$ 6,528,964.42	\$ 0.9428	0.9428	\$ 6,926,293.99	8,217	\$ 794.57	\$ (6,624,177.62)	\$ (436,386.80)	\$ 7,190,858.08	\$ 824.92

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Geisinger Quality Options
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 3/1/2025

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 87,921,593.11	\$ 89,721,997.50	\$ 90,519,972.98	118,437	\$ 8,087,219.93	\$ 98,607,192.90	\$ -	\$ (5,150,043.86)	\$ 4,728.60	\$ -	\$ 11,212,417.20	\$ 789.13
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (not of prescription drug rebates)											\$ 86.12%
Loss Ratio											\$ 86.12%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	10.80%	-0.40%		10.35%	16.66%
Outpatient Hospital	6.00%	2.90%		9.07%	39.28%
Professional	-0.90%	4.90%		3.96%	19.38%
Other Medical	-0.10%	8.40%		8.29%	1.79%
Capitation				0.20%	0.01%
Prescription Drugs	9.10%	3.90%		13.35%	22.89%
Total Annual Trend				9.31%	100.01%
Months of Trend				24	
Total Applied Trend Projection Factor				1.19%	

* 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		\$ 12,784,951.43	1.0000	\$ 12,784,951.43	21,626	\$ 591.18		\$ (289,878.77)	\$ 13,957,197.66	\$ 645.39
Feb-20		\$ 10,139,644.28	1.0000	\$ 10,139,644.28	21,131	\$ 479.85		\$ (269,852.47)	\$ 11,107,276.11	\$ 525.64
Mar-20		\$ 10,307,845.22	1.0000	\$ 10,307,845.22	21,234	\$ 485.44		\$ (317,694.27)	\$ 10,993,066.94	\$ 517.74
Apr-20		\$ 7,577,618.31	1.0000	\$ 7,577,618.31	20,586	\$ 367.85		\$ (263,365.17)	\$ 7,875,618.31	\$ 382.56
May-20		\$ 9,165,775.89	1.0000	\$ 9,165,775.89	20,346	\$ 450.50		\$ (243,505.58)	\$ 9,723,769.94	\$ 477.92
Jun-20		\$ 12,538,645.10	1.0000	\$ 12,538,645.10	19,954	\$ 628.38		\$ (259,983.28)	\$ 13,306,822.15	\$ 666.87
Jul-20		\$ 10,358,848.13	1.0000	\$ 10,358,848.13	19,250	\$ 538.12		\$ (290,779.86)	\$ 11,180,173.89	\$ 579.75
Aug-20		\$ 9,238,806.20	1.0000	\$ 9,238,806.20	18,863	\$ 515.74		\$ (309,384.58)	\$ 10,411,608.99	\$ 551.36
Sep-20		\$ 10,580,419.70	1.0000	\$ 10,580,419.70	18,361	\$ 576.24		\$ (335,586.76)	\$ 11,201,229.08	\$ 610.06
Oct-20		\$ 12,207,361.98	1.0000	\$ 12,207,361.98	18,019	\$ 677.47		\$ (384,560.83)	\$ 12,744,135.55	\$ 707.26
Nov-20		\$ 9,931,773.79	1.0000	\$ 9,931,773.79	17,655	\$ 562.55		\$ (290,412.68)	\$ 10,474,431.49	\$ 593.28
Dec-20	\$ 131,980,901.95	\$ 9,974,783.95	1.0000	\$ 9,974,783.95	15,848	\$ 629.40	\$ 11,743,117.10	\$ (249,273.48)	\$ 10,584,384.95	\$ 667.87
Jan-21		\$ 8,135,062.68	1.0000	\$ 8,135,062.68	15,056	\$ 540.32		\$ (268,095.62)	\$ 8,750,242.08	\$ 581.19
Feb-21		\$ 8,705,469.83	1.0000	\$ 8,705,469.83	14,804	\$ 588.05		\$ (266,095.42)	\$ 9,236,509.40	\$ 625.27
Mar-21		\$ 9,326,538.09	1.0000	\$ 9,326,538.09	14,436	\$ 646.06		\$ (308,282.92)	\$ 9,967,219.79	\$ 690.44
Apr-21		\$ 8,885,138.50	1.0000	\$ 8,885,138.50	14,109	\$ 629.75		\$ (296,365.84)	\$ 9,383,133.28	\$ 665.05
May-21		\$ 9,048,874.22	1.0000	\$ 9,048,874.22	13,824	\$ 654.72		\$ (295,197.49)	\$ 9,473,307.67	\$ 685.43
Jun-21		\$ 9,958,842.25	1.0000	\$ 9,958,842.25	13,663	\$ 728.89		\$ (315,574.80)	\$ 10,447,500.76	\$ 764.66
Jul-21		\$ 8,666,070.39	1.0000	\$ 8,666,070.39	13,393	\$ 647.06		\$ (247,774.43)	\$ 9,124,628.95	\$ 681.30
Aug-21		\$ 8,504,276.07	1.0000	\$ 8,504,276.07	13,198	\$ 644.36		\$ (267,592.11)	\$ 8,977,034.58	\$ 680.18
Sep-21		\$ 8,436,789.78	1.0000	\$ 8,436,789.78	13,065	\$ 645.76		\$ (245,529.71)	\$ 8,826,342.84	\$ 675.59
Oct-21		\$ 8,140,455.84	1.0000	\$ 8,140,455.84	12,776	\$ 637.17		\$ (276,898.98)	\$ 8,531,567.72	\$ 667.78
Nov-21		\$ 8,398,821.77	1.0000	\$ 8,398,821.77	12,516	\$ 671.05		\$ (233,714.80)	\$ 8,808,160.96	\$ 703.75
Dec-21	\$ 105,756,581.83	\$ 9,094,581.79	1.0000	\$ 9,094,581.79	11,453	\$ 794.08	\$ 8,987,896.44	\$ (243,360.01)	\$ 9,531,707.77	\$ 832.25
Jan-22		\$ 7,057,140.88	1.0000	\$ 7,057,140.88	11,375	\$ 620.41		\$ (406,573.64)	\$ 7,330,872.25	\$ 644.47
Feb-22		\$ 6,351,197.55	1.0000	\$ 6,351,197.55	11,216	\$ 566.26		\$ (359,984.49)	\$ 6,600,132.24	\$ 588.46
Mar-22		\$ 7,917,850.92	1.0000	\$ 7,917,850.92	11,155	\$ 709.80		\$ (363,179.54)	\$ 8,283,809.17	\$ 743.51
Apr-22		\$ 6,389,666.48	1.0000	\$ 6,389,666.48	10,953	\$ 583.37		\$ (426,115.01)	\$ 6,612,479.10	\$ 603.71
May-22		\$ 7,112,610.15	1.0000	\$ 7,112,610.15	10,802	\$ 658.45		\$ (423,904.91)	\$ 7,325,430.28	\$ 678.15
Jun-22		\$ 6,962,662.96	1.0000	\$ 6,962,662.96	10,733	\$ 648.72		\$ (395,837.37)	\$ 7,189,940.00	\$ 669.89
Jul-22		\$ 7,024,780.66	1.0000	\$ 7,024,780.66	10,537	\$ 666.67		\$ (424,597.80)	\$ 7,297,737.74	\$ 692.58
Aug-22		\$ 7,080,461.69	1.0000	\$ 7,080,461.69	10,454	\$ 677.33		\$ (419,457.72)	\$ 7,292,323.09	\$ 697.56
Sep-22		\$ 7,289,239.25	0.9990	\$ 7,289,915.65	10,281	\$ 709.07		\$ (336,952.95)	\$ 7,536,133.61	\$ 733.02
Oct-22		\$ 7,244,075.28	0.9998	\$ 7,245,222.64	10,068	\$ 719.63		\$ (355,778.26)	\$ 7,437,459.35	\$ 738.72
Nov-22		\$ 7,323,711.77	0.9997	\$ 7,325,560.67	9,948	\$ 736.39		\$ (368,328.80)	\$ 7,441,882.18	\$ 748.08
Dec-22	\$ 91,962,750.41	\$ 6,842,912.15	0.9993	\$ 6,847,708.18	9,904	\$ 685.18	\$ 7,310,099.36	\$ (318,139.37)	\$ 7,056,015.09	\$ 706.03
Jan-23		\$ 6,987,792.14	0.9990	\$ 6,995,120.32	9,880	\$ 708.01		\$ (442,301.45)	\$ 7,180,591.43	\$ 726.78
Feb-23		\$ 6,623,334.87	0.9990	\$ 6,630,334.87	9,861	\$ 672.38		\$ (368,935.40)	\$ 6,940,485.07	\$ 703.83
Mar-23		\$ 7,368,448.57	0.9987	\$ 7,378,081.99	9,832	\$ 750.42		\$ (414,853.94)	\$ 7,705,885.46	\$ 783.76
Apr-23		\$ 7,058,376.94	0.9985	\$ 7,081,033.27	9,866	\$ 719.18		\$ (405,263.46)	\$ 7,313,253.33	\$ 744.64
May-23		\$ 7,369,752.05	0.9980	\$ 7,384,329.81	9,802	\$ 753.35		\$ (443,593.73)	\$ 7,615,956.36	\$ 776.98
Jun-23		\$ 7,368,387.96	0.9975	\$ 7,387,032.76	9,812	\$ 752.86		\$ (420,000.95)	\$ 7,642,623.58	\$ 778.91
Jul-23		\$ 8,038,943.63	0.9977	\$ 8,057,168.56	9,792	\$ 822.83		\$ (387,787.96)	\$ 8,302,694.91	\$ 847.91
Aug-23		\$ 8,455,301.66	0.9968	\$ 8,482,218.91	9,763	\$ 869.70		\$ (359,977.30)	\$ 8,757,134.84	\$ 897.89
Sep-23		\$ 7,091,771.32	0.9995	\$ 7,137,483.09	9,895	\$ 727.94		\$ (481,109.87)	\$ 7,254,333.92	\$ 740.88
Oct-23		\$ 8,052,993.25	0.9881	\$ 8,149,864.22	9,808	\$ 830.94		\$ (461,783.43)	\$ 8,341,469.13	\$ 850.48
Nov-23		\$ 7,393,974.03	0.9833	\$ 7,519,483.93	9,915	\$ 758.39		\$ (443,408.26)	\$ 7,716,651.30	\$ 778.28
Dec-23	\$ 87,921,583.14	\$ 7,902,327.66	0.9500	\$ 8,317,830.75	10,331	\$ 805.13	\$ 8,087,219.92	\$ (515,028.14)	\$ 8,657,571.73	\$ 838.02

* 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: Geisinger Quality Options
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 773.99	\$ 789.13	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.194	1.195	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 924.27	\$ 942.90	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	< See URRT Instructions
Total Non-Morbidity Changes	1.000	0.984	
Change in Demographics	1.000	0.998	< See URRT Instructions
Change in Network	1.000	1.000	< See URRT Instructions
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	0.986	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 924.27	\$ 927.81	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM		\$ 927.81	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 927.81		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.912		
Projected Incurred EHB Claims PMPM	\$ 846.31		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 101.85		
Projected Incurred Exchange User Fees PMPM	\$ 50.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 744.46		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 816.16		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.000		
Catastrophic Eligibility Adjustment			
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 744.46/9007		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 816.16		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 789.13	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 87,921,583.14	
Blended Loss Ratio	86.12%	

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

Effective Date	1/1/2025	4/1/2025	7/1/2025	10/1/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter	45,948	23,998	16,416	45,948	127,716
Adjusted Projected Allowed EHB Claims PMPM	\$ 927.81	\$ 927.81	\$ 927.81	\$ 927.81	\$ 927.81
Months of Trend	-	3	6	9	
Annual Trend	9.31%	9.31%	9.31%	9.31%	
Single Risk Pool Projected Allowed Claims	\$ 927.81	\$ 948.69	\$ 970.04	\$ 991.87	\$ 960.21
Quarterly Trend Factor	1.000	1.023	1.046	1.065	1.035

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	11.18%	\$93.76
General and Claims	1.28%	\$61.83
Agent/Broker Fees and Commissions	2.80%	\$23.48
Quality Improvement Initiatives	1.00%	\$8.42
Taxes and Fees	0.96%	\$9.49
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 (Pricated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	11.24%	\$94.25
Projected Required Revenue PMPM		\$ 838.71

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Aca Factor	1.571	1.560
Average Generacast Factor	0.970	0.960
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.167	1.164
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 694.96	\$ 816.16
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 390.96	\$ 462.15

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 479.10	\$ 554.22	\$ 75.05	15.7%
B. Base period allowed claims before normalization	\$ 684.06	\$ 789.13	\$ 105.07	21.9%
C. Normalization factor component of change	\$ (299.24)	\$ (342.29)	\$ (43.05)	-9.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 384.82	\$ 446.84	\$ 62.02	12.9%
D2. URRT Trend	\$ 54.45	\$ 87.07	\$ 32.62	6.8%
D3. URRT Morbidity	\$ -	\$ -	\$ -	0.0%
D4. URRT Other	\$ 3.08	\$ (8.54)	\$ (11.62)	-2.4%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (51.40)	\$ (63.22)	\$ (11.83)	-2.5%
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)	\$ 390.96	\$ 462.15	\$ 71.19	14.9%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (33.39)	\$ (40.60)	\$ (7.20)	-1.5%
E3. Benefit Richness	\$ 59.52	\$ 69.04	\$ 9.52	2.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ 26.12	\$ 28.44	\$ 2.32	0.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 48.67	\$ 61.96	\$ 13.28	2.8%
F2. Taxes and Fees	\$ 3.76	\$ 0.32	\$ (3.44)	-0.7%
F3. Profit and/or Contingency	\$ 9.28	\$ -	\$ (9.28)	-2.0%
F4. Subtotal - Sum(F1-F3)	\$ 62.02	\$ 62.28	\$ 0.26	0.1%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 479.10	\$ 552.87	\$ 73.77	15.4%

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

	2024	2025	
Paid-to-Allowed	0.912	0.912	
URRT Trend (Total Allowed Trend Factor)	1.241	1.195	< URRT W1, S2
URRT Morbidity	1.000	1.000	< URRT W1, S2
URRT "Other"	1.007	0.984	< URRT W1, S2
Risk Adjustment	\$ (83.50)	\$ (101.85)	< URRT W1, S3
Exchange User Fee	\$ -	\$ -	< URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	< URRT W1, S3
Capitation	\$ 0.04	\$ 0.08	< URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.915	0.912	
Benefit Richness	1.166	1.164	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.000	1.000	
Administrative Expenses	10.10%	11.18%	
Taxes and Fees	0.79%	0.06%	
Profit and/or Contingency	2.00%	0.00%	

< For 2024 in cell B81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

PA Rate Template Part IV B - Small Group Annual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Geisinger Quality Options
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2025

Plan Number	HIOS Plan ID (Standard Component)	1/1/2025 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2025	1/1/2024 Plan ID (If Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals						
These cells auto-fill using the data entered in Table 10.						
Plan 1	75729PA0050062	Geisinger All-Access QHDHP PPO 7050	E	75729PA0050062	Expanded Bronze	Off
Plan 2	75729PA0050068	Geisinger All-Access Extra PPO 10/60/500	E	75729PA0050068	Gold	Off
Plan 3	75729PA0050070	Geisinger All-Access PPO 20/40/1000	M	75729PA0050070	Gold	Off
Plan 4	75729PA0050071	Geisinger All-Access PPO 25/50/3300	E	75729PA0050071	Gold	Off
Plan 5	75729PA0050073	Geisinger All-Access PPO 30/60/6000	E	75729PA0050073	Silver	Off
Plan 6	75729PA0050078	Geisinger All-Access QHDHP PPO 3000	E	75729PA0050078	Gold	Off
Plan 7	75729PA0050079	Geisinger All-Access QHDHP PPO 5100	E	75729PA0050079	Silver	Off
Plan 8	75729PA0050080	Geisinger All-Access PPO 15/30/250	E	75729PA0050080	Platinum	Off
Plan 9	75729PA0050082	Geisinger All-Access Extra PPO 10/40/250	E	75729PA0050082	Platinum	Off
Plan 10	75729PA0050096	Geisinger All-Access PPO 30/60/3500	E	75729PA0050096	Gold	Off
Plan 11	75729PA0050097	Geisinger All-Access Extra PPO 20/60/3500	E	75729PA0050097	Gold	Off
Plan 12	75729PA0050102	Geisinger All-Access PPO 20/40/500	M	75729PA0050102	Gold	Off
Plan 13	75729PA0050103	Geisinger All-Access PPO 20/40/1500	M	75729PA0050103	Gold	Off
Plan 14	75729PA0050104	Geisinger All-Access PPO 25/50/2000	E	75729PA0050104	Gold	Off
Plan 15	75729PA0050105	Geisinger All-Access PPO 35/70/4300	E	75729PA0050105	Silver	Off
Plan 16	75729PA0050107	Geisinger All-Access PPO 40/90/8400	E	75729PA0050107	Expanded Bronze	Off
Plan 17	75729PA0050108	Geisinger All-Access Extra PPO 20/60/4300	E	75729PA0050108	Silver	Off
Plan 18	75729PA0050127	Geisinger All-Access PPO 25/50/2000 1x ded	E	75729PA0050127	Gold	Off
Plan 19	75729PA0050128	Geisinger All-Access PPO 10/20/0	M	75729PA0050128	Platinum	Off
Plan 20	75729PA0050131	Geisinger All-Access Extra PPO 10/40/0	M	75729PA0050131	Platinum	Off
Plan 21	75729PA0050132	Geisinger All-Access Extra PPO 10/60/1000	E	75729PA0050132	Gold	Off
Plan 22	75729PA0050133	Geisinger All-Access Extra PPO 10/60/2000	E	75729PA0050133	Gold	Off
Plan 23	75729PA0050137	Geisinger All-Access PPO 25/50/4500 1x ded	E	75729PA0050137	Gold	Off
Plan 24	75729PA0050140	Geisinger Choices PPO 10/20/0	M	75729PA0050140	Platinum	Off
Plan 25	75729PA0050141	Geisinger Choices PPO 20/40/1000	E	75729PA0050141	Gold	Off
Plan 26	75729PA0050142	Geisinger Choices PPO 20/40/2000	E	75729PA0050142	Gold	Off
Plan 27	75729PA0050143	Geisinger Choices PPO 20/40/4000	E	75729PA0050143	Silver	Off
Plan 28	75729PA0050144	Geisinger Choices PPO 10/20/0	M	75729PA0050144	Platinum	Off
Plan 29	75729PA0050145	Geisinger Choices PPO 20/40/1000	E	75729PA0050145	Gold	Off
Plan 30	75729PA0050146	Geisinger Choices PPO 20/40/2000	E	75729PA0050146	Gold	Off
Plan 31	75729PA0050147	Geisinger Choices PPO 20/40/4000	E	75729PA0050147	Silver	Off
Plan 32	75729PA0050148	Geisinger Choices PPO 10/20/0	M	75729PA0050148	Platinum	Off
Plan 33	75729PA0050149	Geisinger Choices PPO 20/40/1000	E	75729PA0050149	Gold	Off
Plan 34	75729PA0050150	Geisinger Choices PPO 20/40/2000	E	75729PA0050150	Gold	Off
Plan 35	75729PA0050151	Geisinger Choices PPO 20/40/4000	E	75729PA0050151	Silver	Off
Plan 36	75729PA0050152	Geisinger Choices PPO 20/40/0	DM	75729PA0050141	Gold	Off
Plan 37	75729PA0050153	Geisinger Choices PPO 30/50/0 Copay Based	DM	75729PA0050141	Gold	Off
Plan 38	75729PA0050154	Geisinger Choices PPO 20/40/0	DM	75729PA0050145	Gold	Off
Plan 39	75729PA0050155	Geisinger Choices PPO 30/50/0 Copay Based	DM	75729PA0050145	Gold	Off
Plan 40	75729PA0050156	Geisinger Choices PPO 20/40/0	DM	75729PA0050149	Gold	Off
Plan 41	75729PA0050157	Geisinger Choices PPO 30/50/0 Copay Based	DM	75729PA0050149	Gold	Off

Quarter 1 2024, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ -	\$ 453.43	\$ -	\$ 453.60	\$ 482.95	\$ 626.35	\$ -	\$ 570.27	\$ 464.53	
\$ -	\$ 334.38	\$ 308.16	\$ -	\$ 308.16	\$ 334.38	\$ 405.47	\$ -	\$ 389.25	\$ 315.29	
\$ -	\$ 490.69	\$ 466.16	\$ -	\$ 466.16	\$ 490.69	\$ 613.36	\$ -	\$ 588.83	\$ 475.49	
\$ -	\$ 490.69	\$ 466.16	\$ -	\$ 466.16	\$ 490.69	\$ 613.36	\$ -	\$ 588.83	\$ 474.63	
\$ -	\$ 433.96	\$ 412.27	\$ -	\$ 412.27	\$ 433.96	\$ 542.45	\$ -	\$ 520.76	\$ 426.37	
\$ -	\$ 355.78	\$ 337.99	\$ -	\$ 337.99	\$ 355.78	\$ 444.72	\$ -	\$ 426.93	\$ 344.11	
\$ -	\$ 451.55	\$ 428.98	\$ -	\$ 428.98	\$ 451.55	\$ 564.44	\$ -	\$ 541.87	\$ 445.58	
\$ -	\$ 386.61	\$ 367.28	\$ -	\$ 367.28	\$ 386.61	\$ 483.26	\$ -	\$ 463.93	\$ 385.32	
\$ -	\$ 529.39	\$ 502.92	\$ -	\$ 502.92	\$ 529.39	\$ 661.73	\$ -	\$ 635.26	\$ 511.42	
\$ -	\$ 532.26	\$ 505.65	\$ -	\$ 505.65	\$ 532.26	\$ 665.83	\$ -	\$ 638.72	\$ 518.81	
\$ -	\$ 429.29	\$ 407.82	\$ -	\$ 407.82	\$ 429.29	\$ 536.61	\$ -	\$ 515.14	\$ 413.44	
\$ -	\$ 430.84	\$ 409.30	\$ -	\$ 409.30	\$ 430.84	\$ 538.55	\$ -	\$ 517.01	\$ 415.30	
\$ -	\$ 481.90	\$ 457.81	\$ -	\$ 457.81	\$ 481.90	\$ 602.38	\$ -	\$ 578.28	\$ 466.83	
\$ -	\$ 472.42	\$ 448.80	\$ -	\$ 448.80	\$ 472.42	\$ 590.52	\$ -	\$ 566.90	\$ 452.44	
\$ -	\$ 454.83	\$ 432.09	\$ -	\$ 432.09	\$ 454.83	\$ 568.54	\$ -	\$ 545.79	\$ 437.30	
\$ -	\$ 376.27	\$ 357.46	\$ -	\$ 357.46	\$ 376.27	\$ 470.34	\$ -	\$ 451.53	\$ 361.44	
\$ -	\$ 311.65	\$ 296.06	\$ -	\$ 296.06	\$ 311.65	\$ 389.56	\$ -	\$ 373.97	\$ 303.99	
\$ -	\$ 380.37	\$ 361.36	\$ -	\$ 361.36	\$ 380.37	\$ 475.47	\$ -	\$ 456.45	\$ 363.96	
\$ -	\$ 454.83	\$ 432.09	\$ -	\$ 432.09	\$ 454.83	\$ 568.54	\$ -	\$ 545.79	\$ 440.73	
\$ -	\$ 547.88	\$ 520.48	\$ -	\$ 520.48	\$ 547.88	\$ 684.85	\$ -	\$ 657.45	\$ 536.46	
\$ -	\$ 550.86	\$ 523.31	\$ -	\$ 523.31	\$ 550.86	\$ 688.57	\$ -	\$ 661.03	\$ 536.07	
\$ -	\$ 489.80	\$ 465.31	\$ -	\$ 465.31	\$ 489.80	\$ 612.25	\$ -	\$ 587.76	\$ 470.65	
\$ -	\$ 457.30	\$ 434.44	\$ -	\$ 434.44	\$ 457.30	\$ 571.63	\$ -	\$ 548.76	\$ 442.21	
\$ -	\$ 419.33	\$ 398.36	\$ -	\$ 398.36	\$ 419.33	\$ 524.16	\$ -	\$ 503.19	\$ 401.94	
\$ -	\$ 517.09	\$ 491.24	\$ -	\$ 491.24	\$ 517.09	\$ 646.37	\$ -	\$ 620.51	\$ 517.09	
\$ -	\$ 446.69	\$ 424.35	\$ -	\$ 424.35	\$ 446.69	\$ 558.36	\$ -	\$ 538.02	\$ 446.69	
\$ -	\$ 417.82	\$ 396.92	\$ -	\$ 396.92	\$ 417.82	\$ 522.27	\$ -	\$ 501.38	\$ 417.82	
\$ -	\$ 351.94	\$ 334.34	\$ -	\$ 334.34	\$ 351.94	\$ 439.92	\$ -	\$ 422.32	\$ 351.94	
\$ -	\$ 517.09	\$ 491.24	\$ -	\$ 491.24	\$ 517.09	\$ 646.37	\$ -	\$ 620.51	\$ 491.24	
\$ -	\$ 446.69	\$ 424.35	\$ -	\$ 424.35	\$ 446.69	\$ 558.36	\$ -	\$ 538.02	\$ 424.35	
\$ -	\$ 417.82	\$ 396.92	\$ -	\$ 396.92	\$ 417.82	\$ 522.27	\$ -	\$ 501.38	\$ 396.92	
\$ -	\$ 351.94	\$ 334.34	\$ -	\$ 334.34	\$ 351.94	\$ 439.92	\$ -	\$ 422.32	\$ 334.34	
\$ -	\$ 474.99	\$ 451.24	\$ -	\$ 451.24	\$ 474.99	\$ 593.73	\$ -	\$ 569.98	\$ -	
\$ -	\$ 469.86	\$ 446.37	\$ -	\$ 446.37	\$ 469.86	\$ 587.33	\$ -	\$ 563.84	\$ -	
\$ -	\$ 474.99	\$ 451.24	\$ -	\$ 451.24	\$ 474.99	\$ 593.73	\$ -	\$ 569.98	\$ -	
\$ -	\$ 469.86	\$ 446.37	\$ -	\$ 446.37	\$ 469.86	\$ 587.33	\$ -	\$ 563.84	\$ -	
\$ -	\$ 474.99	\$ 451.24	\$ -	\$ 451.24	\$ 474.99	\$ 593.73	\$ -	\$ 569.98	\$ -	
\$ -	\$ 469.86	\$ 446.37	\$ -	\$ 446.37	\$ 469.86	\$ 587.33	\$ -	\$ 563.84	\$ -	

Quarter 1 2025, 21-year-old Non-Tobacco					
1	2	3	4	5	6
\$ -	\$ -	\$ 524.51	\$ -	\$ 519.44	\$ 558.93
\$ -	\$ 385.75	\$ 366.46	\$ -	\$ 366.46	\$ 385.75
\$ -	\$ 562.76	\$ 534.62	\$ -	\$ 534.62	\$ 562.76
\$ -	\$ 567.87	\$ 539.47	\$ -	\$ 539.47	\$ 567.87
\$ -	\$ 512.30	\$ 486.68	\$ -	\$ 486.68	\$ 512.30
\$ -	\$ 418.49	\$ 397.56	\$ -	\$ 397.56	\$ 418.49
\$ -	\$ 524.47	\$ 498.24	\$ -	\$ 498.24	\$ 524.47
\$ -	\$ 447.41	\$ 425.04	\$ -	\$ 425.04	\$ 447.41
\$ -	\$ 611.54	\$ 580.97	\$ -	\$ 580.97	\$ 611.54
\$ -	\$ 615.98	\$ 585.18	\$ -	\$ 585.18	\$ 615.98
\$ -	\$ 507.69	\$ 482.31	\$ -	\$ 482.31	\$ 507.69
\$ -	\$ 509.53	\$ 484.05	\$ -	\$ 484.05	\$ 509.53
\$ -	\$ 538.88	\$ 511.93	\$ -	\$ 511.93	\$ 538.88
\$ -	\$ 550.69	\$ 523.15	\$ -	\$ 523.15	\$ 550.69
\$ -	\$ 533.07	\$ 506.41	\$ -	\$ 506.41	\$ 533.07
\$ -	\$ 436.24	\$ 414.43	\$ -	\$ 414.43	\$ 436.24
\$ -	\$ 370.64	\$ 352.11	\$ -	\$ 352.11	\$ 370.64
\$ -	\$ 440.20	\$ 418.19	\$ -	\$ 418.19	\$ 440.20
\$ -	\$ 533.07	\$ 506.41	\$ -	\$ 506.41	\$ 533.07
\$ -	\$ 629.48	\$ 598.01	\$ -	\$ 598.01	\$ 629.48
\$ -	\$ 640.96	\$ 608.91	\$ -	\$ 608.91	\$ 640.96
\$ -	\$ 566.84	\$ 538.50	\$ -	\$ 538.50	\$ 566.84
\$ -	\$ 535.96	\$ 509.16	\$ -	\$ 509.16	\$ 535.96
\$ -	\$ 498.60	\$ 473.67	\$ -	\$ 473.67	\$ 498.60
\$ -	\$ 583.47	\$ 554.30	\$ -	\$ 554.30	\$ 583.47
\$ -	\$ 517.88	\$ 491.98	\$ -	\$ 491.98	\$ 517.88
\$ -	\$ 491.45	\$ 466.88	\$ -	\$ 466.88	\$ 491.45
\$ -	\$ 566.84	\$ 538.50	\$ -	\$ 538.50	\$ 566.84
\$ -	\$ 535.96	\$ 509.16	\$ -	\$ 509.16	\$ 535.96
\$ -	\$ 498.60	\$ 473.67	\$ -	\$ 473.67	\$ 498.60
\$ -	\$ 583.47	\$ 554.30	\$ -	\$ 554.30	\$ 583.47
\$ -	\$ 517.88	\$ 491.98	\$ -	\$ 491.98	\$ 517.88
\$ -	\$ 491.45	\$ 466.88	\$ -	\$ 466.88	\$ 491.45
\$ -	\$ 566.84	\$ 538.50	\$ -	\$ 538.50	\$ 566.84
\$ -	\$ 535.96	\$ 509.16	\$ -	\$ 509.16	\$ 535.96
\$ -	\$ 498.60	\$ 473.67	\$ -	\$ 473.67	\$ 498.60
\$ -	\$ 583.47	\$ 554.30	\$ -	\$ 554.30	\$ 583.47
\$ -	\$ 517.88	\$ 491.98	\$ -	\$ 491.98	\$ 517.88
\$ -	\$ 491.45	\$ 466.88	\$ -	\$ 466.88	\$ 491.45
\$ -	\$ 566.84	\$ 538.50	\$ -	\$ 538.50	\$ 566.84
\$ -	\$ 535.96	\$ 509.16	\$ -	\$ 509.16	\$

02-01-2024 Number of Covered Lives by County

Sullivan	Susquehanna	Tioga	Wayne	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
41	97	91	295	295	Don't Mat	0	0	0	0	0	0	0	0	0	0	Match	0	30	4	46	55	0	0	Don't Mat	736	294	174	129	161	137	397	230	223	159	Don't Mat

23	-	-	3	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	3	3	4	-	-	5	-	1	-	-	Match	
-	3	-	32	68	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	89	37	-	38	61	3	37	5	34	80	Match	
-	17	49	29	21	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	12	-	-	-	-	-	Match	27	16	12	-	-	11	27	-	19	-	Match	
-	-	-	23	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	16	19	-	-	-	-	-	Match	-	1	-	-	4	9	-	11	-	-	Match	
-	3	-	3	24	Match	-	-	-	-	-	-	-	-	-	-	Match	-	4	-	-	-	-	-	-	Match	21	-	2	3	-	12	4	-	-	-	Match	
-	-	-	1	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	18	16	-	-	-	-	35	7	-	3	Match	
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	7	8	-	-	13	-	-	-	-	-	Match	
-	2	-	13	90	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	13	47	-	-	-	-	42	2	-	-	Match	
-	-	-	8	7	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	38	24	-	-	58	-	26	4	21	9	Match	
-	2	-	4	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	1	1	-	-	7	-	-	8	-	Match	
-	-	-	1	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	11	-	-	3	-	13	6	-	-	Match	
-	14	1	5	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	10	-	47	-	-	-	-	Match	22	4	43	-	-	6	8	15	4	-	Match	
-	-	-	18	9	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	4	-	-	-	-	-	Match	23	-	7	-	-	-	1	10	1	-	Match	
12	-	8	3	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	3	-	64	-	-	-	6	-	3	Match		
6	-	-	-	13	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	3	6	-	-	-	-	-	1	-	8	Match	
-	-	-	1	2	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	5	20	-	7	-	-	-	-	-	-	Match	
-	4	-	46	1	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	7	-	-	4	2	3	4	-	-	Match	
-	-	7	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	38	-	-	-	-	-	-	27	-	-	6	Match
-	3	26	22	7	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	15	8	-	-	-	Match	63	31	38	39	4	40	56	98	9	9	Match	
-	21	-	15	15	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	91	6	-	24	-	-	27	3	11	35	Match	
-	11	-	18	23	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	71	7	-	-	2	5	29	-	-	1	Match	
-	-	-	9	15	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	54	3	-	18	12	-	12	9	65	1	Match	
-	17	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	41	-	-	-	Match	
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	2	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	13	14	-	-	-	-	-	-	-	-	Match	
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	39	27	-	-	-	-	24	-	24	-	Match	
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	69	5	-	-	-	-	4	-	17	-	Match	
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	26	-	-	-	-	-	8	-	10	2	Match	
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	5	-	-	-	-	Match	
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	22	-	16	-	-	Match	
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	3	-	-	-	-	-	-	-	Match	
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	10	-	5	-	-	Match	
-	-	-	11	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	
-	-	-	19	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match
-	-	-	11	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match
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-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match
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-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match
-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match
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-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	-	-	-	-	-							

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

Overview

Initial Requested Average Rate Change	0.000000%
Minimum Requested Average Rate Change	-0.00%
Maximum Requested Rate Change	0.00%
Minimum Requested Rate Change	-0.00%
Maximum Requested Rate Change	0.00%
Available in Rating Area:	Rating Areas 2, 3, 4, 6, 7, and 9

Carrier Name: **Changer Quality Options**
 Product(s): **PRO**
 Market Segment: **Small Group**
 Rate Effective Date: **1/1/2025**

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

Key Information

Jan 2025 - Dec 2025 Historical Experience	
Premium	\$ 81,374,235.61
Claims	\$ 72,779,285.59
Administrative Expenses	\$ 8,614,951.29
Taxes & Fees	\$ 1,520,232.42
Company Made After Taxes	\$ 3,852,488.28

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2025:
 Claims: 88%
 Administrative Expenses: 10%
 Taxes & Fees: 0%
 Profit: 2%

The company expects its actual medical costs to increase **0.24%**.

Explanation of requested rate change: **Changer Quality Options has proposed an 18% of base rate increase of 18.0% for Small Group PRO members renewing in the Marketplace effective January 1, 2025 through December 31, 2025. The actual range of proposed rate changes vary from 0.0% to 18.0%. The key drivers of this increase are changes in the normalized risk pool experience, trend, risk adjustment, and administrative costs. The total projected 2025 administrative costs are slightly higher than those used for the current 2024 rates. As required by federal regulations and using the federally prescribed M&B methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2025 to maintain the desired metabolic level.**

**Geisinger Quality Options
Small Group Filing for 2025
Calibration of Age Factors**

	(2)	(1) X (2)	(1) X (2) (2)
	Proj Members	Factor X Members	Calibration Factor:
Total members with premium:	8,771	13,736.38	1.566
Members in 0-20 age with no premium:	31		
Total:	8,802		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	1,030	787.95
15	16	0.833	79	65.81
16	17	0.859	83	71.30
17	18	0.885	74	65.49
18	19	0.913	97	88.56
19	20	0.941	92	86.57
20	21	0.970	104	100.88
21	22	1.000	109	109.00
22	23	1.000	105	105.00
23	24	1.000	109	109.00
24	25	1.000	118	118.00
25	26	1.004	129	129.52
26	27	1.024	121	123.90
27	28	1.048	135	141.48
28	29	1.087	159	172.83
29	30	1.119	143	160.02
30	31	1.135	152	172.52
31	32	1.159	172	199.35
32	33	1.183	172	203.48
33	34	1.198	187	224.03
34	35	1.214	181	219.73
35	36	1.222	148	180.86
36	37	1.230	163	200.49
37	38	1.238	167	206.75
38	39	1.246	163	203.10
39	40	1.262	172	217.06
40	41	1.278	140	178.92
41	42	1.302	182	236.96
42	43	1.325	156	206.70
43	44	1.357	187	253.76
44	45	1.397	137	191.39
45	46	1.444	133	192.05
46	47	1.500	154	231.00
47	48	1.563	157	245.39
48	49	1.635	151	246.89
49	50	1.706	156	266.14
50	51	1.786	150	267.90
51	52	1.865	163	304.00
52	53	1.952	178	347.46
53	54	2.040	193	393.72
54	55	2.135	179	382.17
55	56	2.230	173	385.79
56	57	2.333	183	426.94
57	58	2.437	195	475.22
58	59	2.548	188	479.02
59	60	2.603	195	507.59
60	61	2.714	189	512.95
61	62	2.810	180	505.80
62	63	2.873	156	448.19
63	64	2.952	171	504.79
64	200	3.000	361	1,083.00
Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members

Geisinger Quality Options
 Small Group Filing for 2025
 Average Age Factor in Manual Rate

	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2023 Member Months	(1) X (3) Factor X 2023 Member Months
Total members:	10,643	16,734.75	118,437	186,527.83

Factor X Member Months
Member Months
Experience Period Enrollment Factor:
1.575
Projected Enrollment Factor:
1.572
Table 5 Factor:
0.998

Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2023 Member Months	(1) X (3) Factor X 2023 Member Months
0	14	0.765	1,259	963.14	13,909	10,640.39
15	16	0.833	99	82.47	1,030	857.99
16	17	0.859	100	85.90	939	806.60
17	18	0.885	86	76.11	1,153	1,020.41
18	19	0.913	110	100.43	1,209	1,103.82
19	20	0.941	102	95.98	1,082	1,018.16
20	21	0.970	124	120.28	1,231	1,194.07
21	22	1.000	129	129.00	1,112	1,112.00
22	23	1.000	123	123.00	1,460	1,460.00
23	24	1.000	135	135.00	1,577	1,577.00
24	25	1.000	145	145.00	1,532	1,532.00
25	26	1.004	146	146.58	1,583	1,589.33
26	27	1.024	159	162.82	1,662	1,701.89
27	28	1.048	158	165.58	2,008	2,104.38
28	29	1.087	188	204.36	1,995	2,168.57
29	30	1.119	163	182.40	1,848	2,067.91
30	31	1.135	187	212.25	2,135	2,423.23
31	32	1.159	198	229.48	2,178	2,524.30
32	33	1.183	203	240.15	2,376	2,810.81
33	34	1.198	229	274.34	2,542	3,045.32
34	35	1.214	211	256.15	2,367	2,873.54
35	36	1.222	185	226.07	2,060	2,517.32
36	37	1.230	194	238.62	2,325	2,859.75
37	38	1.238	206	255.03	2,196	2,718.65
38	39	1.246	207	257.92	2,515	3,133.69
39	40	1.262	226	285.21	2,077	2,621.17
40	41	1.278	163	208.31	2,212	2,826.94
41	42	1.302	219	285.14	1,973	2,568.85
42	43	1.325	189	250.43	2,325	3,080.63
43	44	1.357	229	310.75	2,193	2,975.90
44	45	1.397	169	236.09	1,831	2,557.91
45	46	1.444	162	233.93	2,101	3,033.84
46	47	1.500	189	283.50	2,277	3,415.50
47	48	1.563	189	295.41	1,965	3,071.30
48	49	1.635	179	292.67	2,321	3,794.84
49	50	1.706	187	319.02	1,938	3,306.23
50	51	1.786	180	321.48	2,129	3,802.39
51	52	1.865	200	373.00	2,341	4,365.97
52	53	1.952	209	407.97	2,336	4,559.87
53	54	2.040	234	477.36	2,478	5,055.12
54	55	2.135	220	469.70	2,493	5,322.56
55	56	2.230	201	448.23	2,311	5,153.53
56	57	2.333	220	513.26	2,522	5,883.83
57	58	2.437	236	575.13	2,521	6,143.68
58	59	2.548	230	586.04	2,991	7,621.07
59	60	2.603	243	632.53	2,695	7,015.09
60	61	2.714	240	651.36	2,741	7,439.07
61	62	2.810	228	640.68	2,361	6,634.41
62	63	2.873	199	571.73	2,502	7,188.25
63	64	2.952	213	628.78	2,254	6,653.81
64	200	3.000	443	1,329.00	4,525	13,575.00
Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(2) 2023 Member Months	(1) X (2) Factor X 2023 Member Months

**Geisinger Quality Options
 Small Group Filing for 2025
 Calibration of Area Factors**

	(1)	(2)	(1) X (2)	(1) X (2) ----- (2)
Region	Area Factors	Proj Members	Factor X Members	Calibration Factor:
2	1.000	-	-	
3	0.950	5,891	5,596.45	
5	0.950	135	128.25	
6	1.000	2,640	2,640.00	
7	1.250	69	86.25	
9	1.200	67	80.40	
		8,802	8,531.35	0.969

**Geisinger Quality Options
Small Group Filing for 2025
Trend Exhibit**

12 month rolling Allowed Claims PMPM for Small Group

Period	Member Months	Allowed PMPM*	Annual Change	Weight
Jan 2020 - Dec 2020	232,893	\$593.26		
Jan 2021 - Dec 2021	162,290	\$652.04	9.9%	33%
Jan 2022 - Dec 2022	127,516	\$685.52	5.1%	33%
Jan 2023 - Dec 2023	118,437	\$789.09	15.1%	33%

*Includes COVID adjustment for 2020 and 2021 experience

Percentage Annual Trend

10.1%

**Geisinger Quality Options
Small Group Filing for 2025
Trend Components**

Cost Components

Service Category	2021 Annual Change	2022 Annual Change	2023 Annual Change	Average
Inpatient Hospital	14.0%	-12.0%	33.0%	11.7%
Outpatient Hospital	-2.1%	15.5%	6.0%	6.4%
Professional	-2.1%	-10.3%	9.4%	-1.0%
Prescription Drugs	-0.9%	8.7%	21.5%	9.8%
Other Medical	9.1%	-7.1%	-2.5%	-0.1%

Utilization Components

Service Category	2021 Annual Change	2022 Annual Change	2023 Annual Change	Average
Inpatient Hospital	0.2%	-2.0%	0.4%	-0.4%
Outpatient Hospital	11.6%	-0.4%	-1.7%	3.2%
Professional	10.8%	3.9%	1.2%	5.3%
Prescription Drugs	2.7%	8.6%	1.4%	4.2%
Other Medical	12.9%	2.1%	12.1%	9.0%

Service Category Weights

Service Category	2023 Allowed Amount - Net of Rebates	Weight
Inpatient Hospital	\$15,567,798	16.7%
Outpatient Hospital	\$36,712,405	39.3%
Professional	\$18,115,477	19.4%
Prescription Drugs	\$21,391,336	22.9%
Other Medical	\$1,670,133	1.8%
Total	\$93,457,149	100%

**Geisinger Quality Options
Small Group Filing for 2025
Projected Reinsurance Calculation**

	PMPM
Reinsurance Premium Jan 2024 - Dec 2024	\$2.55
Estimated Reinsurance Premium Jan 2025 - Dec 2025	\$3.06
Estimated Reinsurance Recoveries	\$0.90
Net Reinsurance	\$2.16
Other Factor - Other	1.002
Total Adjusted Projected Allowed EHB Claims PMPM	\$955.92

**Geisinger Quality Options
Small Group Filing for 2025
Administrative Expense Exhibit**

	2020	2021	2022	2023
Actual PMPM:	\$39.14	\$53.07	\$59.42	\$66.08
Projected PMPM:	\$37.78	\$45.32	\$45.94	\$53.72

**Geisinger Quality Options
 Small Group Filing for 2025
 Projected Tax Estimates**

PCORI Fee

Quarter	Average PCORI	Projected Members Renewing by Quarter	% of Total
Q1	\$0.30	2,683	30%
Q2	\$0.30	1,666	19%
Q3	\$0.31	1,214	14%
Q4	\$0.31	3,239	37%

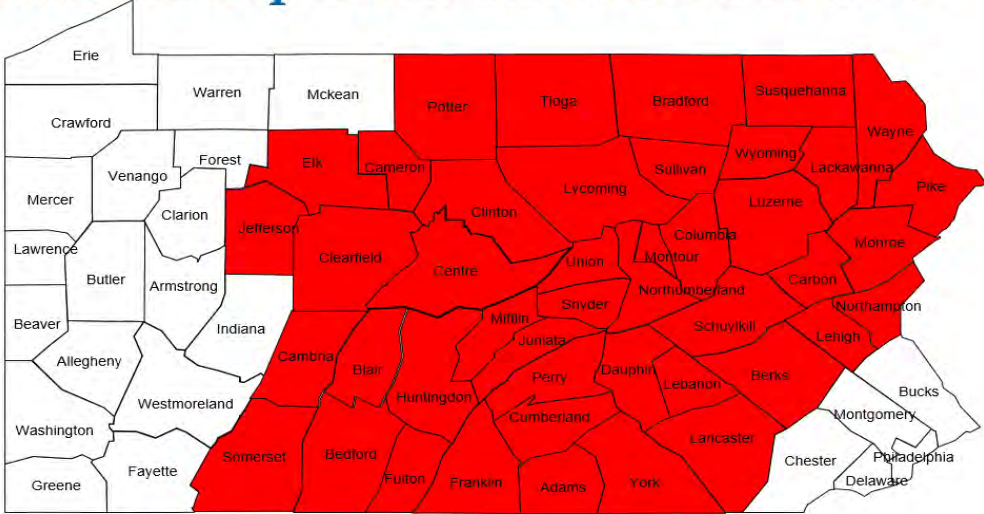
Total/Weighted Average	\$0.31
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**Geisinger Quality Options
Small Group Filing for 2025
Induced Utilization Exhibit**

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
75729PA0050062	Expanded Bronze	91	0.7150	1.03623
75729PA0050068	Gold	1,167	0.9240	1.16978
75729PA0050070	Gold	579	0.9290	1.17404
75729PA0050071	Gold	100	0.8720	1.12838
75729PA0050073	Silver	122	0.7600	1.05760
75729PA0050078	Gold	121	0.8850	1.13823
75729PA0050079	Silver	30	0.7970	1.07821
75729PA0050080	Platinum	473	0.9700	1.21090
75729PA0050082	Platinum	364	0.9740	1.21468
75729PA0050096	Gold	65	0.8670	1.12469
75729PA0050097	Gold	141	0.8690	1.12616
75729PA0050102	Gold	705	0.9000	1.15000
75729PA0050103	Gold	272	0.9120	1.15974
75729PA0050104	Gold	419	0.8940	1.14524
75729PA0050105	Silver	85	0.7830	1.07009
75729PA0050107	Expanded Bronze	112	0.6930	1.02725
75729PA0050108	Silver	146	0.7880	1.07294
75729PA0050127	Gold	313	0.8940	1.14524
75729PA0050128	Platinum	1,022	0.9860	1.22620
75729PA0050131	Platinum	447	0.9960	1.23602
75729PA0050132	Gold	528	0.9280	1.17318
75729PA0050133	Gold	512	0.8970	1.14761
75729PA0050137	Gold	240	0.8570	1.11745
75729PA0050140	Platinum	29	0.9440	1.18714
75729PA0050141	Gold	114	0.8780	1.13288
75729PA0050142	Gold	95	0.8490	1.11180
75729PA0050143	Silver	46	0.7480	1.05150
75729PA0050144	Platinum	8	0.9440	1.18714
75729PA0050145	Gold	40	0.8780	1.13288
75729PA0050146	Gold	28	0.8490	1.11180
75729PA0050147	Silver	15	0.7480	1.05150
75729PA0050148	Platinum	49	0.9440	1.18714
75729PA0050149	Gold	162	0.8780	1.13288
75729PA0050150	Gold	104	0.8490	1.11180
75729PA0050151	Silver	58	0.7480	1.05150
Total		8,802	0.9122	1.1638

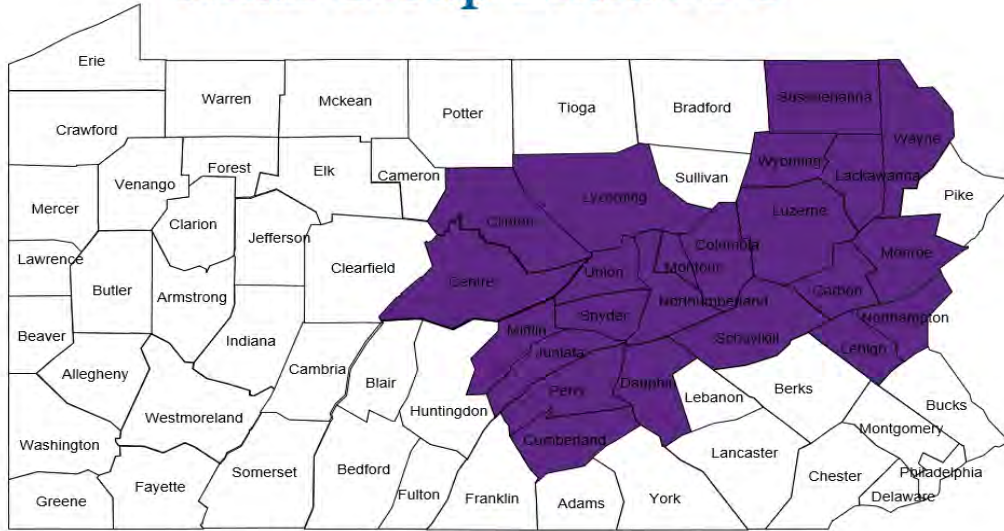
2025 Service Areas

Small Group All-Access HMO & PPO



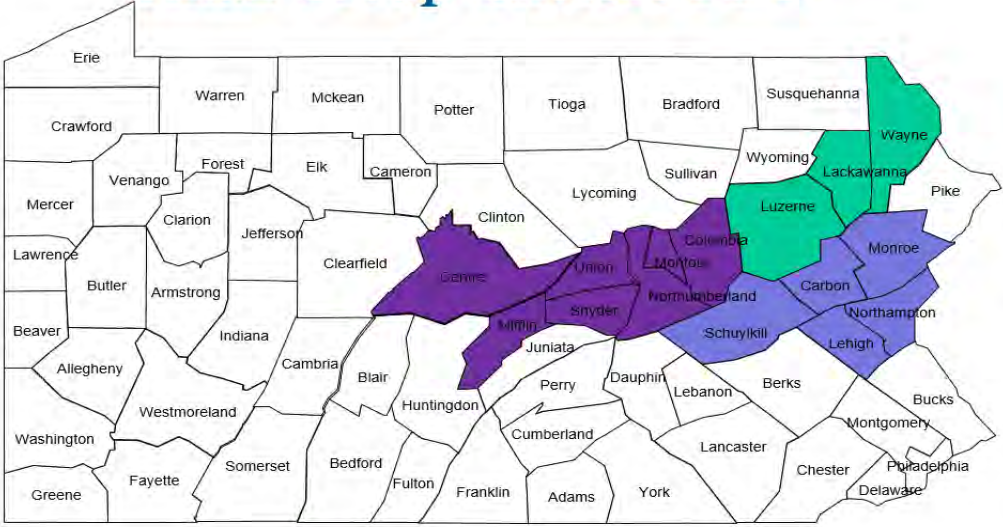
- HMO PAS009
- PPO PAS005

2025 Service Areas Small Group Extra PPO



■ PAS006

2025 Service Areas Small Group Choices PPO



- PAS007
- PAS008
- PAS009

**Geisinger Quality Options
 Small Group Filing for 2025
 Quality Improvement Initiatives Estimates**

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

**Business Subject to MLR
 Comprehensive Health Coverage
 Small Group Employer**

	Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1 Health premiums earned (From Part 2, Line 1.11)	29,678,784	127,280,676	156,959,460
Line 6.6 TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	347,194	1,228,307	1,575,501

Estimated Percentage:	1.00%
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**Geisinger Quality Options
Small Group Filing for 2025
Benefit Changes**

2025 HIOS Plan ID	2025 Plan Name	Benefit Changes
75729PA0050070	Geisinger All-Access PPO 20/40/1000	MOOP from \$8600 to \$9200. Outpatient Facility Fee Copay from \$175 to \$225
75729PA0050102	Geisinger All-Access PPO 20/40/500	MOOP from \$9100 to \$9200. Inpatient Copay from \$200 to \$300 Outpatient Facility Fee Copay from \$250 to \$350.
75729PA0050103	Geisinger All-Access PPO 20/40/1500	MOOP from \$9100 to \$9200. Outpatient Facility Fee Copay from \$150 to \$175
75729PA0050128	Geisinger All-Access PPO 10/20/0	ER Copay from \$75 to \$150. Imaging Copay from \$100 to \$150. Outpatient Facility Fee Copay from \$150 to \$200
75729PA0050131	Geisinger All-Access Extra PPO 10/40/0	ER Copay from \$125 to \$150
75729PA0050140	Geisinger Choices PPO 10/20/0	MOOP from \$2000 to \$2500
75729PA0050144	Geisinger Choices PPO 10/20/0	MOOP from \$2000 to \$2500
75729PA0050148	Geisinger Choices PPO 10/20/0	MOOP from \$2000 to \$2500

Geisinger Quality Options
Small Group Filing for 2025
Pricing AV vs Metallic AV

2025 Plan Name	2025 Pricing AV	2025 Metallic AV	Difference
Geisinger All-Access QHDHP PPO 7050	71.5%	64.0%	7.5%
Geisinger All-Access PPO 40/90/8400	69.3%	64.7%	4.6%
Geisinger All-Access PPO 35/70/4300	78.3%	69.7%	8.6%
Geisinger All-Access Extra PPO 20/60/4300	78.8%	69.7%	9.1%
Geisinger All-Access PPO 30/60/6000	76.0%	69.8%	6.2%
Geisinger Choices PPO 20/40/4000	74.8%	70.6%	4.2%
Geisinger All-Access QHDHP PPO 5100	79.7%	71.4%	8.4%
Geisinger All-Access Extra PPO 20/60/3500	86.9%	78.6%	8.3%
Geisinger All-Access PPO 25/50/4500 1x ded	85.7%	79.3%	6.4%
Geisinger All-Access PPO 25/50/3300	87.2%	79.5%	7.7%
Geisinger All-Access Extra PPO 10/60/2000	89.7%	79.7%	10.0%
Geisinger All-Access PPO 30/60/3500	86.7%	79.8%	6.9%
Geisinger Choices PPO 20/40/2000	84.9%	80.4%	4.6%
Geisinger All-Access Extra PPO 10/60/1000	92.8%	80.8%	12.0%
Geisinger All-Access QHDHP PPO 3000	88.5%	81.3%	7.2%
Geisinger All-Access PPO 25/50/2000	89.4%	81.5%	7.9%
Geisinger All-Access PPO 25/50/2000 1xded	89.4%	81.5%	7.9%
Geisinger All-Access Extra PPO 10/60/500	92.4%	81.5%	10.9%
Geisinger All-Access PPO 20/40/1500	91.2%	81.7%	9.5%
Geisinger Choices PPO 20/40/1000	87.8%	81.8%	6.1%
Geisinger All-Access PPO 20/40/500	90.0%	81.9%	8.1%
Geisinger All-Access PPO 20/40/1000	92.9%	81.9%	11.0%
Geisinger All-Access Extra PPO 10/40/250	97.4%	90.7%	6.7%
Geisinger All-Access PPO 15/30/250	97.0%	91.4%	5.6%
Geisinger All-Access PPO 10/20/0	98.6%	91.8%	6.8%
Geisinger Choices PPO 10/20/0	94.4%	91.9%	2.5%
Geisinger All-Access Extra PPO 10/40/0	99.6%	92.0%	7.6%

**Geisinger Quality Options
Small Group Filing for 2025
Pricing AV Examples**

Plan Name:	Geisinger All-Access PPO 10/20/0	Geisinger All-Access Extra PPO 10/60/500	Geisinger All-Access Extra PPO 20/60/4300	Geisinger All-Access PPO 40/90/8400
HIOS ID:	75729PA0050128	75729PA0050068	75729PA0050108	75729PA0050107
Metallic Level:	Platinum	Gold	Silver	Expanded Bronze
Pricing AV Table 10:	98.6%	92.4%	78.8%	69.3%

Benefit Component	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value
PCP	0.2%	0.4%	0.8%	1.8%
SPC	0.3%	1.3%	1.5%	2.4%
ER	0.4%	0.7%	0.0%	0.0%
IP (inc MH)	0.0%	0.0%	0.0%	0.0%
OP Facility	1.6%	1.8%	0.0%	0.0%
MRI/CAT/PET	0.4%	0.7%	0.0%	0.0%
OP Surgery	0.0%	0.0%	0.0%	0.0%
Lab	0.0%	0.0%	0.0%	0.0%
Infusion	0.0%	0.0%	0.0%	0.0%
SNF	0.0%	0.0%	0.0%	0.0%
Select Injectibles	0.1%	0.1%	0.1%	0.1%
Pharmacy Deductible	0.0%	0.0%	0.8%	0.0%
Pharmacy Generic Preferred Copay	0.1%	0.2%	0.2%	0.0%
Pharmacy Generic Non-Preferred Copay	0.4%	1.5%	1.7%	0.0%
Pharmacy Brand Preferred Copay	0.2%	0.6%	0.0%	0.0%
Pharmacy Brand Preferred Coinsurance	0.0%	0.0%	0.0%	0.0%
Pharmacy Brand Non-Preferred Copay	0.1%	0.1%	0.2%	0.0%
Pharmacy Brand Non-Preferred Coinsurance	0.0%	0.0%	0.0%	0.0%
Pharmacy Specialty Coinsurance	0.0%	0.0%	5.7%	0.0%
Pharmacy Specialty Maximum	0.2%	0.5%	0.0%	0.0%
Coinsurance	0.0%	0.0%	0.0%	0.0%
Deductible	0.0%	2.2%	13.3%	28.6%
MOOP	-1.2%	-0.8%	-1.3%	-0.3%
Out-of-Network	-1.3%	-1.7%	-1.8%	-1.9%
Total Estimated Cost Sharing	1.4%	7.6%	21.2%	30.7%
Pricing AV	98.6%	92.4%	78.8%	69.3%

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

HIOS Plan ID (On Exchange)=>	75729PA0050149		75729PA0050150		75729PA0050151	
HIOS Plan ID (Off Exchange)=>	75729PA0050149		75729PA0050150		75729PA0050151	
Plan Marketing Name =>	Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000	
Form # =>	M-152-367-F Rev. 1/25		M-152-367-F Rev. 1/25		M-152-367-F Rev. 1/25	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO	
Metal =>	Gold		Gold		Silver	
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500	
Coinsurance =>	0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$8,000		\$7,350		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$376.37	\$376.37	\$357.16	\$357.16	\$297.61	\$297.61
15	\$409.82	\$409.82	\$388.91	\$388.91	\$324.06	\$324.06
16	\$422.61	\$422.61	\$401.05	\$401.05	\$334.18	\$334.18
17	\$435.41	\$435.41	\$413.19	\$413.19	\$344.29	\$344.29
18	\$449.18	\$449.18	\$426.26	\$426.26	\$355.19	\$355.19
19	\$462.96	\$462.96	\$439.34	\$439.34	\$366.08	\$366.08
20	\$477.22	\$477.22	\$452.87	\$452.87	\$377.36	\$377.36
21	\$491.99	\$491.99	\$466.89	\$466.89	\$389.04	\$389.04
22	\$491.99	\$491.99	\$466.89	\$466.89	\$389.04	\$389.04
23	\$491.99	\$491.99	\$466.89	\$466.89	\$389.04	\$389.04
24	\$491.99	\$491.99	\$466.89	\$466.89	\$389.04	\$389.04
25	\$493.95	\$493.95	\$468.75	\$468.75	\$390.59	\$390.59
26	\$503.79	\$503.79	\$478.09	\$478.09	\$398.37	\$398.37
27	\$515.60	\$515.60	\$489.29	\$489.29	\$407.70	\$407.70
28	\$534.79	\$534.79	\$507.50	\$507.50	\$422.88	\$422.88
29	\$550.53	\$550.53	\$522.44	\$522.44	\$435.33	\$435.33
30	\$558.40	\$558.40	\$529.91	\$529.91	\$441.55	\$441.55
31	\$570.21	\$570.21	\$541.12	\$541.12	\$450.89	\$450.89
32	\$582.02	\$582.02	\$552.32	\$552.32	\$460.22	\$460.22
33	\$589.40	\$589.40	\$559.32	\$559.32	\$466.06	\$466.06
34	\$597.27	\$597.27	\$566.79	\$566.79	\$472.28	\$472.28
35	\$601.20	\$601.20	\$570.53	\$570.53	\$475.40	\$475.40
36	\$605.14	\$605.14	\$574.26	\$574.26	\$478.51	\$478.51
37	\$609.08	\$609.08	\$578.00	\$578.00	\$481.62	\$481.62
38	\$613.01	\$613.01	\$581.73	\$581.73	\$484.73	\$484.73
39	\$620.88	\$620.88	\$589.20	\$589.20	\$490.96	\$490.96
40	\$628.76	\$628.76	\$596.67	\$596.67	\$497.18	\$497.18
41	\$640.56	\$640.56	\$607.88	\$607.88	\$506.52	\$506.52
42	\$651.88	\$651.88	\$618.62	\$618.62	\$515.47	\$515.47
43	\$667.62	\$667.62	\$633.56	\$633.56	\$527.91	\$527.91
44	\$687.30	\$687.30	\$652.23	\$652.23	\$543.48	\$543.48
45	\$710.43	\$710.43	\$674.18	\$674.18	\$561.76	\$561.76
46	\$737.98	\$737.98	\$700.32	\$700.32	\$583.55	\$583.55
47	\$768.97	\$768.97	\$729.74	\$729.74	\$608.05	\$608.05
48	\$804.39	\$804.39	\$763.35	\$763.35	\$636.07	\$636.07
49	\$839.32	\$839.32	\$796.50	\$796.50	\$663.69	\$663.69
50	\$878.68	\$878.68	\$833.85	\$833.85	\$694.81	\$694.81
51	\$917.55	\$917.55	\$870.73	\$870.73	\$725.54	\$725.54
52	\$960.35	\$960.35	\$911.35	\$911.35	\$759.39	\$759.39
53	\$1,003.65	\$1,003.65	\$952.44	\$952.44	\$793.62	\$793.62
54	\$1,050.39	\$1,050.39	\$996.79	\$996.79	\$830.58	\$830.58
55	\$1,097.12	\$1,097.12	\$1,041.15	\$1,041.15	\$867.54	\$867.54
56	\$1,147.80	\$1,147.80	\$1,089.23	\$1,089.23	\$907.61	\$907.61
57	\$1,198.97	\$1,198.97	\$1,137.79	\$1,137.79	\$948.07	\$948.07
58	\$1,253.58	\$1,253.58	\$1,189.61	\$1,189.61	\$991.25	\$991.25
59	\$1,280.63	\$1,280.63	\$1,215.29	\$1,215.29	\$1,012.65	\$1,012.65
60	\$1,335.24	\$1,335.24	\$1,267.12	\$1,267.12	\$1,055.83	\$1,055.83
61	\$1,382.48	\$1,382.48	\$1,311.94	\$1,311.94	\$1,093.18	\$1,093.18
62	\$1,413.47	\$1,413.47	\$1,341.35	\$1,341.35	\$1,117.69	\$1,117.69
63	\$1,452.34	\$1,452.34	\$1,378.23	\$1,378.23	\$1,148.42	\$1,148.42
64+	\$1,475.95	\$1,475.95	\$1,400.64	\$1,400.64	\$1,167.09	\$1,167.09

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

Table with columns for HIOS Plan ID, Plan Marketing Name, Form #, Rating Area, Network, Deductible, Copays, OOP Maximum, Pediatric Dental, and Age Band. Rows include various plan details like 75729PA0050078, 75729PA0050079, and 75729PA0050080.

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

Table with columns for HIOS Plan ID, Plan Marketing Name, Rating Area, Network, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate values for different categories like Non-Tobacco and Tobacco.

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

Table with columns for Plan ID, Form #, Rating Area, Network, Deductible, Copays, OOP Maximum, Pediatric Dental, and Age Band (0-14 to 64+). Rows show various plan details and corresponding rates for Tobacco and Non-Tobacco categories.

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

Table with columns: HIOS Plan ID (On/Off Exchange), Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and 24 columns of rates categorized by Network (Gold, Platinum) and Metal (Non-Tobacco, Tobacco).

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

Table with 22 columns (HIOS Plan ID, Rating Area, Network, Deductible, Copays, OOP Maximum, Pediatric Dental, Age Band, Non-Tobacco, Tobacco) and 64+ rows (Age Band 0-14 to 64+). It lists rates for various insurance plans like 75729PA0050133, 75729PA0050137, etc., across different rating areas and age groups.

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

HIOS Plan ID (On Exchange)=>	75729PA0050149		75729PA0050150		75729PA0050151	
HIOS Plan ID (Off Exchange)=>	75729PA0050149		75729PA0050150		75729PA0050151	
Plan Marketing Name =>	Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000	
Form # =>	M-152-367-F Rev. 1/25		M-152-367-F Rev. 1/25		M-152-367-F Rev. 1/25	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO	
Metal =>	Gold		Gold		Silver	
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500	
Coinsurance =>	0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$8,000		\$7,350		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$384.84	\$384.84	\$365.20	\$365.20	\$304.31	\$304.31
15	\$419.05	\$419.05	\$397.66	\$397.66	\$331.35	\$331.35
16	\$432.12	\$432.12	\$410.08	\$410.08	\$341.70	\$341.70
17	\$445.20	\$445.20	\$422.49	\$422.49	\$352.04	\$352.04
18	\$459.29	\$459.29	\$435.85	\$435.85	\$363.18	\$363.18
19	\$473.38	\$473.38	\$449.22	\$449.22	\$374.32	\$374.32
20	\$487.96	\$487.96	\$463.07	\$463.07	\$385.85	\$385.85
21	\$503.06	\$503.06	\$477.39	\$477.39	\$397.79	\$397.79
22	\$503.06	\$503.06	\$477.39	\$477.39	\$397.79	\$397.79
23	\$503.06	\$503.06	\$477.39	\$477.39	\$397.79	\$397.79
24	\$503.06	\$503.06	\$477.39	\$477.39	\$397.79	\$397.79
25	\$505.07	\$505.07	\$479.30	\$479.30	\$399.38	\$399.38
26	\$515.13	\$515.13	\$488.84	\$488.84	\$407.33	\$407.33
27	\$527.20	\$527.20	\$500.30	\$500.30	\$416.88	\$416.88
28	\$546.82	\$546.82	\$518.92	\$518.92	\$432.39	\$432.39
29	\$562.92	\$562.92	\$534.20	\$534.20	\$445.12	\$445.12
30	\$570.97	\$570.97	\$541.83	\$541.83	\$451.49	\$451.49
31	\$583.04	\$583.04	\$553.29	\$553.29	\$461.03	\$461.03
32	\$595.11	\$595.11	\$564.75	\$564.75	\$470.58	\$470.58
33	\$602.66	\$602.66	\$571.91	\$571.91	\$476.55	\$476.55
34	\$610.71	\$610.71	\$579.55	\$579.55	\$482.91	\$482.91
35	\$614.73	\$614.73	\$583.37	\$583.37	\$486.09	\$486.09
36	\$618.76	\$618.76	\$587.19	\$587.19	\$489.28	\$489.28
37	\$622.78	\$622.78	\$591.01	\$591.01	\$492.46	\$492.46
38	\$626.81	\$626.81	\$594.82	\$594.82	\$495.64	\$495.64
39	\$634.86	\$634.86	\$602.46	\$602.46	\$502.00	\$502.00
40	\$642.90	\$642.90	\$610.10	\$610.10	\$508.37	\$508.37
41	\$654.98	\$654.98	\$621.56	\$621.56	\$517.92	\$517.92
42	\$666.55	\$666.55	\$632.54	\$632.54	\$527.07	\$527.07
43	\$682.65	\$682.65	\$647.81	\$647.81	\$539.79	\$539.79
44	\$702.77	\$702.77	\$666.91	\$666.91	\$555.71	\$555.71
45	\$726.41	\$726.41	\$689.35	\$689.35	\$574.40	\$574.40
46	\$754.58	\$754.58	\$716.08	\$716.08	\$596.68	\$596.68
47	\$786.28	\$786.28	\$746.16	\$746.16	\$621.74	\$621.74
48	\$822.50	\$822.50	\$780.53	\$780.53	\$650.38	\$650.38
49	\$858.21	\$858.21	\$814.42	\$814.42	\$678.62	\$678.62
50	\$898.46	\$898.46	\$852.61	\$852.61	\$710.44	\$710.44
51	\$938.20	\$938.20	\$890.33	\$890.33	\$741.87	\$741.87
52	\$981.96	\$981.96	\$931.86	\$931.86	\$776.48	\$776.48
53	\$1,026.23	\$1,026.23	\$973.87	\$973.87	\$811.48	\$811.48
54	\$1,074.02	\$1,074.02	\$1,019.22	\$1,019.22	\$849.27	\$849.27
55	\$1,121.81	\$1,121.81	\$1,064.57	\$1,064.57	\$887.06	\$887.06
56	\$1,173.63	\$1,173.63	\$1,113.74	\$1,113.74	\$928.03	\$928.03
57	\$1,225.95	\$1,225.95	\$1,163.39	\$1,163.39	\$969.40	\$969.40
58	\$1,281.79	\$1,281.79	\$1,216.38	\$1,216.38	\$1,013.56	\$1,013.56
59	\$1,309.45	\$1,309.45	\$1,242.64	\$1,242.64	\$1,035.43	\$1,035.43
60	\$1,365.29	\$1,365.29	\$1,295.63	\$1,295.63	\$1,079.59	\$1,079.59
61	\$1,413.59	\$1,413.59	\$1,341.46	\$1,341.46	\$1,117.78	\$1,117.78
62	\$1,445.28	\$1,445.28	\$1,371.53	\$1,371.53	\$1,142.84	\$1,142.84
63	\$1,485.02	\$1,485.02	\$1,409.25	\$1,409.25	\$1,174.26	\$1,174.26
64+	\$1,509.17	\$1,509.17	\$1,432.16	\$1,432.16	\$1,193.35	\$1,193.35

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

HIOS Plan ID (On Exchange)=>	75729PA0050071		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050078		75729PA0050078		75729PA0050078			
HIOS Plan ID (Off Exchange)=>	75729PA0050071		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050073		75729PA0050078		75729PA0050078		75729PA0050078			
Plan Marketing Name =>	Geisinger All-Access PPO 25/50/3300		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access PPO 30/60/6000		Geisinger All-Access QHDHP PPO 3000		Geisinger All-Access QHDHP PPO 3000		Geisinger All-Access QHDHP PPO 3000			
Form # =>	M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25			
Rating Area =>	Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5			
Network =>	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO			
Metal =>	Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold			
Deductible =>	Med: \$3,300 / Rx: \$0		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Med: \$6,000 / Rx: \$500		Combined: \$3,000		Combined: \$3,000		Combined: \$3,000	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$25 / \$50		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	\$8,550		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$3,000		\$3,000		\$3,000	
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	\$491.69	\$491.69	\$334.71	\$334.71	\$317.98	\$317.98	\$317.98	\$317.98	\$334.71	\$334.71	\$418.39	\$418.39	\$401.66	\$401.66	\$419.48	\$419.48	\$398.51	\$398.51	\$398.51	\$398.51	\$398.51	\$398.51
15	\$535.40	\$535.40	\$364.47	\$364.47	\$346.24	\$346.24	\$346.24	\$346.24	\$364.47	\$364.47	\$455.58	\$455.58	\$437.36	\$437.36	\$456.77	\$456.77	\$433.93	\$433.93	\$433.93	\$433.93	\$433.93	\$433.93
16	\$552.11	\$552.11	\$375.84	\$375.84	\$357.05	\$357.05	\$357.05	\$357.05	\$375.84	\$375.84	\$469.80	\$469.80	\$451.01	\$451.01	\$471.02	\$471.02	\$447.47	\$447.47	\$447.47	\$447.47	\$447.47	\$447.47
17	\$568.82	\$568.82	\$387.22	\$387.22	\$367.86	\$367.86	\$367.86	\$367.86	\$387.22	\$387.22	\$484.02	\$484.02	\$464.66	\$464.66	\$485.28	\$485.28	\$461.02	\$461.02	\$461.02	\$461.02	\$461.02	\$461.02
18	\$586.82	\$586.82	\$399.47	\$399.47	\$379.50	\$379.50	\$379.50	\$379.50	\$399.47	\$399.47	\$499.34	\$499.34	\$479.36	\$479.36	\$500.63	\$500.63	\$475.60	\$475.60	\$475.60	\$475.60	\$475.60	\$475.60
19	\$604.81	\$604.81	\$411.72	\$411.72	\$391.13	\$391.13	\$391.13	\$391.13	\$411.72	\$411.72	\$514.65	\$514.65	\$494.06	\$494.06	\$515.99	\$515.99	\$490.19	\$490.19	\$490.19	\$490.19	\$490.19	\$490.19
20	\$623.45	\$623.45	\$424.41	\$424.41	\$403.19	\$403.19	\$403.19	\$403.19	\$424.41	\$424.41	\$530.51	\$530.51	\$509.29	\$509.29	\$531.89	\$531.89	\$505.29	\$505.29	\$505.29	\$505.29	\$505.29	\$505.29
21	\$642.74	\$642.74	\$437.54	\$437.54	\$415.66	\$415.66	\$415.66	\$415.66	\$437.54	\$437.54	\$546.92	\$546.92	\$525.05	\$525.05	\$548.34	\$548.34	\$520.93	\$520.93	\$520.93	\$520.93	\$520.93	\$520.93
22	\$642.74	\$642.74	\$437.54	\$437.54	\$415.66	\$415.66	\$415.66	\$415.66	\$437.54	\$437.54	\$546.92	\$546.92	\$525.05	\$525.05	\$548.34	\$548.34	\$520.93	\$520.93	\$520.93	\$520.93	\$520.93	\$520.93
23	\$642.74	\$642.74	\$437.54	\$437.54	\$415.66	\$415.66	\$415.66	\$415.66	\$437.54	\$437.54	\$546.92	\$546.92	\$525.05	\$525.05	\$548.34	\$548.34	\$520.93	\$520.93	\$520.93	\$520.93	\$520.93	\$520.93
24	\$642.74	\$642.74	\$437.54	\$437.54	\$415.66	\$415.66	\$415.66	\$415.66	\$437.54	\$437.54	\$546.92	\$546.92	\$525.05	\$525.05	\$548.34	\$548.34	\$520.93	\$520.93	\$520.93	\$520.93	\$520.93	\$520.93
25	\$645.31	\$645.31	\$439.29	\$439.29	\$417.32	\$417.32	\$417.32	\$417.32	\$439.29	\$439.29	\$549.11	\$549.11	\$527.14	\$527.14	\$550.53	\$550.53	\$523.01	\$523.01	\$523.01	\$523.01	\$523.01	\$523.01
26	\$658.16	\$658.16	\$448.04	\$448.04	\$425.63	\$425.63	\$425.63	\$425.63	\$448.04	\$448.04	\$560.04	\$560.04	\$537.64	\$537.64	\$561.50	\$561.50	\$533.42	\$533.42	\$533.42	\$533.42	\$533.42	\$533.42
27	\$673.59	\$673.59	\$458.54	\$458.54	\$435.61	\$435.61	\$435.61	\$435.61	\$458.54	\$458.54	\$573.17	\$573.17	\$550.24	\$550.24	\$574.66	\$574.66	\$545.93	\$545.93	\$545.93	\$545.93	\$545.93	\$545.93
28	\$698.65	\$698.65	\$475.60	\$475.60	\$451.82	\$451.82	\$451.82	\$451.82	\$475.60	\$475.60	\$594.50	\$594.50	\$570.72	\$570.72	\$596.04	\$596.04	\$565.24	\$565.24	\$565.24	\$565.24	\$565.24	\$565.24
29	\$719.22	\$719.22	\$489.60	\$489.60	\$465.12	\$465.12	\$465.12	\$465.12	\$489.60	\$489.60	\$612.00	\$612.00	\$587.52	\$587.52	\$613.59	\$613.59	\$582.91	\$582.91	\$582.91	\$582.91	\$582.91	\$582.91
30	\$729.50	\$729.50	\$496.60	\$496.60	\$471.77	\$471.77	\$471.77	\$471.77	\$496.60	\$496.60	\$620.75	\$620.75	\$595.92	\$595.92	\$622.36	\$622.36	\$591.25	\$591.25	\$591.25	\$591.25	\$591.25	\$591.25
31	\$744.93	\$744.93	\$507.10	\$507.10	\$481.75	\$481.75	\$481.75	\$481.75	\$507.10	\$507.10	\$633.88	\$633.88	\$608.52	\$608.52	\$635.52	\$635.52	\$603.75	\$603.75	\$603.75	\$603.75	\$603.75	\$603.75
32	\$760.36	\$760.36	\$517.60	\$517.60	\$491.72	\$491.72	\$491.72	\$491.72	\$517.60	\$517.60	\$647.00	\$647.00	\$621.12	\$621.12	\$648.69	\$648.69	\$616.25	\$616.25	\$616.25	\$616.25	\$616.25	\$616.25
33	\$770.00	\$770.00	\$524.17	\$524.17	\$497.96	\$497.96	\$497.96	\$497.96	\$524.17	\$524.17	\$655.21	\$655.21	\$629.06	\$629.06	\$656.91	\$656.91	\$624.06	\$624.06	\$624.06	\$624.06	\$624.06	\$624.06
34	\$780.28	\$780.28	\$531.17	\$531.17	\$504.61	\$504.61	\$504.61	\$504.61	\$531.17	\$531.17	\$663.96	\$663.96	\$637.40	\$637.40	\$665.68	\$665.68	\$632.40	\$632.40	\$632.40	\$632.40	\$632.40	\$632.40
35	\$785.42	\$785.42	\$534.67	\$534.67	\$507.93	\$507.93	\$507.93	\$507.93	\$534.67	\$534.67	\$668.33	\$668.33	\$641.60	\$641.60	\$670.07	\$670.07	\$636.57	\$636.57	\$636.57	\$636.57	\$636.57	\$636.57
36	\$790.56	\$790.56	\$538.17	\$538.17	\$511.26	\$511.26	\$511.26	\$511.26	\$538.17	\$538.17	\$672.71	\$672.71	\$645.80	\$645.80	\$674.46	\$674.46	\$640.73	\$640.73	\$640.73	\$640.73	\$640.73	\$640.73
37	\$795.71	\$795.71	\$541.67	\$541.67	\$514.58	\$514.58	\$514.58	\$514.58	\$541.67	\$541.67	\$677.09	\$677.09	\$650.00	\$650.00	\$678.84	\$678.84	\$644.90	\$644.90	\$644.90	\$644.90	\$644.90	\$644.90
38	\$800.85	\$800.85	\$545.17	\$545.17	\$517.91	\$517.91	\$517.91	\$517.91	\$545.17	\$545.17	\$681.46	\$681.46	\$654.20	\$654.20	\$683.23	\$683.23	\$649.07	\$649.07	\$649.07	\$649.07	\$649.07	\$649.07
39	\$811.13	\$811.13	\$552.17	\$552.17	\$524.56	\$524.56	\$524.56	\$524.56	\$552.17	\$552.17	\$690.21	\$690.21	\$662.60	\$662.60	\$692.00	\$692.00	\$657.40	\$657.40	\$657.40	\$657.40	\$657.40	\$657.40
40	\$821.42	\$821.42	\$559.17	\$559.17	\$531.21	\$531.21	\$531.21	\$531.21	\$559.17	\$559.17	\$698.96	\$698.96	\$671.00	\$671.00	\$700.78	\$700.78	\$665.74	\$665.74	\$665.74	\$665.74	\$665.74	\$665.74
41	\$836.84	\$836.84	\$569.67	\$569.67	\$541.19	\$541.19	\$541.19	\$541.19	\$569.67	\$569.67	\$712.09	\$712.09	\$683.60	\$683.60	\$713.94	\$713.94	\$678.24	\$678.24	\$678.24	\$678.24	\$678.24	\$678.24
42	\$851.62	\$851.62	\$579.73	\$579.73	\$550.75	\$550.75	\$550.75	\$550.75	\$579.73	\$579.73	\$724.67	\$724.67	\$695.68	\$695.68	\$726.55	\$726.55	\$690.22	\$690.22	\$690.22	\$690.22	\$690.22	\$690.22
43	\$872.19	\$872.19	\$593.73	\$593.73	\$564.05	\$564.05	\$564.05	\$564.05	\$593.73	\$593.73	\$742.17	\$742.17	\$712.48	\$712.48	\$744.10	\$744.10	\$706.89	\$706.89	\$706.89	\$706.89	\$706.89	\$706.89
44	\$897.90	\$897.90	\$611.24	\$611.24	\$580.67	\$580.67	\$580.67	\$580.67	\$611.24	\$611.24	\$764.05	\$764.05	\$733.48	\$733.48	\$766.03	\$766.03	\$727.73	\$727.73	\$727.73	\$727.73	\$727.73	\$727.73
45	\$928.11	\$928.11	\$631.80	\$631.80	\$600.21	\$600.21	\$600.21	\$600.21	\$631.80	\$631.80	\$789.75	\$789.75	\$758.16	\$758.16	\$791.80	\$791.80	\$752.21	\$752.21	\$752.21	\$752.21	\$752.21	\$752.21
46	\$964.10	\$964.10	\$656.30	\$656.30	\$623.49	\$623.49	\$623.49	\$623.49	\$656.30	\$656.30	\$820.38	\$820.38	\$787.56	\$787.56	\$822.51	\$822.51	\$781.38	\$781.38	\$781.38	\$781.38	\$781.38	\$781.38
47	\$1,004.60	\$1,004.60	\$683.87	\$683.87	\$649.67	\$649.67	\$649.67	\$649.67	\$683.87	\$683.87	\$854.83	\$854.83	\$820.64	\$820.64	\$857.05	\$857.05	\$814.20	\$814.20	\$814.20	\$814.20	\$814.20	\$814.20
48	\$1,050.87	\$1,050.87	\$715.37	\$715.37	\$679.60	\$679.60	\$679.60	\$679.60	\$715.37	\$715.37	\$894.21	\$894.21	\$858.44	\$858.44	\$896.53	\$896.53	\$851.71	\$851.71	\$851.71	\$851.71	\$851.71	\$851.71
49	\$1,096.51	\$1,096.51	\$746.43	\$746.43	\$709.11	\$709.11	\$709.11	\$709.11	\$746.43	\$746.43	\$933.04	\$933.04	\$895.72	\$895.72	\$935.47	\$935.47	\$888.69	\$888.69	\$888.69	\$888.69	\$888.69	\$888.69
50	\$1,147.93	\$1,147.93	\$781.44	\$781.44	\$742.37	\$742.37	\$742.37	\$742.37	\$781.44	\$781.44	\$976.80	\$976.80	\$937.73	\$937.73	\$979.33	\$979.33	\$930.37	\$930.37	\$930.37	\$930.37	\$930.37	\$930.37
51	\$1,198.70	\$1,198.70	\$816.00	\$816.00	\$775.20	\$775.20	\$775.20	\$775.20	\$816.00	\$816.00	\$1,020.00	\$1,020.00	\$979.20	\$979.20	\$1,022.65	\$1,022.65	\$971.52	\$971.52	\$971.52			

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

HIOS Plan ID (On Exchange)=>	75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050080	
HIOS Plan ID (Off Exchange)=>	75729PA0050078		75729PA0050078		75729PA0050078		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050079		75729PA0050080	
Plan Marketing Name =>	Geisinger All-Access QHDHP PPO 3000		Geisinger All-Access QHDHP PPO 3000		Geisinger All-Access QHDHP PPO 3000		Geisinger All-Access QHDHP PPO 5100		Geisinger All-Access QHDHP PPO 5100		Geisinger All-Access QHDHP PPO 5100		Geisinger All-Access QHDHP PPO 5100		Geisinger All-Access QHDHP PPO 5100		Geisinger All-Access QHDHP PPO 5100		Geisinger All-Access PPO 15/30/250	
Form # =>	M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-122-F Rev. 1/25		M-152-121-F Rev. 1/25	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2	
Network =>	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Platinum	
Deductible =>	Combined: \$3,000		Combined: \$3,000		Combined: \$3,000		Combined: \$5,100		Combined: \$5,100		Combined: \$5,100		Combined: \$5,100		Combined: \$5,100		Combined: \$5,100		Med: \$250 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		\$15 / \$30	
OOP Maximum =>	\$3,000		\$3,000		\$3,000		\$5,100		\$5,100		\$5,100		\$5,100		\$5,100		\$5,100		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$419.48	\$419.48	\$524.35	\$524.35	\$503.38	\$503.38	\$357.85	\$357.85	\$339.96	\$339.96	\$339.96	\$339.96	\$357.85	\$357.85	\$447.31	\$447.31	\$429.42	\$429.42	\$489.12	\$489.12
15	\$456.77	\$456.77	\$570.96	\$570.96	\$548.12	\$548.12	\$389.66	\$389.66	\$370.18	\$370.18	\$370.18	\$370.18	\$389.66	\$389.66	\$487.07	\$487.07	\$467.59	\$467.59	\$532.60	\$532.60
16	\$471.02	\$471.02	\$588.78	\$588.78	\$565.23	\$565.23	\$401.82	\$401.82	\$381.73	\$381.73	\$381.73	\$381.73	\$401.82	\$401.82	\$502.28	\$502.28	\$482.18	\$482.18	\$549.23	\$549.23
17	\$485.28	\$485.28	\$606.60	\$606.60	\$582.34	\$582.34	\$413.98	\$413.98	\$393.28	\$393.28	\$393.28	\$393.28	\$413.98	\$413.98	\$517.48	\$517.48	\$496.78	\$496.78	\$565.85	\$565.85
18	\$500.63	\$500.63	\$625.79	\$625.79	\$600.76	\$600.76	\$427.08	\$427.08	\$405.73	\$405.73	\$405.73	\$405.73	\$427.08	\$427.08	\$533.85	\$533.85	\$512.50	\$512.50	\$583.75	\$583.75
19	\$515.99	\$515.99	\$644.98	\$644.98	\$619.18	\$619.18	\$440.18	\$440.18	\$418.17	\$418.17	\$418.17	\$418.17	\$440.18	\$440.18	\$550.22	\$550.22	\$528.21	\$528.21	\$601.65	\$601.65
20	\$531.89	\$531.89	\$664.86	\$664.86	\$638.27	\$638.27	\$453.74	\$453.74	\$431.06	\$431.06	\$431.06	\$431.06	\$453.74	\$453.74	\$567.18	\$567.18	\$544.49	\$544.49	\$620.20	\$620.20
21	\$548.34	\$548.34	\$685.43	\$685.43	\$658.01	\$658.01	\$467.78	\$467.78	\$444.39	\$444.39	\$444.39	\$444.39	\$467.78	\$467.78	\$584.73	\$584.73	\$561.34	\$561.34	\$639.38	\$639.38
22	\$548.34	\$548.34	\$685.43	\$685.43	\$658.01	\$658.01	\$467.78	\$467.78	\$444.39	\$444.39	\$444.39	\$444.39	\$467.78	\$467.78	\$584.73	\$584.73	\$561.34	\$561.34	\$639.38	\$639.38
23	\$548.34	\$548.34	\$685.43	\$685.43	\$658.01	\$658.01	\$467.78	\$467.78	\$444.39	\$444.39	\$444.39	\$444.39	\$467.78	\$467.78	\$584.73	\$584.73	\$561.34	\$561.34	\$639.38	\$639.38
24	\$548.34	\$548.34	\$685.43	\$685.43	\$658.01	\$658.01	\$467.78	\$467.78	\$444.39	\$444.39	\$444.39	\$444.39	\$467.78	\$467.78	\$584.73	\$584.73	\$561.34	\$561.34	\$639.38	\$639.38
25	\$550.53	\$550.53	\$688.17	\$688.17	\$660.64	\$660.64	\$469.65	\$469.65	\$446.17	\$446.17	\$446.17	\$446.17	\$469.65	\$469.65	\$587.06	\$587.06	\$563.58	\$563.58	\$641.94	\$641.94
26	\$561.50	\$561.50	\$701.87	\$701.87	\$673.80	\$673.80	\$479.00	\$479.00	\$455.05	\$455.05	\$455.05	\$455.05	\$479.00	\$479.00	\$598.75	\$598.75	\$574.80	\$574.80	\$654.72	\$654.72
27	\$574.66	\$574.66	\$718.32	\$718.32	\$689.59	\$689.59	\$490.23	\$490.23	\$465.72	\$465.72	\$465.72	\$465.72	\$490.23	\$490.23	\$612.79	\$612.79	\$588.28	\$588.28	\$670.07	\$670.07
28	\$596.04	\$596.04	\$745.06	\$745.06	\$715.25	\$715.25	\$508.47	\$508.47	\$483.05	\$483.05	\$483.05	\$483.05	\$508.47	\$508.47	\$635.59	\$635.59	\$610.17	\$610.17	\$695.00	\$695.00
29	\$613.59	\$613.59	\$766.99	\$766.99	\$736.31	\$736.31	\$523.44	\$523.44	\$497.27	\$497.27	\$497.27	\$497.27	\$523.44	\$523.44	\$654.30	\$654.30	\$628.13	\$628.13	\$715.46	\$715.46
30	\$622.36	\$622.36	\$777.96	\$777.96	\$746.84	\$746.84	\$530.93	\$530.93	\$504.38	\$504.38	\$504.38	\$504.38	\$530.93	\$530.93	\$663.66	\$663.66	\$637.11	\$637.11	\$725.69	\$725.69
31	\$635.52	\$635.52	\$794.41	\$794.41	\$762.63	\$762.63	\$542.15	\$542.15	\$515.05	\$515.05	\$515.05	\$515.05	\$542.15	\$542.15	\$677.69	\$677.69	\$650.58	\$650.58	\$741.04	\$741.04
32	\$648.69	\$648.69	\$810.86	\$810.86	\$778.42	\$778.42	\$553.38	\$553.38	\$525.71	\$525.71	\$525.71	\$525.71	\$553.38	\$553.38	\$691.73	\$691.73	\$664.06	\$664.06	\$756.38	\$756.38
33	\$656.91	\$656.91	\$821.14	\$821.14	\$788.29	\$788.29	\$560.40	\$560.40	\$532.38	\$532.38	\$532.38	\$532.38	\$560.40	\$560.40	\$700.50	\$700.50	\$672.48	\$672.48	\$765.97	\$765.97
34	\$665.68	\$665.68	\$832.10	\$832.10	\$798.82	\$798.82	\$567.88	\$567.88	\$539.49	\$539.49	\$539.49	\$539.49	\$567.88	\$567.88	\$709.85	\$709.85	\$681.46	\$681.46	\$776.20	\$776.20
35	\$670.07	\$670.07	\$837.59	\$837.59	\$804.08	\$804.08	\$571.62	\$571.62	\$543.04	\$543.04	\$543.04	\$543.04	\$571.62	\$571.62	\$714.53	\$714.53	\$685.95	\$685.95	\$781.32	\$781.32
36	\$674.46	\$674.46	\$843.07	\$843.07	\$809.35	\$809.35	\$575.37	\$575.37	\$546.60	\$546.60	\$546.60	\$546.60	\$575.37	\$575.37	\$719.21	\$719.21	\$690.44	\$690.44	\$786.43	\$786.43
37	\$678.84	\$678.84	\$848.55	\$848.55	\$814.61	\$814.61	\$579.11	\$579.11	\$550.15	\$550.15	\$550.15	\$550.15	\$579.11	\$579.11	\$723.88	\$723.88	\$694.93	\$694.93	\$791.55	\$791.55
38	\$683.23	\$683.23	\$854.04	\$854.04	\$819.88	\$819.88	\$582.85	\$582.85	\$553.71	\$553.71	\$553.71	\$553.71	\$582.85	\$582.85	\$728.56	\$728.56	\$699.42	\$699.42	\$796.66	\$796.66
39	\$692.00	\$692.00	\$865.00	\$865.00	\$830.40	\$830.40	\$590.33	\$590.33	\$560.82	\$560.82	\$560.82	\$560.82	\$590.33	\$590.33	\$737.92	\$737.92	\$708.40	\$708.40	\$806.90	\$806.90
40	\$700.78	\$700.78	\$875.97	\$875.97	\$840.93	\$840.93	\$597.82	\$597.82	\$567.93	\$567.93	\$567.93	\$567.93	\$597.82	\$597.82	\$747.27	\$747.27	\$717.38	\$717.38	\$817.13	\$817.13
41	\$713.94	\$713.94	\$892.42	\$892.42	\$856.72	\$856.72	\$609.05	\$609.05	\$578.59	\$578.59	\$578.59	\$578.59	\$609.05	\$609.05	\$761.31	\$761.31	\$730.85	\$730.85	\$832.47	\$832.47
42	\$726.55	\$726.55	\$908.19	\$908.19	\$871.86	\$871.86	\$619.80	\$619.80	\$588.81	\$588.81	\$588.81	\$588.81	\$619.80	\$619.80	\$774.76	\$774.76	\$743.77	\$743.77	\$847.18	\$847.18
43	\$744.10	\$744.10	\$930.12	\$930.12	\$892.92	\$892.92	\$634.77	\$634.77	\$603.03	\$603.03	\$603.03	\$603.03	\$634.77	\$634.77	\$793.47	\$793.47	\$761.73	\$761.73	\$867.64	\$867.64
44	\$766.03	\$766.03	\$957.54	\$957.54	\$919.24	\$919.24	\$653.48	\$653.48	\$620.81	\$620.81	\$620.81	\$620.81	\$653.48	\$653.48	\$816.86	\$816.86	\$784.18	\$784.18	\$893.21	\$893.21
45	\$791.80	\$791.80	\$989.75	\$989.75	\$950.16	\$950.16	\$675.47	\$675.47	\$641.70	\$641.70	\$641.70	\$641.70	\$675.47	\$675.47	\$844.34	\$844.34	\$810.56	\$810.56	\$923.26	\$923.26
46	\$822.51	\$822.51	\$1,028.14	\$1,028.14	\$987.01	\$987.01	\$701.67	\$701.67	\$666.58	\$666.58	\$666.58	\$666.58	\$701.67	\$701.67	\$877.08	\$877.08	\$842.00	\$842.00	\$959.07	\$959.07
47	\$857.05	\$857.05	\$1,071.32	\$1,071.32	\$1,028.46	\$1,028.46	\$731.14	\$731.14	\$694.58	\$694.58	\$694.58	\$694.58	\$731.14	\$731.14	\$913.92	\$913.92	\$877.36	\$877.36	\$999.35	\$999.35
48	\$896.53	\$896.53	\$1,120.67	\$1,120.67	\$1,075.84	\$1,075.84	\$764.82	\$764.82	\$726.57	\$726.57	\$726.57	\$726.57	\$764.82	\$764.82	\$956.02	\$956.02	\$917.78	\$917.78	\$1,045.38	\$1,045.38
49	\$935.47	\$935.47	\$1,169.33	\$1,169.33	\$1,122.56	\$1,122.56	\$798.03	\$798.03	\$758.13	\$758.13	\$758.13	\$758.13	\$798.03	\$798.03	\$997.53	\$997.53	\$957.63	\$957.63	\$1,090.78	\$1,090.78
50	\$979.33	\$979.33	\$1,224.17	\$1,224.17	\$1,175.20	\$1,175.20	\$835.45	\$835.45	\$793.68	\$793.68	\$793.68	\$793.68	\$835.45	\$835.45	\$1,044.31	\$1,044.31	\$1,002.54	\$1,002.54	\$1,141.93	\$1,141.93
51	\$1,022.65	\$1,022.65	\$1,278.32	\$1,278.32	\$1,227.18	\$1,227.18	\$872.40	\$872.40	\$828.78	\$828.78	\$828.78	\$828.78	\$872.40	\$872.40	\$1,090.51	\$1,090.51	\$1,046.88	\$1,046.88	\$1,192.44	\$1,192.44
52	\$1,070.36	\$1,070.36	\$1,337.95	\$1,337.95	\$1,284.43	\$1,284.43	\$913.10	\$913.10	\$867.45	\$867.45	\$867.45	\$867.45	\$913.10	\$913.10	\$1,141.38	\$1,141.38	\$1,095.72	\$1,095.72	\$1,248.07	\$1,248.07
53	\$1,118.61	\$1,118.61	\$1,398.26	\$1,398.26	\$1,342.33	\$1,342.33	\$954.27	\$954.27	\$906.55	\$906.55	\$906.55	\$906.55	\$954.27	\$954.27	\$1,192.83	\$1,192.83	\$1,145.12	\$1,145.12	\$1,304.33	\$1,304.33
54	\$1,170.70	\$1,170.70	\$1,463.38	\$1,463.38	\$1,404.84	\$1,404.84	\$998.70	\$998.70	\$948.77	\$948.77	\$948.77	\$948.77	\$998.70	\$998.70	\$1,248.38	\$1,248.38	\$1,198.44	\$1,198.44	\$1,365.07	\$1,365.07
55	\$1,222.80	\$1,222.80	\$1,528.49	\$1,528.49	\$1,467.36	\$1,467.36	\$1,043.14	\$1,043.14	\$990.99	\$990.99	\$990.99									

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

HIOS Plan ID (On Exchange)=>	75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050082		75729PA0050082		75729PA0050082		75729PA0050096		75729PA0050096	
HIOS Plan ID (Off Exchange)=>	75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050080		75729PA0050082		75729PA0050082		75729PA0050082		75729PA0050096		75729PA0050096	
Plan Marketing Name =>	Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access PPO 15/30/250		Geisinger All-Access Extra PPO 10/40/250		Geisinger All-Access Extra PPO 10/40/250		Geisinger All-Access Extra PPO 10/40/250		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500	
Form # =>	M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-243-F Rev. 1/25		M-152-243-F Rev. 1/25		M-152-243-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25	
Rating Area =>	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$40 / \$40		\$40 / \$40		\$40 / \$40		\$30 / \$60		\$30 / \$60	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$2,250		\$2,250		\$2,250		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$464.67	\$464.67	\$464.67	\$464.67	\$489.12	\$489.12	\$611.41	\$611.41	\$586.95	\$586.95	\$468.04	\$468.04	\$492.67	\$492.67	\$591.21	\$591.21	\$406.06	\$406.06	\$385.76	\$385.76
15	\$505.97	\$505.97	\$505.97	\$505.97	\$532.60	\$532.60	\$665.75	\$665.75	\$639.12	\$639.12	\$509.64	\$509.64	\$536.47	\$536.47	\$643.76	\$643.76	\$442.15	\$442.15	\$420.05	\$420.05
16	\$521.76	\$521.76	\$521.76	\$521.76	\$549.23	\$549.23	\$686.53	\$686.53	\$659.07	\$659.07	\$525.55	\$525.55	\$553.21	\$553.21	\$663.85	\$663.85	\$455.96	\$455.96	\$433.16	\$433.16
17	\$537.56	\$537.56	\$537.56	\$537.56	\$565.85	\$565.85	\$707.31	\$707.31	\$679.02	\$679.02	\$541.46	\$541.46	\$569.95	\$569.95	\$683.94	\$683.94	\$469.76	\$469.76	\$446.27	\$446.27
18	\$554.56	\$554.56	\$554.56	\$554.56	\$583.75	\$583.75	\$729.69	\$729.69	\$700.50	\$700.50	\$558.59	\$558.59	\$587.99	\$587.99	\$705.58	\$705.58	\$484.62	\$484.62	\$460.39	\$460.39
19	\$571.57	\$571.57	\$571.57	\$571.57	\$601.65	\$601.65	\$752.07	\$752.07	\$721.99	\$721.99	\$575.72	\$575.72	\$606.02	\$606.02	\$727.22	\$727.22	\$499.48	\$499.48	\$474.51	\$474.51
20	\$589.19	\$589.19	\$589.19	\$589.19	\$620.20	\$620.20	\$775.25	\$775.25	\$744.24	\$744.24	\$593.46	\$593.46	\$624.70	\$624.70	\$749.63	\$749.63	\$514.87	\$514.87	\$489.13	\$489.13
21	\$607.41	\$607.41	\$607.41	\$607.41	\$639.38	\$639.38	\$799.23	\$799.23	\$767.26	\$767.26	\$611.82	\$611.82	\$644.02	\$644.02	\$772.82	\$772.82	\$530.80	\$530.80	\$504.26	\$504.26
22	\$607.41	\$607.41	\$607.41	\$607.41	\$639.38	\$639.38	\$799.23	\$799.23	\$767.26	\$767.26	\$611.82	\$611.82	\$644.02	\$644.02	\$772.82	\$772.82	\$530.80	\$530.80	\$504.26	\$504.26
23	\$607.41	\$607.41	\$607.41	\$607.41	\$639.38	\$639.38	\$799.23	\$799.23	\$767.26	\$767.26	\$611.82	\$611.82	\$644.02	\$644.02	\$772.82	\$772.82	\$530.80	\$530.80	\$504.26	\$504.26
24	\$607.41	\$607.41	\$607.41	\$607.41	\$639.38	\$639.38	\$799.23	\$799.23	\$767.26	\$767.26	\$611.82	\$611.82	\$644.02	\$644.02	\$772.82	\$772.82	\$530.80	\$530.80	\$504.26	\$504.26
25	\$609.84	\$609.84	\$609.84	\$609.84	\$641.94	\$641.94	\$802.42	\$802.42	\$770.32	\$770.32	\$614.26	\$614.26	\$646.59	\$646.59	\$775.91	\$775.91	\$532.92	\$532.92	\$506.28	\$506.28
26	\$621.99	\$621.99	\$621.99	\$621.99	\$654.72	\$654.72	\$818.40	\$818.40	\$785.67	\$785.67	\$626.50	\$626.50	\$659.47	\$659.47	\$791.37	\$791.37	\$543.54	\$543.54	\$516.36	\$516.36
27	\$636.56	\$636.56	\$636.56	\$636.56	\$670.07	\$670.07	\$837.59	\$837.59	\$804.08	\$804.08	\$641.18	\$641.18	\$674.93	\$674.93	\$809.91	\$809.91	\$556.28	\$556.28	\$528.46	\$528.46
28	\$660.25	\$660.25	\$660.25	\$660.25	\$695.00	\$695.00	\$868.75	\$868.75	\$834.00	\$834.00	\$665.04	\$665.04	\$700.05	\$700.05	\$840.05	\$840.05	\$576.98	\$576.98	\$548.13	\$548.13
29	\$679.69	\$679.69	\$679.69	\$679.69	\$715.46	\$715.46	\$894.33	\$894.33	\$858.56	\$858.56	\$684.62	\$684.62	\$720.65	\$720.65	\$864.78	\$864.78	\$593.96	\$593.96	\$564.26	\$564.26
30	\$689.41	\$689.41	\$689.41	\$689.41	\$725.69	\$725.69	\$907.12	\$907.12	\$870.83	\$870.83	\$694.41	\$694.41	\$730.96	\$730.96	\$877.15	\$877.15	\$602.46	\$602.46	\$572.33	\$572.33
31	\$703.99	\$703.99	\$703.99	\$703.99	\$741.04	\$741.04	\$926.30	\$926.30	\$889.25	\$889.25	\$709.09	\$709.09	\$746.41	\$746.41	\$895.70	\$895.70	\$615.19	\$615.19	\$584.44	\$584.44
32	\$718.56	\$718.56	\$718.56	\$718.56	\$756.38	\$756.38	\$945.48	\$945.48	\$907.66	\$907.66	\$723.78	\$723.78	\$761.87	\$761.87	\$914.25	\$914.25	\$627.93	\$627.93	\$596.54	\$596.54
33	\$727.68	\$727.68	\$727.68	\$727.68	\$765.97	\$765.97	\$957.47	\$957.47	\$919.17	\$919.17	\$732.95	\$732.95	\$771.53	\$771.53	\$925.84	\$925.84	\$635.90	\$635.90	\$604.10	\$604.10
34	\$737.39	\$737.39	\$737.39	\$737.39	\$776.20	\$776.20	\$970.26	\$970.26	\$931.45	\$931.45	\$742.74	\$742.74	\$781.84	\$781.84	\$938.20	\$938.20	\$644.39	\$644.39	\$612.17	\$612.17
35	\$742.25	\$742.25	\$742.25	\$742.25	\$781.32	\$781.32	\$976.65	\$976.65	\$937.58	\$937.58	\$747.64	\$747.64	\$786.99	\$786.99	\$944.39	\$944.39	\$648.64	\$648.64	\$616.20	\$616.20
36	\$747.11	\$747.11	\$747.11	\$747.11	\$786.43	\$786.43	\$983.04	\$983.04	\$943.72	\$943.72	\$752.53	\$752.53	\$792.14	\$792.14	\$950.57	\$950.57	\$652.88	\$652.88	\$620.24	\$620.24
37	\$751.97	\$751.97	\$751.97	\$751.97	\$791.55	\$791.55	\$989.44	\$989.44	\$949.86	\$949.86	\$757.43	\$757.43	\$797.29	\$797.29	\$956.75	\$956.75	\$657.13	\$657.13	\$624.27	\$624.27
38	\$756.83	\$756.83	\$756.83	\$756.83	\$796.66	\$796.66	\$995.83	\$995.83	\$956.00	\$956.00	\$762.32	\$762.32	\$802.44	\$802.44	\$962.93	\$962.93	\$661.37	\$661.37	\$628.31	\$628.31
39	\$766.55	\$766.55	\$766.55	\$766.55	\$806.90	\$806.90	\$1,008.62	\$1,008.62	\$968.27	\$968.27	\$772.11	\$772.11	\$812.75	\$812.75	\$975.30	\$975.30	\$669.87	\$669.87	\$636.37	\$636.37
40	\$776.27	\$776.27	\$776.27	\$776.27	\$817.13	\$817.13	\$1,021.41	\$1,021.41	\$980.55	\$980.55	\$781.90	\$781.90	\$823.05	\$823.05	\$987.66	\$987.66	\$678.36	\$678.36	\$644.44	\$644.44
41	\$790.85	\$790.85	\$790.85	\$790.85	\$832.47	\$832.47	\$1,040.59	\$1,040.59	\$998.96	\$998.96	\$796.58	\$796.58	\$838.51	\$838.51	\$1,006.21	\$1,006.21	\$691.10	\$691.10	\$656.54	\$656.54
42	\$804.82	\$804.82	\$804.82	\$804.82	\$847.18	\$847.18	\$1,058.97	\$1,058.97	\$1,016.61	\$1,016.61	\$810.66	\$810.66	\$853.32	\$853.32	\$1,023.99	\$1,023.99	\$703.31	\$703.31	\$668.14	\$668.14
43	\$824.25	\$824.25	\$824.25	\$824.25	\$867.64	\$867.64	\$1,084.54	\$1,084.54	\$1,041.16	\$1,041.16	\$830.23	\$830.23	\$873.93	\$873.93	\$1,048.72	\$1,048.72	\$720.29	\$720.29	\$684.28	\$684.28
44	\$848.55	\$848.55	\$848.55	\$848.55	\$893.21	\$893.21	\$1,116.51	\$1,116.51	\$1,071.85	\$1,071.85	\$854.71	\$854.71	\$899.69	\$899.69	\$1,079.63	\$1,079.63	\$741.52	\$741.52	\$704.45	\$704.45
45	\$877.10	\$877.10	\$877.10	\$877.10	\$923.26	\$923.26	\$1,154.08	\$1,154.08	\$1,107.91	\$1,107.91	\$883.46	\$883.46	\$929.96	\$929.96	\$1,115.95	\$1,115.95	\$766.47	\$766.47	\$728.15	\$728.15
46	\$911.11	\$911.11	\$911.11	\$911.11	\$959.07	\$959.07	\$1,198.83	\$1,198.83	\$1,150.88	\$1,150.88	\$917.72	\$917.72	\$966.02	\$966.02	\$1,159.23	\$1,159.23	\$796.20	\$796.20	\$756.39	\$756.39
47	\$949.38	\$949.38	\$949.38	\$949.38	\$999.35	\$999.35	\$1,249.18	\$1,249.18	\$1,199.22	\$1,199.22	\$956.27	\$956.27	\$1,006.60	\$1,006.60	\$1,207.92	\$1,207.92	\$829.64	\$829.64	\$788.16	\$788.16
48	\$993.11	\$993.11	\$993.11	\$993.11	\$1,045.38	\$1,045.38	\$1,306.73	\$1,306.73	\$1,254.46	\$1,254.46	\$1,000.32	\$1,000.32	\$1,052.97	\$1,052.97	\$1,263.56	\$1,263.56	\$867.85	\$867.85	\$824.46	\$824.46
49	\$1,036.24	\$1,036.24	\$1,036.24	\$1,036.24	\$1,090.78	\$1,090.78	\$1,363.47	\$1,363.47	\$1,308.93	\$1,308.93	\$1,043.76	\$1,043.76	\$1,098.69	\$1,098.69	\$1,318.43	\$1,318.43	\$905.54	\$905.54	\$860.26	\$860.26
50	\$1,084.83	\$1,084.83	\$1,084.83	\$1,084.83	\$1,141.93	\$1,141.93	\$1,427.41	\$1,427.41	\$1,370.31	\$1,370.31	\$1,092.70	\$1,092.70	\$1,150.21	\$1,150.21	\$1,380.26	\$1,380.26	\$948.01	\$948.01	\$900.60	\$900.60
51	\$1,132.82	\$1,132.82	\$1,132.82	\$1,132.82	\$1,192.44	\$1,192.44	\$1,490.55	\$1,490.55	\$1,430.93	\$1,430.93	\$1,141.04	\$1,141.04	\$1,201.09	\$1,201.09	\$1,441.31	\$1,441.31	\$989.94	\$989.94	\$940.44	\$940.44
52	\$1,185.66	\$1,185.66	\$1,185.66	\$1,185.66	\$1,248.07	\$1,248.07	\$1,560.08	\$1,560.08	\$1,497.68	\$1,497.68	\$1,194.26	\$1,194.26	\$1,257.12	\$1,257.12	\$1,508.54	\$1,508.54	\$1,036.12	\$1,036.12	\$984.31	\$984.31
53	\$1,239.11	\$1,239.11	\$1,239.11	\$1,239.11	\$1,304.33	\$1,304.33	\$1,630.41	\$1,630.41	\$1,565.20	\$1,565.20	\$1,248.10	\$1,248.10	\$1,313.79	\$1,313.79	\$1,576.55	\$1,576.55	\$1,082.83	\$1,082.83	\$1,028.69	\$1,028.69
54	\$1,296.82	\$1,296.82	\$1,296.82	\$1,296.82	\$1,365.07	\$1,365.07	\$1,706.34	\$1,706.34	\$1,638.09	\$1,638.09	\$1,306.23	\$1,306.23	\$1,374.97	\$1						

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

HIOS Plan ID (On Exchange)=>	75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050097		75729PA0050097		75729PA0050097		75729PA0050102		75729PA0050102		75729PA0050102	
HIOS Plan ID (Off Exchange)=>	75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050096		75729PA0050097		75729PA0050097		75729PA0050097		75729PA0050102		75729PA0050102		75729PA0050102	
Plan Marketing Name =>	Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access PPO 30/60/3500		Geisinger All-Access Extra PPO 20/60/3500		Geisinger All-Access Extra PPO 20/60/3500		Geisinger All-Access Extra PPO 20/60/3500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500	
Form # =>	M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-243-F Rev. 1/25		M-152-243-F Rev. 1/25		M-152-243-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5	
Network =>	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$3,500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$60 / \$60		\$60 / \$60		\$60 / \$60		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$9,200		\$9,200		\$9,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$385.76	\$385.76	\$406.06	\$406.06	\$507.58	\$507.58	\$487.27	\$487.27	\$387.15	\$387.15	\$407.53	\$407.53	\$489.04	\$489.04	\$431.00	\$431.00	\$409.45	\$409.45	\$409.45	\$409.45
15	\$420.05	\$420.05	\$442.15	\$442.15	\$552.69	\$552.69	\$530.59	\$530.59	\$421.57	\$421.57	\$443.75	\$443.75	\$532.50	\$532.50	\$469.31	\$469.31	\$445.85	\$445.85	\$445.85	\$445.85
16	\$433.16	\$433.16	\$455.96	\$455.96	\$569.94	\$569.94	\$547.15	\$547.15	\$434.72	\$434.72	\$457.60	\$457.60	\$549.13	\$549.13	\$483.96	\$483.96	\$459.76	\$459.76	\$459.76	\$459.76
17	\$446.27	\$446.27	\$469.76	\$469.76	\$587.20	\$587.20	\$563.71	\$563.71	\$447.88	\$447.88	\$471.46	\$471.46	\$565.75	\$565.75	\$498.61	\$498.61	\$473.68	\$473.68	\$473.68	\$473.68
18	\$460.39	\$460.39	\$484.62	\$484.62	\$605.77	\$605.77	\$581.54	\$581.54	\$462.05	\$462.05	\$486.37	\$486.37	\$583.65	\$583.65	\$514.39	\$514.39	\$488.67	\$488.67	\$488.67	\$488.67
19	\$474.51	\$474.51	\$499.48	\$499.48	\$624.35	\$624.35	\$599.38	\$599.38	\$476.22	\$476.22	\$501.29	\$501.29	\$601.55	\$601.55	\$530.16	\$530.16	\$503.65	\$503.65	\$503.65	\$503.65
20	\$489.13	\$489.13	\$514.87	\$514.87	\$643.59	\$643.59	\$617.85	\$617.85	\$490.90	\$490.90	\$516.74	\$516.74	\$620.08	\$620.08	\$546.50	\$546.50	\$519.17	\$519.17	\$519.17	\$519.17
21	\$504.26	\$504.26	\$530.80	\$530.80	\$663.50	\$663.50	\$636.96	\$636.96	\$506.09	\$506.09	\$532.72	\$532.72	\$639.27	\$639.27	\$563.41	\$563.41	\$535.24	\$535.24	\$535.24	\$535.24
22	\$504.26	\$504.26	\$530.80	\$530.80	\$663.50	\$663.50	\$636.96	\$636.96	\$506.09	\$506.09	\$532.72	\$532.72	\$639.27	\$639.27	\$563.41	\$563.41	\$535.24	\$535.24	\$535.24	\$535.24
23	\$504.26	\$504.26	\$530.80	\$530.80	\$663.50	\$663.50	\$636.96	\$636.96	\$506.09	\$506.09	\$532.72	\$532.72	\$639.27	\$639.27	\$563.41	\$563.41	\$535.24	\$535.24	\$535.24	\$535.24
24	\$504.26	\$504.26	\$530.80	\$530.80	\$663.50	\$663.50	\$636.96	\$636.96	\$506.09	\$506.09	\$532.72	\$532.72	\$639.27	\$639.27	\$563.41	\$563.41	\$535.24	\$535.24	\$535.24	\$535.24
25	\$506.28	\$506.28	\$532.92	\$532.92	\$666.15	\$666.15	\$639.51	\$639.51	\$508.11	\$508.11	\$534.85	\$534.85	\$641.82	\$641.82	\$565.65	\$565.65	\$537.37	\$537.37	\$537.37	\$537.37
26	\$516.36	\$516.36	\$543.54	\$543.54	\$679.42	\$679.42	\$652.24	\$652.24	\$518.23	\$518.23	\$545.50	\$545.50	\$654.60	\$654.60	\$576.92	\$576.92	\$548.08	\$548.08	\$548.08	\$548.08
27	\$528.46	\$528.46	\$556.28	\$556.28	\$695.35	\$695.35	\$667.53	\$667.53	\$530.37	\$530.37	\$558.29	\$558.29	\$669.95	\$669.95	\$590.44	\$590.44	\$560.92	\$560.92	\$560.92	\$560.92
28	\$548.13	\$548.13	\$576.98	\$576.98	\$721.22	\$721.22	\$692.37	\$692.37	\$550.11	\$550.11	\$579.06	\$579.06	\$694.88	\$694.88	\$612.42	\$612.42	\$581.80	\$581.80	\$581.80	\$581.80
29	\$564.26	\$564.26	\$593.96	\$593.96	\$742.45	\$742.45	\$712.76	\$712.76	\$566.31	\$566.31	\$596.11	\$596.11	\$715.33	\$715.33	\$630.45	\$630.45	\$598.92	\$598.92	\$598.92	\$598.92
30	\$572.33	\$572.33	\$602.46	\$602.46	\$753.07	\$753.07	\$722.95	\$722.95	\$574.40	\$574.40	\$604.63	\$604.63	\$725.56	\$725.56	\$639.46	\$639.46	\$607.49	\$607.49	\$607.49	\$607.49
31	\$584.44	\$584.44	\$615.19	\$615.19	\$768.99	\$768.99	\$738.23	\$738.23	\$586.55	\$586.55	\$617.42	\$617.42	\$740.90	\$740.90	\$652.98	\$652.98	\$620.33	\$620.33	\$620.33	\$620.33
32	\$596.54	\$596.54	\$627.93	\$627.93	\$784.92	\$784.92	\$753.52	\$753.52	\$598.70	\$598.70	\$630.21	\$630.21	\$756.25	\$756.25	\$666.50	\$666.50	\$633.18	\$633.18	\$633.18	\$633.18
33	\$604.10	\$604.10	\$635.90	\$635.90	\$794.87	\$794.87	\$763.08	\$763.08	\$606.29	\$606.29	\$638.20	\$638.20	\$765.84	\$765.84	\$674.95	\$674.95	\$641.21	\$641.21	\$641.21	\$641.21
34	\$612.17	\$612.17	\$644.39	\$644.39	\$805.49	\$805.49	\$773.27	\$773.27	\$614.38	\$614.38	\$646.72	\$646.72	\$776.06	\$776.06	\$683.97	\$683.97	\$649.77	\$649.77	\$649.77	\$649.77
35	\$616.20	\$616.20	\$648.64	\$648.64	\$810.79	\$810.79	\$778.36	\$778.36	\$618.43	\$618.43	\$650.98	\$650.98	\$781.18	\$781.18	\$654.05	\$654.05	\$654.05	\$654.05	\$654.05	\$654.05
36	\$620.24	\$620.24	\$652.88	\$652.88	\$816.10	\$816.10	\$783.46	\$783.46	\$622.48	\$622.48	\$655.24	\$655.24	\$786.29	\$786.29	\$692.98	\$692.98	\$658.33	\$658.33	\$658.33	\$658.33
37	\$624.27	\$624.27	\$657.13	\$657.13	\$821.41	\$821.41	\$788.55	\$788.55	\$626.53	\$626.53	\$659.50	\$659.50	\$791.41	\$791.41	\$697.49	\$697.49	\$662.62	\$662.62	\$662.62	\$662.62
38	\$628.31	\$628.31	\$661.37	\$661.37	\$826.72	\$826.72	\$793.65	\$793.65	\$630.58	\$630.58	\$663.77	\$663.77	\$796.52	\$796.52	\$702.00	\$702.00	\$666.90	\$666.90	\$666.90	\$666.90
39	\$636.37	\$636.37	\$669.87	\$669.87	\$837.33	\$837.33	\$803.84	\$803.84	\$638.68	\$638.68	\$672.29	\$672.29	\$806.75	\$806.75	\$711.01	\$711.01	\$675.46	\$675.46	\$675.46	\$675.46
40	\$644.44	\$644.44	\$678.36	\$678.36	\$847.95	\$847.95	\$814.03	\$814.03	\$646.77	\$646.77	\$680.81	\$680.81	\$816.98	\$816.98	\$720.03	\$720.03	\$684.03	\$684.03	\$684.03	\$684.03
41	\$656.54	\$656.54	\$691.10	\$691.10	\$863.87	\$863.87	\$829.32	\$829.32	\$658.92	\$658.92	\$693.60	\$693.60	\$832.32	\$832.32	\$733.55	\$733.55	\$696.87	\$696.87	\$696.87	\$696.87
42	\$668.14	\$668.14	\$703.31	\$703.31	\$879.13	\$879.13	\$843.97	\$843.97	\$670.56	\$670.56	\$705.85	\$705.85	\$847.02	\$847.02	\$746.51	\$746.51	\$709.18	\$709.18	\$709.18	\$709.18
43	\$684.28	\$684.28	\$720.29	\$720.29	\$900.37	\$900.37	\$864.35	\$864.35	\$686.75	\$686.75	\$722.90	\$722.90	\$867.48	\$867.48	\$764.54	\$764.54	\$726.31	\$726.31	\$726.31	\$726.31
44	\$704.45	\$704.45	\$741.52	\$741.52	\$926.91	\$926.91	\$889.83	\$889.83	\$707.00	\$707.00	\$744.21	\$744.21	\$893.05	\$893.05	\$787.07	\$787.07	\$747.72	\$747.72	\$747.72	\$747.72
45	\$728.15	\$728.15	\$766.47	\$766.47	\$958.09	\$958.09	\$919.77	\$919.77	\$730.78	\$730.78	\$769.24	\$769.24	\$923.09	\$923.09	\$813.55	\$813.55	\$772.87	\$772.87	\$772.87	\$772.87
46	\$756.39	\$756.39	\$796.20	\$796.20	\$995.25	\$995.25	\$955.44	\$955.44	\$759.12	\$759.12	\$799.08	\$799.08	\$958.89	\$958.89	\$845.10	\$845.10	\$802.85	\$802.85	\$802.85	\$802.85
47	\$788.16	\$788.16	\$829.64	\$829.64	\$1,037.05	\$1,037.05	\$989.56	\$989.56	\$791.01	\$791.01	\$832.64	\$832.64	\$999.17	\$999.17	\$880.60	\$880.60	\$836.57	\$836.57	\$836.57	\$836.57
48	\$824.46	\$824.46	\$867.85	\$867.85	\$1,084.82	\$1,084.82	\$1,041.43	\$1,041.43	\$827.44	\$827.44	\$870.99	\$870.99	\$1,045.19	\$1,045.19	\$921.16	\$921.16	\$875.10	\$875.10	\$875.10	\$875.10
49	\$860.26	\$860.26	\$905.54	\$905.54	\$1,131.93	\$1,131.93	\$1,086.65	\$1,086.65	\$863.38	\$863.38	\$908.82	\$908.82	\$1,090.58	\$1,090.58	\$961.16	\$961.16	\$913.10	\$913.10	\$913.10	\$913.10
50	\$900.60	\$900.60	\$948.01	\$948.01	\$1,185.01	\$1,185.01	\$1,137.61	\$1,137.61	\$903.86	\$903.86	\$951.43	\$951.43	\$1,141.72	\$1,141.72	\$1,006.23	\$1,006.23	\$955.92	\$955.92	\$955.92	\$955.92
51	\$940.44	\$940.44	\$989.94	\$989.94	\$1,237.42	\$1,237.42	\$1,187.93	\$1,187.93	\$943.84	\$943.84	\$993.52	\$993.52	\$1,192.22	\$1,192.22	\$1,050.74	\$1,050.74	\$998.21	\$998.21	\$998.21	\$998.21
52	\$984.31	\$984.31	\$1,036.12	\$1,036.12	\$1,295.15	\$1,295.15	\$1,243.34	\$1,243.34	\$987.87	\$987.87	\$1,039.87	\$1,039.87	\$1,247.84	\$1,247.84	\$1,099.76	\$1,099.76	\$1,044.77	\$1,044.77	\$1,044.77	\$1,044.77
53	\$1,028.69	\$1,028.69	\$1,082.83	\$1,082.83	\$1,353.53	\$1,353.53	\$1,299.39	\$1,299.39	\$1,032.41	\$1,032.41	\$1,086.74	\$1,086.74	\$1,304.09	\$1,304.09	\$1,149.34	\$1,149.34	\$1,091.87	\$1,091.87	\$1,091.87	\$1,091.87
54	\$1,076.59	\$1,076.59	\$1,133.25	\$1,133.25	\$1,416.57	\$1,416.57	\$1,359.90	\$1,359.90	\$1,080.49	\$1,080.49	\$1,137.35	\$1,137.35	\$1,364.82	\$1,364.82	\$1,202.86	\$1,202.86	\$1,142.72	\$1,142.72	\$1,142.72	\$1,142.72
55	\$1,124.50	\$1,124.50	\$1,183.68	\$1,183.68																

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

HIOS Plan ID (On Exchange)=>	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050104	
HIOS Plan ID (Off Exchange)=>	75729PA0050102		75729PA0050102		75729PA0050102		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050103		75729PA0050104	
Plan Marketing Name =>	Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 20/40/1500		Geisinger All-Access PPO 25/50/2000	
Form # =>	M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2	
Network =>	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$2,000 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$25 / \$50	
OOP Maximum =>	\$9,200		\$9,200		\$9,200		\$9,200		\$9,200		\$9,200		\$9,200		\$9,200		\$9,200		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$431.00	\$431.00	\$538.75	\$538.75	\$517.20	\$517.20	\$440.45	\$440.45	\$418.43	\$418.43	\$418.43	\$418.43	\$440.45	\$440.45	\$550.56	\$550.56	\$528.54	\$528.54	\$426.36	\$426.36
15	\$469.31	\$469.31	\$586.64	\$586.64	\$563.18	\$563.18	\$479.60	\$479.60	\$455.62	\$455.62	\$455.62	\$455.62	\$479.60	\$479.60	\$599.50	\$599.50	\$575.52	\$575.52	\$464.25	\$464.25
16	\$483.96	\$483.96	\$604.95	\$604.95	\$580.75	\$580.75	\$494.57	\$494.57	\$469.84	\$469.84	\$469.84	\$469.84	\$494.57	\$494.57	\$618.21	\$618.21	\$593.48	\$593.48	\$478.74	\$478.74
17	\$498.61	\$498.61	\$623.26	\$623.26	\$598.33	\$598.33	\$509.54	\$509.54	\$484.06	\$484.06	\$484.06	\$484.06	\$509.54	\$509.54	\$636.92	\$636.92	\$611.45	\$611.45	\$493.23	\$493.23
18	\$514.39	\$514.39	\$642.98	\$642.98	\$617.26	\$617.26	\$525.66	\$525.66	\$499.38	\$499.38	\$499.38	\$499.38	\$525.66	\$525.66	\$657.08	\$657.08	\$630.79	\$630.79	\$508.84	\$508.84
19	\$530.16	\$530.16	\$662.70	\$662.70	\$636.19	\$636.19	\$541.78	\$541.78	\$514.69	\$514.69	\$514.69	\$514.69	\$541.78	\$541.78	\$677.23	\$677.23	\$650.14	\$650.14	\$524.44	\$524.44
20	\$546.50	\$546.50	\$683.12	\$683.12	\$655.80	\$655.80	\$558.48	\$558.48	\$530.55	\$530.55	\$530.55	\$530.55	\$558.48	\$558.48	\$698.10	\$698.10	\$670.17	\$670.17	\$540.61	\$540.61
21	\$563.41	\$563.41	\$704.26	\$704.26	\$676.09	\$676.09	\$575.76	\$575.76	\$546.97	\$546.97	\$546.97	\$546.97	\$575.76	\$575.76	\$719.69	\$719.69	\$690.91	\$690.91	\$557.33	\$557.33
22	\$563.41	\$563.41	\$704.26	\$704.26	\$676.09	\$676.09	\$575.76	\$575.76	\$546.97	\$546.97	\$546.97	\$546.97	\$575.76	\$575.76	\$719.69	\$719.69	\$690.91	\$690.91	\$557.33	\$557.33
23	\$563.41	\$563.41	\$704.26	\$704.26	\$676.09	\$676.09	\$575.76	\$575.76	\$546.97	\$546.97	\$546.97	\$546.97	\$575.76	\$575.76	\$719.69	\$719.69	\$690.91	\$690.91	\$557.33	\$557.33
24	\$563.41	\$563.41	\$704.26	\$704.26	\$676.09	\$676.09	\$575.76	\$575.76	\$546.97	\$546.97	\$546.97	\$546.97	\$575.76	\$575.76	\$719.69	\$719.69	\$690.91	\$690.91	\$557.33	\$557.33
25	\$565.65	\$565.65	\$707.07	\$707.07	\$678.79	\$678.79	\$578.05	\$578.05	\$549.15	\$549.15	\$549.15	\$549.15	\$578.05	\$578.05	\$722.57	\$722.57	\$693.66	\$693.66	\$559.56	\$559.56
26	\$576.92	\$576.92	\$721.15	\$721.15	\$692.31	\$692.31	\$589.57	\$589.57	\$560.09	\$560.09	\$560.09	\$560.09	\$589.57	\$589.57	\$736.96	\$736.96	\$707.48	\$707.48	\$570.70	\$570.70
27	\$590.44	\$590.44	\$738.06	\$738.06	\$708.53	\$708.53	\$603.39	\$603.39	\$573.22	\$573.22	\$573.22	\$573.22	\$603.39	\$603.39	\$754.23	\$754.23	\$724.06	\$724.06	\$584.08	\$584.08
28	\$612.42	\$612.42	\$765.52	\$765.52	\$734.90	\$734.90	\$625.84	\$625.84	\$594.55	\$594.55	\$594.55	\$594.55	\$625.84	\$625.84	\$782.30	\$782.30	\$751.01	\$751.01	\$605.81	\$605.81
29	\$630.45	\$630.45	\$788.06	\$788.06	\$756.53	\$756.53	\$644.27	\$644.27	\$612.05	\$612.05	\$612.05	\$612.05	\$644.27	\$644.27	\$805.33	\$805.33	\$773.12	\$773.12	\$623.65	\$623.65
30	\$639.46	\$639.46	\$799.33	\$799.33	\$767.35	\$767.35	\$653.48	\$653.48	\$620.80	\$620.80	\$620.80	\$620.80	\$653.48	\$653.48	\$816.85	\$816.85	\$784.17	\$784.17	\$632.57	\$632.57
31	\$652.98	\$652.98	\$816.23	\$816.23	\$783.58	\$783.58	\$663.93	\$663.93	\$633.93	\$633.93	\$633.93	\$633.93	\$663.93	\$663.93	\$834.12	\$834.12	\$800.75	\$800.75	\$645.94	\$645.94
32	\$666.50	\$666.50	\$833.13	\$833.13	\$799.80	\$799.80	\$681.11	\$681.11	\$647.06	\$647.06	\$647.06	\$647.06	\$681.11	\$681.11	\$851.39	\$851.39	\$817.34	\$817.34	\$659.32	\$659.32
33	\$674.95	\$674.95	\$843.69	\$843.69	\$809.95	\$809.95	\$689.75	\$689.75	\$655.26	\$655.26	\$655.26	\$655.26	\$689.75	\$689.75	\$862.19	\$862.19	\$827.70	\$827.70	\$667.68	\$667.68
34	\$683.97	\$683.97	\$854.96	\$854.96	\$820.76	\$820.76	\$698.96	\$698.96	\$664.01	\$664.01	\$664.01	\$664.01	\$698.96	\$698.96	\$873.70	\$873.70	\$838.75	\$838.75	\$676.59	\$676.59
35	\$688.48	\$688.48	\$860.60	\$860.60	\$826.17	\$826.17	\$703.57	\$703.57	\$668.39	\$668.39	\$668.39	\$668.39	\$703.57	\$703.57	\$879.46	\$879.46	\$844.28	\$844.28	\$681.05	\$681.05
36	\$692.98	\$692.98	\$866.23	\$866.23	\$831.58	\$831.58	\$708.17	\$708.17	\$672.77	\$672.77	\$672.77	\$672.77	\$708.17	\$708.17	\$885.22	\$885.22	\$849.81	\$849.81	\$685.51	\$685.51
37	\$697.49	\$697.49	\$871.86	\$871.86	\$836.99	\$836.99	\$712.78	\$712.78	\$677.14	\$677.14	\$677.14	\$677.14	\$712.78	\$712.78	\$890.97	\$890.97	\$855.34	\$855.34	\$689.97	\$689.97
38	\$702.00	\$702.00	\$877.50	\$877.50	\$842.40	\$842.40	\$717.39	\$717.39	\$681.52	\$681.52	\$681.52	\$681.52	\$717.39	\$717.39	\$896.73	\$896.73	\$860.86	\$860.86	\$694.43	\$694.43
39	\$711.01	\$711.01	\$888.77	\$888.77	\$853.21	\$853.21	\$726.60	\$726.60	\$690.27	\$690.27	\$690.27	\$690.27	\$726.60	\$726.60	\$908.25	\$908.25	\$871.92	\$871.92	\$703.35	\$703.35
40	\$720.03	\$720.03	\$900.03	\$900.03	\$864.03	\$864.03	\$735.81	\$735.81	\$699.02	\$699.02	\$699.02	\$699.02	\$735.81	\$735.81	\$919.76	\$919.76	\$882.97	\$882.97	\$712.26	\$712.26
41	\$733.55	\$733.55	\$916.94	\$916.94	\$880.26	\$880.26	\$749.63	\$749.63	\$712.15	\$712.15	\$712.15	\$712.15	\$749.63	\$749.63	\$937.03	\$937.03	\$899.55	\$899.55	\$725.64	\$725.64
42	\$746.51	\$746.51	\$933.13	\$933.13	\$895.81	\$895.81	\$762.87	\$762.87	\$724.73	\$724.73	\$724.73	\$724.73	\$762.87	\$762.87	\$953.59	\$953.59	\$915.44	\$915.44	\$738.46	\$738.46
43	\$764.54	\$764.54	\$955.67	\$955.67	\$917.44	\$917.44	\$781.29	\$781.29	\$742.23	\$742.23	\$742.23	\$742.23	\$781.29	\$781.29	\$976.62	\$976.62	\$937.55	\$937.55	\$756.29	\$756.29
44	\$787.07	\$787.07	\$983.84	\$983.84	\$944.49	\$944.49	\$804.32	\$804.32	\$764.11	\$764.11	\$764.11	\$764.11	\$804.32	\$804.32	\$1,005.41	\$1,005.41	\$965.19	\$965.19	\$778.59	\$778.59
45	\$813.55	\$813.55	\$1,016.94	\$1,016.94	\$976.26	\$976.26	\$831.38	\$831.38	\$789.82	\$789.82	\$789.82	\$789.82	\$831.38	\$831.38	\$1,039.23	\$1,039.23	\$997.66	\$997.66	\$804.78	\$804.78
46	\$845.10	\$845.10	\$1,056.38	\$1,056.38	\$1,014.12	\$1,014.12	\$863.63	\$863.63	\$820.45	\$820.45	\$820.45	\$820.45	\$863.63	\$863.63	\$1,079.53	\$1,079.53	\$1,036.35	\$1,036.35	\$835.99	\$835.99
47	\$880.60	\$880.60	\$1,100.74	\$1,100.74	\$1,056.71	\$1,056.71	\$899.90	\$899.90	\$854.90	\$854.90	\$854.90	\$854.90	\$899.90	\$899.90	\$1,124.87	\$1,124.87	\$1,079.88	\$1,079.88	\$871.10	\$871.10
48	\$921.16	\$921.16	\$1,151.45	\$1,151.45	\$1,105.39	\$1,105.39	\$941.35	\$941.35	\$894.29	\$894.29	\$894.29	\$894.29	\$941.35	\$941.35	\$1,176.69	\$1,176.69	\$1,129.62	\$1,129.62	\$911.23	\$911.23
49	\$961.16	\$961.16	\$1,201.45	\$1,201.45	\$1,153.39	\$1,153.39	\$982.23	\$982.23	\$933.12	\$933.12	\$933.12	\$933.12	\$982.23	\$982.23	\$1,227.79	\$1,227.79	\$1,178.68	\$1,178.68	\$950.80	\$950.80
50	\$1,006.23	\$1,006.23	\$1,257.79	\$1,257.79	\$1,207.48	\$1,207.48	\$1,028.29	\$1,028.29	\$976.88	\$976.88	\$976.88	\$976.88	\$1,028.29	\$1,028.29	\$1,285.36	\$1,285.36	\$1,233.95	\$1,233.95	\$995.39	\$995.39
51	\$1,050.74	\$1,050.74	\$1,313.43	\$1,313.43	\$1,260.89	\$1,260.89	\$1,073.78	\$1,073.78	\$1,020.09	\$1,020.09	\$1,020.09	\$1,020.09	\$1,073.78	\$1,073.78	\$1,342.22	\$1,342.22	\$1,288.53	\$1,288.53	\$1,039.41	\$1,039.41
52	\$1,099.76	\$1,099.76	\$1,374.70	\$1,374.70	\$1,319.71	\$1,319.71	\$1,123.87	\$1,123.87	\$1,067.67	\$1,067.67	\$1,067.67	\$1,067.67	\$1,123.87	\$1,123.87	\$1,404.83	\$1,404.83	\$1,348.64	\$1,348.64	\$1,087.90	\$1,087.90
53	\$1,149.34	\$1,149.34	\$1,436.67	\$1,436.67	\$1,379.21	\$1,379.21	\$1,174.53	\$1,174.53	\$1,115.81	\$1,115.81	\$1,115.81	\$1,115.81	\$1,174.53	\$1,174.53	\$1,468.17	\$1,468.17	\$1,409.44	\$1,409.44	\$1,136.95	\$1,136.95
54	\$1,202.86	\$1,202.86	\$1,503.58	\$1,503.58	\$1,443.43	\$1,443.43	\$1,229.23	\$1,229.23	\$1,167.77	\$1,167.77	\$1,167.77	\$1,167.77	\$1,229.23	\$1,229.23	\$1,536.54	\$1,536.54	\$1,475.07	\$1,475.07</		

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

HIOS Plan ID (On Exchange)=>	75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105	
HIOS Plan ID (Off Exchange)=>	75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050104		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105		75729PA0050105	
Plan Marketing Name =>	Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 25/50/2000		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 35/70/4300	
Form # =>	M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25	
Rating Area =>	Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7	
Network =>	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$405.04	\$405.04	\$405.04	\$405.04	\$426.36	\$426.36	\$532.94	\$532.94	\$511.63	\$511.63	\$348.92	\$348.92	\$331.47	\$331.47	\$331.47	\$331.47	\$348.92	\$348.92	\$436.14	\$436.14
15	\$441.04	\$441.04	\$441.04	\$441.04	\$464.25	\$464.25	\$580.32	\$580.32	\$557.10	\$557.10	\$379.93	\$379.93	\$360.93	\$360.93	\$360.93	\$360.93	\$379.93	\$379.93	\$474.91	\$474.91
16	\$454.81	\$454.81	\$454.81	\$454.81	\$478.74	\$478.74	\$598.43	\$598.43	\$574.49	\$574.49	\$391.79	\$391.79	\$372.20	\$372.20	\$372.20	\$372.20	\$391.79	\$391.79	\$489.74	\$489.74
17	\$468.57	\$468.57	\$468.57	\$468.57	\$493.23	\$493.23	\$616.54	\$616.54	\$591.88	\$591.88	\$403.65	\$403.65	\$383.47	\$383.47	\$383.47	\$383.47	\$403.65	\$403.65	\$504.56	\$504.56
18	\$483.40	\$483.40	\$483.40	\$483.40	\$508.84	\$508.84	\$636.05	\$636.05	\$610.61	\$610.61	\$416.42	\$416.42	\$395.60	\$395.60	\$395.60	\$395.60	\$416.42	\$416.42	\$520.52	\$520.52
19	\$498.22	\$498.22	\$498.22	\$498.22	\$524.44	\$524.44	\$655.56	\$655.56	\$629.33	\$629.33	\$429.19	\$429.19	\$407.73	\$407.73	\$407.73	\$407.73	\$429.19	\$429.19	\$536.49	\$536.49
20	\$513.58	\$513.58	\$513.58	\$513.58	\$540.61	\$540.61	\$675.76	\$675.76	\$648.73	\$648.73	\$442.42	\$442.42	\$420.30	\$420.30	\$420.30	\$420.30	\$442.42	\$442.42	\$553.02	\$553.02
21	\$529.47	\$529.47	\$529.47	\$529.47	\$557.33	\$557.33	\$696.66	\$696.66	\$668.80	\$668.80	\$456.10	\$456.10	\$433.30	\$433.30	\$433.30	\$433.30	\$456.10	\$456.10	\$570.13	\$570.13
22	\$529.47	\$529.47	\$529.47	\$529.47	\$557.33	\$557.33	\$696.66	\$696.66	\$668.80	\$668.80	\$456.10	\$456.10	\$433.30	\$433.30	\$433.30	\$433.30	\$456.10	\$456.10	\$570.13	\$570.13
23	\$529.47	\$529.47	\$529.47	\$529.47	\$557.33	\$557.33	\$696.66	\$696.66	\$668.80	\$668.80	\$456.10	\$456.10	\$433.30	\$433.30	\$433.30	\$433.30	\$456.10	\$456.10	\$570.13	\$570.13
24	\$529.47	\$529.47	\$529.47	\$529.47	\$557.33	\$557.33	\$696.66	\$696.66	\$668.80	\$668.80	\$456.10	\$456.10	\$433.30	\$433.30	\$433.30	\$433.30	\$456.10	\$456.10	\$570.13	\$570.13
25	\$531.58	\$531.58	\$531.58	\$531.58	\$559.56	\$559.56	\$699.45	\$699.45	\$671.47	\$671.47	\$457.92	\$457.92	\$435.03	\$435.03	\$435.03	\$435.03	\$457.92	\$457.92	\$572.40	\$572.40
26	\$542.17	\$542.17	\$542.17	\$542.17	\$570.70	\$570.70	\$713.38	\$713.38	\$684.84	\$684.84	\$467.05	\$467.05	\$443.69	\$443.69	\$443.69	\$443.69	\$467.05	\$467.05	\$583.81	\$583.81
27	\$554.87	\$554.87	\$554.87	\$554.87	\$584.08	\$584.08	\$730.10	\$730.10	\$700.89	\$700.89	\$477.99	\$477.99	\$454.09	\$454.09	\$454.09	\$454.09	\$477.99	\$477.99	\$597.49	\$597.49
28	\$575.52	\$575.52	\$575.52	\$575.52	\$605.81	\$605.81	\$757.27	\$757.27	\$726.98	\$726.98	\$495.78	\$495.78	\$470.99	\$470.99	\$470.99	\$470.99	\$495.78	\$495.78	\$619.72	\$619.72
29	\$592.47	\$592.47	\$592.47	\$592.47	\$623.65	\$623.65	\$779.56	\$779.56	\$748.38	\$748.38	\$510.37	\$510.37	\$484.86	\$484.86	\$484.86	\$484.86	\$510.37	\$510.37	\$637.97	\$637.97
30	\$600.94	\$600.94	\$600.94	\$600.94	\$632.57	\$632.57	\$790.71	\$790.71	\$759.08	\$759.08	\$517.67	\$517.67	\$491.79	\$491.79	\$491.79	\$491.79	\$517.67	\$517.67	\$647.09	\$647.09
31	\$613.64	\$613.64	\$613.64	\$613.64	\$645.94	\$645.94	\$807.43	\$807.43	\$775.13	\$775.13	\$528.62	\$528.62	\$502.19	\$502.19	\$502.19	\$502.19	\$528.62	\$528.62	\$660.77	\$660.77
32	\$626.35	\$626.35	\$626.35	\$626.35	\$659.32	\$659.32	\$824.15	\$824.15	\$791.18	\$791.18	\$539.57	\$539.57	\$512.59	\$512.59	\$512.59	\$512.59	\$539.57	\$539.57	\$674.46	\$674.46
33	\$634.29	\$634.29	\$634.29	\$634.29	\$667.68	\$667.68	\$834.60	\$834.60	\$801.21	\$801.21	\$546.41	\$546.41	\$519.09	\$519.09	\$519.09	\$519.09	\$546.41	\$546.41	\$683.01	\$683.01
34	\$642.77	\$642.77	\$642.77	\$642.77	\$676.59	\$676.59	\$845.74	\$845.74	\$811.91	\$811.91	\$553.70	\$553.70	\$526.02	\$526.02	\$526.02	\$526.02	\$553.70	\$553.70	\$692.13	\$692.13
35	\$647.00	\$647.00	\$647.00	\$647.00	\$681.05	\$681.05	\$851.32	\$851.32	\$817.26	\$817.26	\$557.35	\$557.35	\$529.49	\$529.49	\$529.49	\$529.49	\$557.35	\$557.35	\$696.69	\$696.69
36	\$651.24	\$651.24	\$651.24	\$651.24	\$685.51	\$685.51	\$856.89	\$856.89	\$822.61	\$822.61	\$561.00	\$561.00	\$532.95	\$532.95	\$532.95	\$532.95	\$561.00	\$561.00	\$701.25	\$701.25
37	\$655.47	\$655.47	\$655.47	\$655.47	\$689.97	\$689.97	\$862.46	\$862.46	\$827.96	\$827.96	\$564.65	\$564.65	\$536.42	\$536.42	\$536.42	\$536.42	\$564.65	\$564.65	\$705.81	\$705.81
38	\$659.71	\$659.71	\$659.71	\$659.71	\$694.43	\$694.43	\$868.04	\$868.04	\$833.32	\$833.32	\$568.30	\$568.30	\$539.88	\$539.88	\$539.88	\$539.88	\$568.30	\$568.30	\$710.37	\$710.37
39	\$668.18	\$668.18	\$668.18	\$668.18	\$703.35	\$703.35	\$879.18	\$879.18	\$844.02	\$844.02	\$575.60	\$575.60	\$546.82	\$546.82	\$546.82	\$546.82	\$575.60	\$575.60	\$719.50	\$719.50
40	\$676.65	\$676.65	\$676.65	\$676.65	\$712.26	\$712.26	\$890.33	\$890.33	\$854.72	\$854.72	\$582.89	\$582.89	\$553.75	\$553.75	\$553.75	\$553.75	\$582.89	\$582.89	\$728.62	\$728.62
41	\$689.36	\$689.36	\$689.36	\$689.36	\$725.64	\$725.64	\$907.05	\$907.05	\$870.77	\$870.77	\$593.84	\$593.84	\$564.15	\$564.15	\$564.15	\$564.15	\$593.84	\$593.84	\$742.30	\$742.30
42	\$701.54	\$701.54	\$701.54	\$701.54	\$738.46	\$738.46	\$923.07	\$923.07	\$886.15	\$886.15	\$604.33	\$604.33	\$574.11	\$574.11	\$574.11	\$574.11	\$604.33	\$604.33	\$755.41	\$755.41
43	\$718.48	\$718.48	\$718.48	\$718.48	\$756.29	\$756.29	\$945.37	\$945.37	\$907.55	\$907.55	\$618.93	\$618.93	\$587.98	\$587.98	\$587.98	\$587.98	\$618.93	\$618.93	\$773.66	\$773.66
44	\$739.66	\$739.66	\$739.66	\$739.66	\$778.59	\$778.59	\$973.23	\$973.23	\$934.30	\$934.30	\$637.17	\$637.17	\$605.31	\$605.31	\$605.31	\$605.31	\$637.17	\$637.17	\$796.46	\$796.46
45	\$764.54	\$764.54	\$764.54	\$764.54	\$804.78	\$804.78	\$1,005.98	\$1,005.98	\$965.74	\$965.74	\$658.61	\$658.61	\$625.68	\$625.68	\$625.68	\$625.68	\$658.61	\$658.61	\$823.26	\$823.26
46	\$794.19	\$794.19	\$794.19	\$794.19	\$835.99	\$835.99	\$1,044.99	\$1,044.99	\$1,003.19	\$1,003.19	\$684.15	\$684.15	\$649.94	\$649.94	\$649.94	\$649.94	\$684.15	\$684.15	\$855.19	\$855.19
47	\$827.55	\$827.55	\$827.55	\$827.55	\$871.10	\$871.10	\$1,088.88	\$1,088.88	\$1,045.32	\$1,045.32	\$712.88	\$712.88	\$677.24	\$677.24	\$677.24	\$677.24	\$712.88	\$712.88	\$891.10	\$891.10
48	\$865.67	\$865.67	\$865.67	\$865.67	\$911.23	\$911.23	\$1,139.04	\$1,139.04	\$1,093.48	\$1,093.48	\$745.72	\$745.72	\$708.44	\$708.44	\$708.44	\$708.44	\$745.72	\$745.72	\$932.15	\$932.15
49	\$903.26	\$903.26	\$903.26	\$903.26	\$950.80	\$950.80	\$1,188.50	\$1,188.50	\$1,140.96	\$1,140.96	\$778.10	\$778.10	\$739.20	\$739.20	\$739.20	\$739.20	\$778.10	\$778.10	\$972.63	\$972.63
50	\$945.62	\$945.62	\$945.62	\$945.62	\$995.39	\$995.39	\$1,244.23	\$1,244.23	\$1,194.46	\$1,194.46	\$814.59	\$814.59	\$773.86	\$773.86	\$773.86	\$773.86	\$814.59	\$814.59	\$1,018.24	\$1,018.24
51	\$987.44	\$987.44	\$987.44	\$987.44	\$1,039.41	\$1,039.41	\$1,299.27	\$1,299.27	\$1,247.30	\$1,247.30	\$850.62	\$850.62	\$808.09	\$808.09	\$808.09	\$808.09	\$850.62	\$850.62	\$1,063.28	\$1,063.28
52	\$1,033.51	\$1,033.51	\$1,033.51	\$1,033.51	\$1,087.90	\$1,087.90	\$1,359.88	\$1,359.88	\$1,305.48	\$1,305.48	\$890.31	\$890.31	\$845.79	\$845.79	\$845.79	\$845.79	\$890.31	\$890.31	\$1,112.88	\$1,112.88
53	\$1,080.10	\$1,080.10	\$1,080.10	\$1,080.10	\$1,136.95	\$1,136.95	\$1,421.18	\$1,421.18	\$1,364.34	\$1,364.34	\$930.44	\$930.44	\$883.92	\$883.92	\$883.92	\$883.92	\$930.44	\$930.44	\$1,163.05	\$1,163.05
54	\$1,130.40	\$1,130.40	\$1,130.40	\$1,130.40	\$1,189.89	\$1,189.89	\$1,487.37	\$1,487.37	\$1,427.87	\$1,427.87	\$973.77	\$973.77	\$925.08	\$925.08	\$925.08	\$925.08	\$973.77	\$973.77	\$1,217.21	\$1,217.21
55	\$1,180.70	\$1,180.70	\$1,180.70	\$1,180.70	\$1,242															

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

HIOS Plan ID (On Exchange)=>	75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050108		75729PA0050108		75729PA0050108	
HIOS Plan ID (Off Exchange)=>	75729PA0050105		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050107		75729PA0050108		75729PA0050108		75729PA0050108	
Plan Marketing Name =>	Geisinger All-Access PPO 35/70/4300		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access PPO 40/90/8400		Geisinger All-Access Extra PPO 20/60/4300		Geisinger All-Access Extra PPO 20/60/4300		Geisinger All-Access Extra PPO 20/60/4300	
Form # =>	M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-243-F Rev. 1/25		M-152-243-F Rev. 1/25		M-152-243-F Rev. 1/25	
Rating Area =>	Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9	
Network =>	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	Silver		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Silver		Silver		Silver	
Deductible =>	Med: \$4,300 / Rx: \$500		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$35 / \$70		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$40 / \$90		\$60 / \$60		\$60 / \$60		\$60 / \$60	
OOP Maximum =>	\$9,100		\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$418.70	\$418.70	\$296.45	\$296.45	\$281.63	\$281.63	\$281.63	\$281.63	\$296.45	\$296.45	\$370.56	\$370.56	\$355.74	\$355.74	\$334.48	\$334.48	\$352.08	\$352.08	\$422.50	\$422.50
15	\$455.92	\$455.92	\$322.80	\$322.80	\$306.66	\$306.66	\$306.66	\$306.66	\$322.80	\$322.80	\$403.50	\$403.50	\$387.36	\$387.36	\$364.21	\$364.21	\$383.38	\$383.38	\$460.05	\$460.05
16	\$470.15	\$470.15	\$332.87	\$332.87	\$316.23	\$316.23	\$316.23	\$316.23	\$332.87	\$332.87	\$416.09	\$416.09	\$399.45	\$399.45	\$375.58	\$375.58	\$395.34	\$395.34	\$474.41	\$474.41
17	\$484.38	\$484.38	\$342.95	\$342.95	\$325.80	\$325.80	\$325.80	\$325.80	\$342.95	\$342.95	\$428.69	\$428.69	\$411.54	\$411.54	\$386.94	\$386.94	\$407.31	\$407.31	\$488.77	\$488.77
18	\$499.70	\$499.70	\$353.80	\$353.80	\$336.11	\$336.11	\$336.11	\$336.11	\$353.80	\$353.80	\$442.25	\$442.25	\$424.56	\$424.56	\$399.19	\$399.19	\$420.20	\$420.20	\$504.23	\$504.23
19	\$515.03	\$515.03	\$364.65	\$364.65	\$346.42	\$346.42	\$346.42	\$346.42	\$364.65	\$364.65	\$455.81	\$455.81	\$437.58	\$437.58	\$411.43	\$411.43	\$433.08	\$433.08	\$519.70	\$519.70
20	\$530.90	\$530.90	\$375.89	\$375.89	\$357.09	\$357.09	\$357.09	\$357.09	\$375.89	\$375.89	\$469.86	\$469.86	\$451.07	\$451.07	\$424.11	\$424.11	\$446.43	\$446.43	\$535.71	\$535.71
21	\$547.32	\$547.32	\$387.52	\$387.52	\$368.14	\$368.14	\$368.14	\$368.14	\$387.52	\$387.52	\$484.40	\$484.40	\$465.02	\$465.02	\$437.23	\$437.23	\$460.24	\$460.24	\$552.29	\$552.29
22	\$547.32	\$547.32	\$387.52	\$387.52	\$368.14	\$368.14	\$368.14	\$368.14	\$387.52	\$387.52	\$484.40	\$484.40	\$465.02	\$465.02	\$437.23	\$437.23	\$460.24	\$460.24	\$552.29	\$552.29
23	\$547.32	\$547.32	\$387.52	\$387.52	\$368.14	\$368.14	\$368.14	\$368.14	\$387.52	\$387.52	\$484.40	\$484.40	\$465.02	\$465.02	\$437.23	\$437.23	\$460.24	\$460.24	\$552.29	\$552.29
24	\$547.32	\$547.32	\$387.52	\$387.52	\$368.14	\$368.14	\$368.14	\$368.14	\$387.52	\$387.52	\$484.40	\$484.40	\$465.02	\$465.02	\$437.23	\$437.23	\$460.24	\$460.24	\$552.29	\$552.29
25	\$549.51	\$549.51	\$389.06	\$389.06	\$369.61	\$369.61	\$369.61	\$369.61	\$389.06	\$389.06	\$486.33	\$486.33	\$466.88	\$466.88	\$438.97	\$438.97	\$462.08	\$462.08	\$554.49	\$554.49
26	\$560.45	\$560.45	\$396.81	\$396.81	\$376.97	\$376.97	\$376.97	\$376.97	\$396.81	\$396.81	\$496.02	\$496.02	\$476.18	\$476.18	\$447.72	\$447.72	\$471.28	\$471.28	\$565.54	\$565.54
27	\$573.59	\$573.59	\$406.11	\$406.11	\$385.81	\$385.81	\$385.81	\$385.81	\$406.11	\$406.11	\$507.64	\$507.64	\$487.34	\$487.34	\$458.21	\$458.21	\$482.33	\$482.33	\$578.79	\$578.79
28	\$594.94	\$594.94	\$421.23	\$421.23	\$400.17	\$400.17	\$400.17	\$400.17	\$421.23	\$421.23	\$526.53	\$526.53	\$505.47	\$505.47	\$475.26	\$475.26	\$500.28	\$500.28	\$600.33	\$600.33
29	\$612.45	\$612.45	\$433.63	\$433.63	\$411.95	\$411.95	\$411.95	\$411.95	\$433.63	\$433.63	\$542.03	\$542.03	\$520.35	\$520.35	\$489.25	\$489.25	\$515.00	\$515.00	\$618.00	\$618.00
30	\$621.21	\$621.21	\$439.83	\$439.83	\$417.84	\$417.84	\$417.84	\$417.84	\$439.83	\$439.83	\$549.78	\$549.78	\$527.79	\$527.79	\$496.25	\$496.25	\$522.37	\$522.37	\$626.84	\$626.84
31	\$634.34	\$634.34	\$449.13	\$449.13	\$426.67	\$426.67	\$426.67	\$426.67	\$449.13	\$449.13	\$561.41	\$561.41	\$538.95	\$538.95	\$506.74	\$506.74	\$533.41	\$533.41	\$640.10	\$640.10
32	\$647.48	\$647.48	\$458.43	\$458.43	\$435.51	\$435.51	\$435.51	\$435.51	\$458.43	\$458.43	\$573.03	\$573.03	\$550.11	\$550.11	\$517.24	\$517.24	\$544.46	\$544.46	\$653.35	\$653.35
33	\$655.69	\$655.69	\$464.24	\$464.24	\$441.03	\$441.03	\$441.03	\$441.03	\$464.24	\$464.24	\$580.30	\$580.30	\$557.09	\$557.09	\$523.79	\$523.79	\$551.36	\$551.36	\$661.64	\$661.64
34	\$664.45	\$664.45	\$470.44	\$470.44	\$446.92	\$446.92	\$446.92	\$446.92	\$470.44	\$470.44	\$588.05	\$588.05	\$564.53	\$564.53	\$530.79	\$530.79	\$558.73	\$558.73	\$670.47	\$670.47
35	\$668.82	\$668.82	\$473.54	\$473.54	\$449.86	\$449.86	\$449.86	\$449.86	\$473.54	\$473.54	\$591.93	\$591.93	\$568.25	\$568.25	\$534.29	\$534.29	\$562.41	\$562.41	\$674.89	\$674.89
36	\$673.20	\$673.20	\$476.64	\$476.64	\$452.81	\$452.81	\$452.81	\$452.81	\$476.64	\$476.64	\$595.80	\$595.80	\$571.97	\$571.97	\$537.79	\$537.79	\$566.09	\$566.09	\$679.31	\$679.31
37	\$677.58	\$677.58	\$479.74	\$479.74	\$455.75	\$455.75	\$455.75	\$455.75	\$479.74	\$479.74	\$599.68	\$599.68	\$575.69	\$575.69	\$541.28	\$541.28	\$569.77	\$569.77	\$683.73	\$683.73
38	\$681.96	\$681.96	\$482.84	\$482.84	\$458.70	\$458.70	\$458.70	\$458.70	\$482.84	\$482.84	\$603.55	\$603.55	\$579.41	\$579.41	\$544.78	\$544.78	\$573.45	\$573.45	\$688.14	\$688.14
39	\$690.72	\$690.72	\$489.04	\$489.04	\$464.59	\$464.59	\$464.59	\$464.59	\$489.04	\$489.04	\$611.30	\$611.30	\$586.85	\$586.85	\$551.78	\$551.78	\$580.82	\$580.82	\$696.98	\$696.98
40	\$699.47	\$699.47	\$495.24	\$495.24	\$470.48	\$470.48	\$470.48	\$470.48	\$495.24	\$495.24	\$619.05	\$619.05	\$594.29	\$594.29	\$558.77	\$558.77	\$588.18	\$588.18	\$705.82	\$705.82
41	\$712.61	\$712.61	\$504.54	\$504.54	\$479.31	\$479.31	\$479.31	\$479.31	\$504.54	\$504.54	\$630.68	\$630.68	\$605.45	\$605.45	\$569.27	\$569.27	\$599.23	\$599.23	\$719.07	\$719.07
42	\$725.20	\$725.20	\$513.45	\$513.45	\$487.78	\$487.78	\$487.78	\$487.78	\$513.45	\$513.45	\$641.82	\$641.82	\$616.15	\$616.15	\$579.32	\$579.32	\$609.81	\$609.81	\$731.78	\$731.78
43	\$742.71	\$742.71	\$525.86	\$525.86	\$499.56	\$499.56	\$499.56	\$499.56	\$525.86	\$525.86	\$657.32	\$657.32	\$631.03	\$631.03	\$593.31	\$593.31	\$624.54	\$624.54	\$749.45	\$749.45
44	\$764.60	\$764.60	\$541.36	\$541.36	\$514.29	\$514.29	\$514.29	\$514.29	\$541.36	\$541.36	\$676.69	\$676.69	\$649.63	\$649.63	\$610.80	\$610.80	\$642.95	\$642.95	\$771.54	\$771.54
45	\$790.33	\$790.33	\$559.57	\$559.57	\$531.59	\$531.59	\$531.59	\$531.59	\$559.57	\$559.57	\$699.46	\$699.46	\$671.48	\$671.48	\$631.35	\$631.35	\$664.58	\$664.58	\$797.50	\$797.50
46	\$820.98	\$820.98	\$581.27	\$581.27	\$552.21	\$552.21	\$552.21	\$552.21	\$581.27	\$581.27	\$726.59	\$726.59	\$697.52	\$697.52	\$655.84	\$655.84	\$690.35	\$690.35	\$828.42	\$828.42
47	\$855.46	\$855.46	\$605.68	\$605.68	\$575.40	\$575.40	\$575.40	\$575.40	\$605.68	\$605.68	\$757.10	\$757.10	\$726.82	\$726.82	\$683.38	\$683.38	\$719.35	\$719.35	\$863.22	\$863.22
48	\$894.87	\$894.87	\$633.58	\$633.58	\$601.90	\$601.90	\$601.90	\$601.90	\$633.58	\$633.58	\$791.98	\$791.98	\$760.30	\$760.30	\$714.86	\$714.86	\$752.49	\$752.49	\$902.98	\$902.98
49	\$933.73	\$933.73	\$661.10	\$661.10	\$628.04	\$628.04	\$628.04	\$628.04	\$661.10	\$661.10	\$826.37	\$826.37	\$793.32	\$793.32	\$745.90	\$745.90	\$785.16	\$785.16	\$942.20	\$942.20
50	\$977.51	\$977.51	\$692.10	\$692.10	\$657.49	\$657.49	\$657.49	\$657.49	\$692.10	\$692.10	\$865.12	\$865.12	\$830.52	\$830.52	\$780.88	\$780.88	\$821.98	\$821.98	\$986.38	\$986.38
51	\$1,020.75	\$1,020.75	\$722.71	\$722.71	\$686.58	\$686.58	\$686.58	\$686.58	\$722.71	\$722.71	\$903.39	\$903.39	\$867.25	\$867.25	\$815.42	\$815.42	\$858.34	\$858.34	\$1,030.01	\$1,030.01
52	\$1,068.37	\$1,068.37	\$756.43	\$756.43	\$718.60	\$718.60	\$718.60	\$718.60	\$756.43	\$756.43	\$945.53	\$945.53	\$907.71	\$907.71	\$853.46	\$853.46	\$898.38	\$898.38	\$1,078.06	\$1,078.06
53	\$1,116.53	\$1,116.53	\$790.53	\$790.53	\$751.00	\$751.00	\$751.00	\$751.00	\$790.53	\$790.53	\$988.16	\$988.16	\$948.63	\$948.63	\$891.94	\$891.94	\$938.88	\$938.88	\$1,126.66	\$1,126.66
54	\$1,168.53	\$1,168.53	\$827.34	\$827.34	\$785.97	\$785.97	\$785.97	\$785.97	\$827.34	\$827.34	\$1,034.18	\$1,034.18	\$992.81	\$992.81	\$933.47	\$933.47	\$982.60	\$982.60	\$1,179.12	\$1,179.12
55	\$1,220.52	\$1,220.52	\$864.15	\$864.15	\$820.95	\$820.95	\$820.95	\$820.95	\$864.15	\$864.15	\$1,080.19	\$1,080.19	\$1,036.98	\$1,036.98	\$975.01	\$975				

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

HIOS Plan ID (On Exchange)=>	75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128	
HIOS Plan ID (Off Exchange)=>	75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050127		75729PA0050128		75729PA0050128		75729PA0050128		75729PA0050128	
Plan Marketing Name =>	Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 25/50/2000 1xded		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0		Geisinger All-Access PPO 10/20/0	
Form # =>	M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25		M-152-121-F Rev. 1/25	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO		Geisinger All-Access PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$6,000		\$6,000		\$6,000		\$6,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$426.36	\$426.36	\$405.04	\$405.04	\$405.04	\$405.04	\$426.36	\$426.36	\$532.94	\$532.94	\$511.63	\$511.63	\$503.47	\$503.47	\$478.30	\$478.30	\$478.30	\$478.30	\$503.47	\$503.47
15	\$464.25	\$464.25	\$441.04	\$441.04	\$441.04	\$441.04	\$464.25	\$464.25	\$580.32	\$580.32	\$557.10	\$557.10	\$548.23	\$548.23	\$520.81	\$520.81	\$520.81	\$520.81	\$548.23	\$548.23
16	\$478.74	\$478.74	\$454.81	\$454.81	\$454.81	\$454.81	\$478.74	\$478.74	\$598.43	\$598.43	\$574.49	\$574.49	\$565.34	\$565.34	\$537.07	\$537.07	\$537.07	\$537.07	\$565.34	\$565.34
17	\$493.23	\$493.23	\$468.57	\$468.57	\$468.57	\$468.57	\$493.23	\$493.23	\$616.54	\$616.54	\$591.88	\$591.88	\$582.45	\$582.45	\$553.33	\$553.33	\$553.33	\$553.33	\$582.45	\$582.45
18	\$508.84	\$508.84	\$483.40	\$483.40	\$483.40	\$483.40	\$508.84	\$508.84	\$636.05	\$636.05	\$610.61	\$610.61	\$600.88	\$600.88	\$570.83	\$570.83	\$570.83	\$570.83	\$600.88	\$600.88
19	\$524.44	\$524.44	\$498.22	\$498.22	\$498.22	\$498.22	\$524.44	\$524.44	\$655.56	\$655.56	\$629.33	\$629.33	\$619.30	\$619.30	\$588.34	\$588.34	\$588.34	\$588.34	\$619.30	\$619.30
20	\$540.61	\$540.61	\$513.58	\$513.58	\$513.58	\$513.58	\$540.61	\$540.61	\$675.76	\$675.76	\$648.73	\$648.73	\$638.39	\$638.39	\$606.47	\$606.47	\$606.47	\$606.47	\$638.39	\$638.39
21	\$557.33	\$557.33	\$529.47	\$529.47	\$529.47	\$529.47	\$557.33	\$557.33	\$696.66	\$696.66	\$668.80	\$668.80	\$658.14	\$658.14	\$625.23	\$625.23	\$625.23	\$625.23	\$658.14	\$658.14
22	\$557.33	\$557.33	\$529.47	\$529.47	\$529.47	\$529.47	\$557.33	\$557.33	\$696.66	\$696.66	\$668.80	\$668.80	\$658.14	\$658.14	\$625.23	\$625.23	\$625.23	\$625.23	\$658.14	\$658.14
23	\$557.33	\$557.33	\$529.47	\$529.47	\$529.47	\$529.47	\$557.33	\$557.33	\$696.66	\$696.66	\$668.80	\$668.80	\$658.14	\$658.14	\$625.23	\$625.23	\$625.23	\$625.23	\$658.14	\$658.14
24	\$557.33	\$557.33	\$529.47	\$529.47	\$529.47	\$529.47	\$557.33	\$557.33	\$696.66	\$696.66	\$668.80	\$668.80	\$658.14	\$658.14	\$625.23	\$625.23	\$625.23	\$625.23	\$658.14	\$658.14
25	\$559.56	\$559.56	\$531.58	\$531.58	\$531.58	\$531.58	\$559.56	\$559.56	\$699.45	\$699.45	\$671.47	\$671.47	\$660.77	\$660.77	\$627.73	\$627.73	\$627.73	\$627.73	\$660.77	\$660.77
26	\$570.70	\$570.70	\$542.17	\$542.17	\$542.17	\$542.17	\$570.70	\$570.70	\$713.38	\$713.38	\$684.84	\$684.84	\$673.93	\$673.93	\$640.23	\$640.23	\$640.23	\$640.23	\$673.93	\$673.93
27	\$584.08	\$584.08	\$554.87	\$554.87	\$554.87	\$554.87	\$584.08	\$584.08	\$730.10	\$730.10	\$700.89	\$700.89	\$689.72	\$689.72	\$655.24	\$655.24	\$655.24	\$655.24	\$689.72	\$689.72
28	\$605.81	\$605.81	\$575.52	\$575.52	\$575.52	\$575.52	\$605.81	\$605.81	\$757.27	\$757.27	\$726.98	\$726.98	\$715.39	\$715.39	\$679.62	\$679.62	\$679.62	\$679.62	\$715.39	\$715.39
29	\$623.65	\$623.65	\$592.47	\$592.47	\$592.47	\$592.47	\$623.65	\$623.65	\$779.56	\$779.56	\$748.38	\$748.38	\$736.45	\$736.45	\$699.63	\$699.63	\$699.63	\$699.63	\$736.45	\$736.45
30	\$632.57	\$632.57	\$600.94	\$600.94	\$600.94	\$600.94	\$632.57	\$632.57	\$790.71	\$790.71	\$759.08	\$759.08	\$746.98	\$746.98	\$709.63	\$709.63	\$709.63	\$709.63	\$746.98	\$746.98
31	\$645.94	\$645.94	\$613.64	\$613.64	\$613.64	\$613.64	\$645.94	\$645.94	\$807.43	\$807.43	\$775.13	\$775.13	\$762.78	\$762.78	\$724.64	\$724.64	\$724.64	\$724.64	\$762.78	\$762.78
32	\$659.32	\$659.32	\$626.35	\$626.35	\$626.35	\$626.35	\$659.32	\$659.32	\$824.15	\$824.15	\$791.18	\$791.18	\$778.57	\$778.57	\$739.64	\$739.64	\$739.64	\$739.64	\$778.57	\$778.57
33	\$667.68	\$667.68	\$634.29	\$634.29	\$634.29	\$634.29	\$667.68	\$667.68	\$834.60	\$834.60	\$801.21	\$801.21	\$788.44	\$788.44	\$749.02	\$749.02	\$749.02	\$749.02	\$788.44	\$788.44
34	\$676.59	\$676.59	\$642.77	\$642.77	\$642.77	\$642.77	\$676.59	\$676.59	\$845.74	\$845.74	\$811.91	\$811.91	\$798.97	\$798.97	\$759.03	\$759.03	\$759.03	\$759.03	\$798.97	\$798.97
35	\$681.05	\$681.05	\$647.00	\$647.00	\$647.00	\$647.00	\$681.05	\$681.05	\$851.32	\$851.32	\$817.26	\$817.26	\$804.24	\$804.24	\$764.03	\$764.03	\$764.03	\$764.03	\$804.24	\$804.24
36	\$685.51	\$685.51	\$651.24	\$651.24	\$651.24	\$651.24	\$685.51	\$685.51	\$856.89	\$856.89	\$822.61	\$822.61	\$809.50	\$809.50	\$769.03	\$769.03	\$769.03	\$769.03	\$809.50	\$809.50
37	\$689.97	\$689.97	\$655.47	\$655.47	\$655.47	\$655.47	\$689.97	\$689.97	\$862.46	\$862.46	\$827.96	\$827.96	\$814.77	\$814.77	\$774.03	\$774.03	\$774.03	\$774.03	\$814.77	\$814.77
38	\$694.43	\$694.43	\$659.71	\$659.71	\$659.71	\$659.71	\$694.43	\$694.43	\$868.04	\$868.04	\$833.32	\$833.32	\$820.03	\$820.03	\$779.03	\$779.03	\$779.03	\$779.03	\$820.03	\$820.03
39	\$703.35	\$703.35	\$668.18	\$668.18	\$668.18	\$668.18	\$703.35	\$703.35	\$879.18	\$879.18	\$844.02	\$844.02	\$830.57	\$830.57	\$789.04	\$789.04	\$789.04	\$789.04	\$830.57	\$830.57
40	\$712.26	\$712.26	\$676.65	\$676.65	\$676.65	\$676.65	\$712.26	\$712.26	\$890.33	\$890.33	\$854.72	\$854.72	\$841.10	\$841.10	\$799.04	\$799.04	\$799.04	\$799.04	\$841.10	\$841.10
41	\$725.64	\$725.64	\$689.36	\$689.36	\$689.36	\$689.36	\$725.64	\$725.64	\$907.05	\$907.05	\$870.77	\$870.77	\$856.89	\$856.89	\$814.05	\$814.05	\$814.05	\$814.05	\$856.89	\$856.89
42	\$738.46	\$738.46	\$701.54	\$701.54	\$701.54	\$701.54	\$738.46	\$738.46	\$923.07	\$923.07	\$886.15	\$886.15	\$872.03	\$872.03	\$828.43	\$828.43	\$828.43	\$828.43	\$872.03	\$872.03
43	\$756.29	\$756.29	\$718.48	\$718.48	\$718.48	\$718.48	\$756.29	\$756.29	\$945.37	\$945.37	\$907.55	\$907.55	\$893.09	\$893.09	\$848.43	\$848.43	\$848.43	\$848.43	\$893.09	\$893.09
44	\$778.59	\$778.59	\$739.66	\$739.66	\$739.66	\$739.66	\$778.59	\$778.59	\$973.23	\$973.23	\$934.30	\$934.30	\$919.41	\$919.41	\$873.44	\$873.44	\$873.44	\$873.44	\$919.41	\$919.41
45	\$804.78	\$804.78	\$764.54	\$764.54	\$764.54	\$764.54	\$804.78	\$804.78	\$1,005.98	\$1,005.98	\$965.74	\$965.74	\$950.35	\$950.35	\$902.83	\$902.83	\$902.83	\$902.83	\$950.35	\$950.35
46	\$835.99	\$835.99	\$794.19	\$794.19	\$794.19	\$794.19	\$835.99	\$835.99	\$1,044.99	\$1,044.99	\$1,003.19	\$1,003.19	\$987.20	\$987.20	\$937.84	\$937.84	\$937.84	\$937.84	\$987.20	\$987.20
47	\$871.10	\$871.10	\$827.55	\$827.55	\$827.55	\$827.55	\$871.10	\$871.10	\$1,088.88	\$1,088.88	\$1,045.32	\$1,045.32	\$1,028.66	\$1,028.66	\$977.23	\$977.23	\$977.23	\$977.23	\$1,028.66	\$1,028.66
48	\$911.23	\$911.23	\$865.67	\$865.67	\$865.67	\$865.67	\$911.23	\$911.23	\$1,139.04	\$1,139.04	\$1,093.48	\$1,093.48	\$1,076.05	\$1,076.05	\$1,022.25	\$1,022.25	\$1,022.25	\$1,022.25	\$1,076.05	\$1,076.05
49	\$950.80	\$950.80	\$903.26	\$903.26	\$903.26	\$903.26	\$950.80	\$950.80	\$1,188.50	\$1,188.50	\$1,140.96	\$1,140.96	\$1,122.78	\$1,122.78	\$1,066.64	\$1,066.64	\$1,066.64	\$1,066.64	\$1,122.78	\$1,122.78
50	\$995.39	\$995.39	\$945.62	\$945.62	\$945.62	\$945.62	\$995.39	\$995.39	\$1,244.23	\$1,244.23	\$1,194.46	\$1,194.46	\$1,175.43	\$1,175.43	\$1,116.66	\$1,116.66	\$1,116.66	\$1,116.66	\$1,175.43	\$1,175.43
51	\$1,039.41	\$1,039.41	\$987.44	\$987.44	\$987.44	\$987.44	\$1,039.41	\$1,039.41	\$1,299.27	\$1,299.27	\$1,247.30	\$1,247.30	\$1,227.42	\$1,227.42	\$1,166.05	\$1,166.05	\$1,166.05	\$1,166.05	\$1,227.42	\$1,227.42
52	\$1,087.90	\$1,087.90	\$1,033.51	\$1,033.51	\$1,033.51	\$1,033.51	\$1,087.90	\$1,087.90	\$1,359.88	\$1,359.88	\$1,305.48	\$1,305.48	\$1,284.68	\$1,284.68	\$1,220.44	\$1,220.44	\$1,220.44	\$1,220.44	\$1,284.68	\$1,284.68
53	\$1,136.95	\$1,136.95	\$1,080.10	\$1,080.10	\$1,080.10	\$1,080.10	\$1,136.95	\$1,136.95	\$1,421.18	\$1,421.18	\$1,364.34	\$1,364.34	\$1,342.59	\$1,342.59	\$1,275.46	\$1,275.46	\$1,275.46	\$1,275.46	\$1,342.59	\$1,342.59
54	\$1,189.89	\$1,189.89	\$1,130.40	\$1,130.40	\$1,130.40	\$1,130.40	\$1,189.89	\$1,189.89	\$1,487.37	\$1,487.37	\$1,427.87	\$1,427.87	\$1,405.12	\$1,405.12	\$1,334.86	\$1,334.86	\$1,334.86	\$1,334.86		

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

Table with columns for Plan ID, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate values (Non-Tobacco, Tobacco) for forms 75279PA0050143 through 75279PA0050148.

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

HIOS Plan ID (On Exchange)=>	75729PA0050149		75729PA0050150		75729PA0050151	
HIOS Plan ID (Off Exchange)=>	75729PA0050149		75729PA0050150		75729PA0050151	
Plan Marketing Name =>	Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000	
Form # =>	M-152-367-F Rev. 1/25		M-152-367-F Rev. 1/25		M-152-367-F Rev. 1/25	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO	
Metal =>	Gold		Gold		Silver	
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500	
Coinsurance =>	0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$8,000		\$7,350		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$393.50	\$393.50	\$373.42	\$373.42	\$311.15	\$311.15
15	\$428.48	\$428.48	\$406.61	\$406.61	\$338.81	\$338.81
16	\$441.85	\$441.85	\$419.30	\$419.30	\$349.39	\$349.39
17	\$455.22	\$455.22	\$432.00	\$432.00	\$359.96	\$359.96
18	\$469.63	\$469.63	\$445.66	\$445.66	\$371.35	\$371.35
19	\$484.03	\$484.03	\$459.33	\$459.33	\$382.74	\$382.74
20	\$498.95	\$498.95	\$473.49	\$473.49	\$394.53	\$394.53
21	\$514.38	\$514.38	\$488.13	\$488.13	\$406.74	\$406.74
22	\$514.38	\$514.38	\$488.13	\$488.13	\$406.74	\$406.74
23	\$514.38	\$514.38	\$488.13	\$488.13	\$406.74	\$406.74
24	\$514.38	\$514.38	\$488.13	\$488.13	\$406.74	\$406.74
25	\$516.43	\$516.43	\$490.08	\$490.08	\$408.36	\$408.36
26	\$526.72	\$526.72	\$499.85	\$499.85	\$416.50	\$416.50
27	\$539.07	\$539.07	\$511.56	\$511.56	\$426.26	\$426.26
28	\$559.13	\$559.13	\$530.60	\$530.60	\$442.12	\$442.12
29	\$575.59	\$575.59	\$546.22	\$546.22	\$455.14	\$455.14
30	\$583.82	\$583.82	\$554.03	\$554.03	\$461.65	\$461.65
31	\$596.16	\$596.16	\$565.74	\$565.74	\$471.41	\$471.41
32	\$608.51	\$608.51	\$577.46	\$577.46	\$481.17	\$481.17
33	\$616.22	\$616.22	\$584.78	\$584.78	\$487.27	\$487.27
34	\$624.45	\$624.45	\$592.59	\$592.59	\$493.78	\$493.78
35	\$628.57	\$628.57	\$596.49	\$596.49	\$497.03	\$497.03
36	\$632.68	\$632.68	\$600.40	\$600.40	\$500.29	\$500.29
37	\$636.80	\$636.80	\$604.30	\$604.30	\$503.54	\$503.54
38	\$640.91	\$640.91	\$608.21	\$608.21	\$506.79	\$506.79
39	\$649.14	\$649.14	\$616.02	\$616.02	\$513.30	\$513.30
40	\$657.37	\$657.37	\$623.83	\$623.83	\$519.81	\$519.81
41	\$669.72	\$669.72	\$635.55	\$635.55	\$529.57	\$529.57
42	\$681.55	\$681.55	\$646.77	\$646.77	\$538.93	\$538.93
43	\$698.01	\$698.01	\$662.39	\$662.39	\$551.94	\$551.94
44	\$718.58	\$718.58	\$681.92	\$681.92	\$568.21	\$568.21
45	\$742.76	\$742.76	\$704.86	\$704.86	\$587.33	\$587.33
46	\$771.56	\$771.56	\$732.19	\$732.19	\$610.11	\$610.11
47	\$803.97	\$803.97	\$762.95	\$762.95	\$635.73	\$635.73
48	\$841.01	\$841.01	\$798.09	\$798.09	\$665.01	\$665.01
49	\$877.53	\$877.53	\$832.75	\$832.75	\$693.89	\$693.89
50	\$918.68	\$918.68	\$871.80	\$871.80	\$726.43	\$726.43
51	\$959.31	\$959.31	\$910.36	\$910.36	\$758.56	\$758.56
52	\$1,004.06	\$1,004.06	\$952.83	\$952.83	\$793.95	\$793.95
53	\$1,049.33	\$1,049.33	\$995.79	\$995.79	\$829.74	\$829.74
54	\$1,098.19	\$1,098.19	\$1,042.16	\$1,042.16	\$868.38	\$868.38
55	\$1,147.06	\$1,147.06	\$1,088.53	\$1,088.53	\$907.02	\$907.02
56	\$1,200.04	\$1,200.04	\$1,138.81	\$1,138.81	\$948.92	\$948.92
57	\$1,253.54	\$1,253.54	\$1,189.57	\$1,189.57	\$991.22	\$991.22
58	\$1,310.63	\$1,310.63	\$1,243.76	\$1,243.76	\$1,036.37	\$1,036.37
59	\$1,338.92	\$1,338.92	\$1,270.60	\$1,270.60	\$1,058.74	\$1,058.74
60	\$1,396.02	\$1,396.02	\$1,324.78	\$1,324.78	\$1,103.88	\$1,103.88
61	\$1,445.40	\$1,445.40	\$1,371.65	\$1,371.65	\$1,142.93	\$1,142.93
62	\$1,477.80	\$1,477.80	\$1,402.40	\$1,402.40	\$1,168.55	\$1,168.55
63	\$1,518.44	\$1,518.44	\$1,440.96	\$1,440.96	\$1,200.69	\$1,200.69
64+	\$1,543.13	\$1,543.13	\$1,464.39	\$1,464.39	\$1,220.21	\$1,220.21

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

Table with 23 columns representing various plan options and 64+ rows representing age bands. Columns include Plan ID, Plan Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, and Pediatric Dental. Rows represent age groups from 0-14 to 64+.

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

Table with 23 columns and 66 rows. Columns include Plan ID (On/Off Exchange), Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate values for Non-Tobacco and Tobacco categories.

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

Table with columns for HIOS Plan ID, Plan Marketing Name, Form #, Rating Area, Network, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, and Age Band. It contains multiple columns of plan details and a large grid of rates for various age bands (0-14 to 64+).

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

Table with 21 columns representing various plan details (e.g., HIOS Plan ID, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental) and 40 rows representing age bands (0-14 to 64+). Each cell contains numerical values representing rates.

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

HIOS Plan ID (On Exchange)=>	75729PA0050149		75729PA0050150		75729PA0050151	
HIOS Plan ID (Off Exchange)=>	75729PA0050149		75729PA0050150		75729PA0050151	
Plan Marketing Name =>	Geisinger Choices PPO 20/40/1000		Geisinger Choices PPO 20/40/2000		Geisinger Choices PPO 20/40/4000	
Form # =>	M-152-367-F Rev. 1/25		M-152-367-F Rev. 1/25		M-152-367-F Rev. 1/25	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Geisinger Choices PPO		Geisinger Choices PPO		Geisinger Choices PPO	
Metal =>	Gold		Gold		Silver	
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$4,000 / Rx: \$500	
Coinsurance =>	0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$8,000		\$7,350		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$402.35	\$402.35	\$381.82	\$381.82	\$318.16	\$318.16
15	\$438.12	\$438.12	\$415.76	\$415.76	\$346.44	\$346.44
16	\$451.79	\$451.79	\$428.74	\$428.74	\$357.25	\$357.25
17	\$465.47	\$465.47	\$441.72	\$441.72	\$368.06	\$368.06
18	\$480.19	\$480.19	\$455.69	\$455.69	\$379.71	\$379.71
19	\$494.92	\$494.92	\$469.67	\$469.67	\$391.35	\$391.35
20	\$510.17	\$510.17	\$484.14	\$484.14	\$403.41	\$403.41
21	\$525.96	\$525.96	\$499.12	\$499.12	\$415.90	\$415.90
22	\$525.96	\$525.96	\$499.12	\$499.12	\$415.90	\$415.90
23	\$525.96	\$525.96	\$499.12	\$499.12	\$415.90	\$415.90
24	\$525.96	\$525.96	\$499.12	\$499.12	\$415.90	\$415.90
25	\$528.06	\$528.06	\$501.11	\$501.11	\$417.55	\$417.55
26	\$538.57	\$538.57	\$511.09	\$511.09	\$425.87	\$425.87
27	\$551.20	\$551.20	\$523.07	\$523.07	\$435.85	\$435.85
28	\$571.71	\$571.71	\$542.54	\$542.54	\$452.07	\$452.07
29	\$588.54	\$588.54	\$558.51	\$558.51	\$465.38	\$465.38
30	\$596.95	\$596.95	\$566.50	\$566.50	\$472.04	\$472.04
31	\$609.58	\$609.58	\$578.47	\$578.47	\$482.02	\$482.02
32	\$622.20	\$622.20	\$590.45	\$590.45	\$492.00	\$492.00
33	\$630.09	\$630.09	\$597.94	\$597.94	\$498.24	\$498.24
34	\$638.50	\$638.50	\$605.93	\$605.93	\$504.89	\$504.89
35	\$642.71	\$642.71	\$609.92	\$609.92	\$508.22	\$508.22
36	\$646.92	\$646.92	\$613.91	\$613.91	\$511.54	\$511.54
37	\$651.13	\$651.13	\$617.90	\$617.90	\$514.87	\$514.87
38	\$655.34	\$655.34	\$621.90	\$621.90	\$518.20	\$518.20
39	\$663.75	\$663.75	\$629.88	\$629.88	\$524.85	\$524.85
40	\$672.17	\$672.17	\$637.87	\$637.87	\$531.51	\$531.51
41	\$684.79	\$684.79	\$649.85	\$649.85	\$541.49	\$541.49
42	\$696.89	\$696.89	\$661.33	\$661.33	\$551.05	\$551.05
43	\$713.72	\$713.72	\$677.30	\$677.30	\$564.36	\$564.36
44	\$734.75	\$734.75	\$697.26	\$697.26	\$581.00	\$581.00
45	\$759.47	\$759.47	\$720.72	\$720.72	\$600.55	\$600.55
46	\$788.93	\$788.93	\$748.67	\$748.67	\$623.84	\$623.84
47	\$822.06	\$822.06	\$780.12	\$780.12	\$650.04	\$650.04
48	\$859.93	\$859.93	\$816.05	\$816.05	\$679.98	\$679.98
49	\$897.27	\$897.27	\$851.49	\$851.49	\$709.51	\$709.51
50	\$939.35	\$939.35	\$891.42	\$891.42	\$742.78	\$742.78
51	\$980.90	\$980.90	\$930.85	\$930.85	\$775.63	\$775.63
52	\$1,026.66	\$1,026.66	\$974.27	\$974.27	\$811.82	\$811.82
53	\$1,072.94	\$1,072.94	\$1,018.19	\$1,018.19	\$848.42	\$848.42
54	\$1,122.91	\$1,122.91	\$1,065.61	\$1,065.61	\$887.93	\$887.93
55	\$1,172.87	\$1,172.87	\$1,113.03	\$1,113.03	\$927.43	\$927.43
56	\$1,227.04	\$1,227.04	\$1,164.43	\$1,164.43	\$970.27	\$970.27
57	\$1,281.74	\$1,281.74	\$1,216.34	\$1,216.34	\$1,013.52	\$1,013.52
58	\$1,340.12	\$1,340.12	\$1,271.74	\$1,271.74	\$1,059.69	\$1,059.69
59	\$1,369.05	\$1,369.05	\$1,299.20	\$1,299.20	\$1,082.56	\$1,082.56
60	\$1,427.43	\$1,427.43	\$1,354.60	\$1,354.60	\$1,128.73	\$1,128.73
61	\$1,477.92	\$1,477.92	\$1,402.51	\$1,402.51	\$1,168.65	\$1,168.65
62	\$1,511.06	\$1,511.06	\$1,433.96	\$1,433.96	\$1,194.85	\$1,194.85
63	\$1,552.61	\$1,552.61	\$1,473.39	\$1,473.39	\$1,227.71	\$1,227.71
64+	\$1,577.85	\$1,577.85	\$1,497.34	\$1,497.34	\$1,247.67	\$1,247.67

**Geisinger Quality Options
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0050062	Geisinger All-Access QHDHP PPO 7050	PPO	Expanded Bronze	Off	Geisinger All-Access PPO	Rating Area 2,	Cameron, Elk, Potter, Bradford, Carbon,
							Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin,
75729PA0050068	Geisinger All-Access Extra PPO 10/60/500	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
							Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria,
75729PA0050070	Geisinger All-Access PPO 20/40/1000	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
							Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria,
75729PA0050071	Geisinger All-Access PPO 25/50/3300	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
							Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria,
75729PA0050073	Geisinger All-Access PPO 30/60/6000	PPO	Silver	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
							Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria,
75729PA0050078	Geisinger All-Access QHDHP PPO 3000	PPO	Gold	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
							Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria,
75729PA0050079	Geisinger All-Access QHDHP PPO 5100	PPO	Silver	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
							Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria,
75729PA0050080	Geisinger All-Access PPO 15/30/250	PPO	Platinum	Off	Geisinger All-Access PPO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry

75729PA0050082	Geisinger All-Access Extra PPO 10/40/250	PPO	Platinum	Off	Geisinger All-Access PPO	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
75729PA0050096	Geisinger All-Access PPO 30/60/3500	PPO	Gold	Off	Geisinger All-Access PPO	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
75729PA0050097	Geisinger All-Access Extra PPO 20/60/3500	PPO	Gold	Off	Geisinger All-Access PPO	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
75729PA0050102	Geisinger All-Access PPO 20/40/500	PPO	Gold	Off	Geisinger All-Access PPO	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
75729PA0050103	Geisinger All-Access PPO 20/40/1500	PPO	Gold	Off	Geisinger All-Access PPO	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
75729PA0050104	Geisinger All-Access PPO 25/50/2000	PPO	Gold	Off	Geisinger All-Access PPO	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
75729PA0050105	Geisinger All-Access PPO 35/70/4300	PPO	Silver	Off	Geisinger All-Access PPO	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
75729PA0050107	Geisinger All-Access PPO 40/90/8400	PPO	Expanded Bronze	Off	Geisinger All-Access PPO	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
75729PA0050108	Geisinger All-Access Extra PPO 20/60/4300	PPO	Silver	Off	Geisinger All-Access PPO	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry

75729PA0050127	Geisinger All-Access PPO 25/50/2000 1xded	PPO	Gold	Off	Geisinger All-Access PPO	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Rating Area 2, Centre, Columbia, Lehigh, Mifflin, Montour, Rating Area 3, Northampton, Northumberland, Schuylkill, Rating Area 5, Snyder, Union, Adams, Berks, Lancaster, Rating Area 6, York, Cumberland, Dauphin, Franklin, Fulton, Rating Area 7, Juniata, Lebanon, Perry
75729PA0050128	Geisinger All-Access PPO 10/20/0	PPO	Platinum	Off	Geisinger All-Access PPO	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Rating Area 2, Centre, Columbia, Lehigh, Mifflin, Montour, Rating Area 3, Northampton, Northumberland, Schuylkill, Rating Area 5, Snyder, Union, Adams, Berks, Lancaster, Rating Area 6, York, Cumberland, Dauphin, Franklin, Fulton, Rating Area 7, Juniata, Lebanon, Perry
75729PA0050131	Geisinger All-Access Extra PPO 10/40/0	PPO	Platinum	Off	Geisinger All-Access PPO	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Rating Area 3, Montour, Northampton, Northumberland, Rating Area 6, Schuylkill, Snyder, Union, Cumberland, Rating Area 9, Dauphin, Juniata, Perry
75729PA0050132	Geisinger All-Access Extra PPO 10/60/1000	PPO	Gold	Off	Geisinger All-Access PPO	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Rating Area 3, Montour, Northampton, Northumberland, Rating Area 6, Schuylkill, Snyder, Union, Cumberland, Rating Area 9, Dauphin, Juniata, Perry
75729PA0050133	Geisinger All-Access Extra PPO 10/60/2000	PPO	Gold	Off	Geisinger All-Access PPO	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Rating Area 3, Montour, Northampton, Northumberland, Rating Area 6, Schuylkill, Snyder, Union, Cumberland, Rating Area 9, Dauphin, Juniata, Perry
75729PA0050137	Geisinger All-Access PPO 25/50/4500 1x ded	PPO	Gold	Off	Geisinger All-Access PPO	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Rating Area 2, Centre, Columbia, Lehigh, Mifflin, Montour, Rating Area 3, Northampton, Northumberland, Schuylkill, Rating Area 5, Snyder, Union, Adams, Berks, Lancaster, Rating Area 6, York, Cumberland, Dauphin, Franklin, Fulton, Rating Area 7, Juniata, Lebanon, Perry
75729PA0050140	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off	Geisinger Choices PPO	Centre, Columbia, Mifflin, Montour, Rating Area 6 Northumberland, Snyder, Union
75729PA0050141	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off	Geisinger Choices PPO	Centre, Columbia, Mifflin, Montour, Rating Area 6 Northumberland, Snyder, Union
75729PA0050142	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off	Geisinger Choices PPO	Centre, Columbia, Mifflin, Montour, Rating Area 6 Northumberland, Snyder, Union
75729PA0050143	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off	Geisinger Choices PPO	Centre, Columbia, Mifflin, Montour, Rating Area 6 Northumberland, Snyder, Union
75729PA0050144	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off	Geisinger Choices PPO	Rating Area 3, Carbon, Monroe, Lehigh, Northampton, Rating Area 6 Schuylkill
75729PA0050145	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 3, Carbon, Monroe, Lehigh, Northampton, Rating Area 6 Schuylkill
75729PA0050146	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 3, Carbon, Monroe, Lehigh, Northampton, Rating Area 6 Schuylkill
75729PA0050147	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off	Geisinger Choices PPO	Rating Area 3, Carbon, Monroe, Lehigh, Northampton, Rating Area 6 Schuylkill
75729PA0050148	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off	Geisinger Choices PPO	Rating Area 3 Lackawanna, Luzerne, Wayne
75729PA0050149	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 3 Lackawanna, Luzerne, Wayne
75729PA0050150	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off	Geisinger Choices PPO	Rating Area 3 Lackawanna, Luzerne, Wayne
75729PA0050151	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off	Geisinger Choices PPO	Rating Area 3 Lackawanna, Luzerne, Wayne

Company Name Geisinger Quality Options

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2024 Number of Covered Lives by Rating County

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
75729PA0050062	Geisinger All-Access QHDHP PPO 7050	PPO	Expanded Bronze	Off
75729PA0050068	Geisinger All-Access Extra PPO 10/60/500	PPO	Gold	Off
75729PA0050070	Geisinger All-Access PPO 20/40/1000	PPO	Gold	Off
75729PA0050071	Geisinger All-Access PPO 25/50/3300	PPO	Gold	Off
75729PA0050073	Geisinger All-Access PPO 30/60/6000	PPO	Silver	Off
75729PA0050078	Geisinger All-Access QHDHP PPO 3000	PPO	Gold	Off
75729PA0050079	Geisinger All-Access QHDHP PPO 5100	PPO	Silver	Off
75729PA0050080	Geisinger All-Access PPO 15/30/250	PPO	Platinum	Off
75729PA0050082	Geisinger All-Access Extra PPO 10/40/250	PPO	Platinum	Off
75729PA0050096	Geisinger All-Access PPO 30/60/3500	PPO	Gold	Off
75729PA0050097	Geisinger All-Access Extra PPO 20/60/3500	PPO	Gold	Off
75729PA0050102	Geisinger All-Access PPO 20/40/500	PPO	Gold	Off
75729PA0050103	Geisinger All-Access PPO 20/40/1500	PPO	Gold	Off
75729PA0050104	Geisinger All-Access PPO 25/50/2000	PPO	Gold	Off
75729PA0050105	Geisinger All-Access PPO 35/70/4300	PPO	Silver	Off
75729PA0050107	Geisinger All-Access PPO 40/90/8400	PPO	Expanded Bronze	Off
75729PA0050108	Geisinger All-Access Extra PPO 20/60/4300	PPO	Silver	Off
75729PA0050127	Geisinger All-Access PPO 25/50/2000 1xded	PPO	Gold	Off
75729PA0050128	Geisinger All-Access PPO 10/20/0	PPO	Platinum	Off
75729PA0050131	Geisinger All-Access Extra PPO 10/40/0	PPO	Platinum	Off
75729PA0050132	Geisinger All-Access Extra PPO 10/60/1000	PPO	Gold	Off
75729PA0050133	Geisinger All-Access Extra PPO 10/60/2000	PPO	Gold	Off
75729PA0050137	Geisinger All-Access PPO 25/50/4500 1x ded	PPO	Gold	Off
75729PA0050140	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off
75729PA0050141	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off
75729PA0050142	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off
75729PA0050143	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off
75729PA0050144	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off
75729PA0050145	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off
75729PA0050146	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off
75729PA0050147	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off
75729PA0050148	Geisinger Choices PPO 10/20/0	PPO	Platinum	Off
75729PA0050149	Geisinger Choices PPO 20/40/1000	PPO	Gold	Off
75729PA0050150	Geisinger Choices PPO 20/40/2000	PPO	Gold	Off
75729PA0050151	Geisinger Choices PPO 20/40/4000	PPO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

RATING AREA 2

0	0
Elk	Cameron

\$385.76 \$385.76

\$567.87 \$567.87

\$512.30 \$512.30

\$418.49 \$418.49

\$524.47 \$524.47

\$447.42 \$447.42

\$611.55 \$611.55

\$507.70 \$507.70

\$538.88 \$538.88

\$550.69 \$550.69

\$533.07 \$533.07

\$436.25 \$436.25

\$370.65 \$370.65

\$533.07 \$533.07

\$629.49 \$629.49

\$498.61 \$498.61

RATING AREA 3

0	121	60	233	1,254	1,519	1,241	598	46	41	97	91	295	295
Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$385.76	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47
\$567.87	\$539.48	\$534.63	\$534.63	\$534.63	\$534.63	\$534.63	\$534.63	\$534.63	\$539.48	\$539.48	\$539.48	\$539.48	\$539.48
\$512.30	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69
\$418.49	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57
\$524.47	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25
\$447.42	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05
\$611.55	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97
\$507.70	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31
\$538.88	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94
\$550.69	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16
\$533.07	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42
\$436.25	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44
\$370.65	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12
\$533.07	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42
\$629.49	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01
\$498.61	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68

\$554.30
 \$491.99
 \$466.89
 \$389.04

\$554.30
 \$491.99
 \$466.89
 \$389.04

RATING AREA 4

0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene

0	0	0	0
Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	30	46	4	55	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47	\$366.47
\$539.48	\$539.48	\$539.48	\$539.48	\$539.48	\$539.48	\$539.48
\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69	\$486.69
\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57
\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25
\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05	\$425.05
\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97	\$580.97
\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31
\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94
\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16	\$523.16
\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42
\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44	\$414.44
\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12	\$352.12
\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42	\$506.42
\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01	\$598.01
\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68	\$473.68

RATING AREA 6

736	294	174	129	161	137	397
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland

\$385.76	\$385.76	\$385.76	\$385.76	\$385.76	\$385.76	\$385.76
\$562.76	\$562.76	\$562.76	\$562.76	\$562.76	\$562.76	\$562.76
\$567.87	\$567.87	\$567.87	\$567.87	\$567.87	\$567.87	\$567.87
\$512.30	\$512.30	\$512.30	\$512.30	\$512.30	\$512.30	\$512.30
\$418.49	\$418.49	\$418.49	\$418.49	\$418.49	\$418.49	\$418.49
\$524.47	\$524.47	\$524.47	\$524.47	\$524.47	\$524.47	\$524.47
\$447.42	\$447.42	\$447.42	\$447.42	\$447.42	\$447.42	\$447.42
\$611.55	\$611.55	\$611.55	\$611.55	\$611.55	\$611.55	\$611.55
\$615.99	\$615.99	\$615.99	\$615.99	\$615.99	\$615.99	\$615.99
\$507.70	\$507.70	\$507.70	\$507.70	\$507.70	\$507.70	\$507.70
\$509.53	\$509.53	\$509.53	\$509.53	\$509.53	\$509.53	\$509.53
\$538.88	\$538.88	\$538.88	\$538.88	\$538.88	\$538.88	\$538.88
\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69	\$550.69
\$533.07	\$533.07	\$533.07	\$533.07	\$533.07	\$533.07	\$533.07
\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25
\$370.65	\$370.65	\$370.65	\$370.65	\$370.65	\$370.65	\$370.65
\$440.21	\$440.21	\$440.21	\$440.21	\$440.21	\$440.21	\$440.21
\$533.07	\$533.07	\$533.07	\$533.07	\$533.07	\$533.07	\$533.07
\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49
\$640.96	\$640.96	\$640.96	\$640.96	\$640.96	\$640.96	\$640.96
\$566.85	\$566.85	\$566.85	\$566.85	\$566.85	\$566.85	\$566.85
\$535.97	\$535.97	\$535.97	\$535.97	\$535.97	\$535.97	\$535.97
\$498.61	\$498.61	\$498.61	\$498.61	\$498.61	\$498.61	\$498.61
\$583.48	\$583.48	\$583.48	\$583.48	\$583.48	\$583.48	\$583.48
\$517.88	\$517.88	\$517.88	\$517.88	\$517.88	\$517.88	\$517.88
\$491.46	\$491.46	\$491.46	\$491.46	\$491.46	\$491.46	\$491.46
\$409.51	\$409.51	\$409.51	\$409.51	\$409.51	\$409.51	\$409.51
		\$583.48			\$583.48	
		\$517.88			\$517.88	
		\$491.46			\$491.46	
		\$409.51			\$409.51	

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
1	Unified Rate Review v6.0																			<i>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.</i>
2																				
3	Company Legal Name:	Geisinger Quality Options																		
4	HIOS Issuer ID:	75729	State:	PA																
5	Effective Date of Rate Change(s):	1/1/2025	Market:	Small Group																
6																				
7																				
8	Market Level Calculations (Same for all Plans)																			
9																				
10																				
11	Section I: Experience Period Data																			
12	Experience Period:	1/1/2023	to	12/31/2023																
13			Total		PMPM															
14	Allowed Claims		\$77,395,573.19		\$773.99															
15	Reinsurance		\$0.00		\$0.00															
16	Incurred Claims in Experience Period		\$70,771,395.57		\$707.75															
17	Risk Adjustment		\$10,335,425.34		\$103.36															
18	Experience Period Premium		\$74,638,650.27		\$746.42															
19	Experience Period Member Months		99,995																	
20																				
21	Section II: Projections																			
22			Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims													
23	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM													
24	Inpatient Hospital	\$128.87	1.108	0.996	1.108	0.996	\$156.95													
25	Outpatient Hospital	\$301.97	1.060	1.029	1.060	1.029	\$359.26													
26	Professional	\$153.08	0.991	1.049	0.991	1.049	\$165.43													
27	Other Medical	\$14.92	0.999	1.084	0.999	1.084	\$17.50													
28	Capitation	\$0.04	1.002	1.000	1.002	1.000	\$0.04													
29	Prescription Drug	\$175.12	1.091	1.039	1.091	1.039	\$225.02													
30	Total	\$774.00					\$924.19													
31																				
32	Morbidity Adjustment				1.000															
33	Demographic Shift				1.000															
34	Plan Design Changes				1.000															
35	Other				1.000															
36	Adjusted Trended EHB Allowed Claims PMPM for		1/1/2025		\$924.19															
37																				
38	Manual EHB Allowed Claims PMPM				\$927.81															
39	Applied Credibility %				0.00%															
40																				
41	Projected Period Totals																			
42	Projected Index Rate for	1/1/2025		\$927.81	\$97,999,003.44															
43	Reinsurance			\$0.00	\$0.00															
44	Risk Adjustment Payment/Charge			\$111.65	\$11,792,919.60															
45	Exchange User Fees			0.00%	\$0.00															
46	Market Adjusted Index Rate			\$816.16	\$86,206,083.84															
47																				
48	Projected Member Months				105,624															
49																				
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																			
51																				

Product-Plan Data Collection

Product Info, select the Add Product button or Ctrl + Shift + P.
Product Info, select the Add Plan button or Ctrl + Shift + L.
or Ctrl + Shift + I.
or Ctrl + Shift + F.
Corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
Corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Table with columns for Product Name (Geisinger Quality Options PPO), Product ID (75729PA005), and various plan details like Plan Name, Plan ID, Metal, AV Metal Value, Plan Category, Plan Type, Exchange Plan?, Effective Date of Proposed Rates, Cumulative Rate Change %, Product Rate Increase %, and Submission Level Rate Increase %.

Section II: Experience Period and Current Plan Level

Table with columns for Plan ID (Standard Component ID) and various financial metrics for 17 different plan variants, including Allowed Claims, Reinsurance, Member Cost Sharing, Cost Sharing Reduction, Incurred Claims, Risk Adjustment Transfer Amount, Premium, Experience Period Member Months, Current Enrollment, Current Premium PMPM, and Loss Ratio.

Section III: Plan Adjustment Factors

Table with columns for Plan ID (Standard Component ID) and Market Adjusted Index Rate, showing various adjustment factors like AV and Cost Sharing Design of Plan, Provider Network Adjustment, Benefits in Addition to EHB, Administrative Costs, Taxes and Fees, Profit & Risk Load, Catastrophic Adjustment, and Plan Adjusted Index Rate.

Age Calibration Factor

Geographic Calibration Factor

Tobacco Calibration Factor

Table showing Calibrated Plan Adjusted Index Rate for 17 plan variants, with values ranging from \$533.09 to \$517.94.

Section IV: Projected Plan Level Information

Table with columns for Plan ID (Standard Component ID) and various financial metrics for 17 different plan variants, including Allowed Claims, Reinsurance, Member Cost Sharing, Cost Sharing Reduction, Incurred Claims, Risk Adjustment Transfer Amount, Premium, Projected Member Months, Loss Ratio, and Per Member Per Month metrics.

Product-Plan Data Collection

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

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product Name												
Product ID												
Plan Name	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices	Geisinger Choices
Plan ID (Standard Component ID)	75729PA0050146	75729PA0050147	75729PA0050148	75729PA0050149	75729PA0050150	75729PA0050151	75729PA0050152	75729PA0050153	75729PA0050154	75729PA0050155	75729PA0050156	75729PA0050157
Metal	Gold	Silver	Platinum	Gold	Gold	Silver	Gold	Gold	Silver	Gold	Gold	Gold
AV Metal Value	0.804	0.706	0.919	0.818	0.804	0.706	0.818	0.819	0.818	0.819	0.818	0.819
Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No
Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025
Cumulative Rate Change % (over 12 mos prior)	17.62%	16.36%	12.84%	15.94%	17.62%	16.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Product Rate Increase %												
Submission Level Rate Increase %												

Section II: Experience Period and Current Plan Level

Plan ID (Standard Component ID)	75729PA0050146	75729PA0050147	75729PA0050148	75729PA0050149	75729PA0050150	75729PA0050151	75729PA0050152	75729PA0050153	75729PA0050154	75729PA0050155	75729PA0050156	75729PA0050157
Allowed Claims	\$488,058	\$139,084	\$256,408	\$1,050,770	\$942,614	\$617,403	\$13,474	\$0	\$0	\$0	\$0	\$0
Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Member Cost Sharing	\$44,299	\$38,005	\$14,185	\$151,039	\$111,771	\$44,107	\$688	\$0	\$0	\$0	\$0	\$0
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurrd Claims	\$443,759	\$101,078	\$242,223	\$899,730	\$830,843	\$573,296	\$12,786	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	\$40,103	\$32,145	\$53,550	\$186,977	\$139,225	\$40,000	\$4,134	\$0	\$0	\$0	\$0	\$0
Premium	\$243,112	\$173,289	\$423,462	\$1,218,420	\$844,001	\$215,636	\$30,409	\$0	\$0	\$0	\$0	\$0
Experience Period Member Months	388	311	521	1,809	1,347	387	40	0	0	0	0	0
Current Enrollment	28	15	49	162	104	58	0	0	0	0	0	0
Current Premium PMPM	\$634.02	\$534.05	\$784.67	\$677.83	\$634.02	\$534.05	\$720.77	\$713.00	\$720.77	\$713.00	\$720.77	\$713.00
Loss Ratio	156.69%	49.20%	50.75%	64.02%	84.50%	224.26%	37.01%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month												
Allowed Claims	\$1,257.88	\$447.21	\$492.15	\$580.86	\$699.79	\$1,595.36	\$336.84	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Member Cost Sharing	\$114.17	\$122.20	\$27.23	\$83.49	\$82.98	\$113.97	\$17.19	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Incurrd Claims	\$1,143.71	\$325.01	\$464.92	\$497.36	\$616.81	\$1,481.39	\$319.65	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Risk Adjustment Transfer Amount	\$103.36	\$103.36	\$103.36	\$103.36	\$103.36	\$103.36	\$103.36	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Premium	\$626.58	\$557.20	\$812.79	\$673.53	\$626.58	\$557.20	\$760.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

Plan ID (Standard Component ID)	75729PA0050146	75729PA0050147	75729PA0050148	75729PA0050149	75729PA0050150	75729PA0050151	75729PA0050152	75729PA0050153	75729PA0050154	75729PA0050155	75729PA0050156	75729PA0050157
Market Adjusted Index Rate												
AV and Cost Sharing Design of Plan	0.8111	0.6758	0.9629	0.8547	0.8111	0.6758	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Administrative Costs												
Administrative Expense	11.18%	11.18%	11.18%	11.18%	11.18%	11.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Plan Adjusted Index Rate	\$745.82	\$621.41	\$885.40	\$785.91	\$745.82	\$621.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Age Calibration Factor												
Geographic Calibration Factor												
Tobacco Calibration Factor												
Calibrated Plan Adjusted Index Rate	\$491.52	\$409.53	\$583.51	\$517.94	\$491.52	\$409.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information

Plan ID (Standard Component ID)	75729PA0050146	75729PA0050147	75729PA0050148	75729PA0050149	75729PA0050150	75729PA0050151	75729PA0050152	75729PA0050153	75729PA0050154	75729PA0050155	75729PA0050156	75729PA0050157
Allowed Claims	\$274,229	\$146,908	\$479,900	\$1,586,609	\$1,018,564	\$568,045	\$0	\$0	\$0	\$0	\$0	\$0
Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Member Cost Sharing	\$24,089	\$12,905	\$42,156	\$139,374	\$89,475	\$49,899	\$0	\$0	\$0	\$0	\$0	\$0
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurrd Claims	\$250,139	\$134,003	\$437,744	\$1,447,235	\$929,089	\$518,146	\$0	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	\$34,220	\$18,332	\$59,885	\$197,988	\$127,103	\$70,884	\$0	\$0	\$0	\$0	\$0	\$0
Premium	\$250,595	\$111,853	\$520,615	\$1,527,805	\$990,780	\$432,499	\$0	\$0	\$0	\$0	\$0	\$0
Projected Member Months	336	180	588	1,944	1,248	696	0	0	0	0	0	0
Loss Ratio	87.83%	102.93%	75.41%	83.86%	87.83%	102.93%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month												
Allowed Claims	\$816.16	\$816.16	\$816.16	\$816.16	\$816.16	\$816.16	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Member Cost Sharing	\$71.69	\$71.69	\$71.69	\$71.69	\$71.69	\$71.69	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Incurrd Claims	\$744.46	\$744.46	\$744.46	\$744.46	\$744.46	\$744.46	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Risk Adjustment Transfer Amount	\$101.85	\$101.85	\$101.85	\$101.85	\$101.85	\$101.85	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Premium	\$745.82	\$621.41	\$885.40	\$785.91	\$745.82	\$621.41	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Rating Area Data Collection

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

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

RFJ Part II - Consumer Friendly Justification
Geisinger Quality Options
Small Group

Geisinger Quality Options has proposed an overall base rate increase of 15.6% for Small Group PPO members renewing in the Marketplace effective January 1, 2025 through December 1, 2025. The actual range of proposed rate changes vary from 9.0% to 18.9%. The key drivers of this increase are changes in the normalized risk pool experience, trend, risk adjustment, and administrative costs. The total projected 2025 administrative costs are slightly higher than those used for the current 2024 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2025 to maintain the desired metallic level.

2025 Rates Table Template v14.0				
<i>All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.</i>				
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
HIOS Issuer ID*	75729			
Rate Effective Date*	1/1/2025			
Rate Expiration Date*	3/31/2025			
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
75729PA0050062	Rating Area 2	No Preference	0-14	295.10
75729PA0050062	Rating Area 2	No Preference	15	321.33
75729PA0050062	Rating Area 2	No Preference	16	331.36
75729PA0050062	Rating Area 2	No Preference	17	341.39
75729PA0050062	Rating Area 2	No Preference	18	352.19
75729PA0050062	Rating Area 2	No Preference	19	362.99
75729PA0050062	Rating Area 2	No Preference	20	374.18
75729PA0050062	Rating Area 2	No Preference	21	385.76
75729PA0050062	Rating Area 2	No Preference	22	385.76
75729PA0050062	Rating Area 2	No Preference	23	385.76
75729PA0050062	Rating Area 2	No Preference	24	385.76
75729PA0050062	Rating Area 2	No Preference	25	387.30
75729PA0050062	Rating Area 2	No Preference	26	395.01
75729PA0050062	Rating Area 2	No Preference	27	404.27
75729PA0050062	Rating Area 2	No Preference	28	419.31
75729PA0050062	Rating Area 2	No Preference	29	431.66
75729PA0050062	Rating Area 2	No Preference	30	437.83
75729PA0050062	Rating Area 2	No Preference	31	447.09
75729PA0050062	Rating Area 2	No Preference	32	456.34
75729PA0050062	Rating Area 2	No Preference	33	462.13
75729PA0050062	Rating Area 2	No Preference	34	468.30
75729PA0050062	Rating Area 2	No Preference	35	471.39
75729PA0050062	Rating Area 2	No Preference	36	474.47
75729PA0050062	Rating Area 2	No Preference	37	477.56
75729PA0050062	Rating Area 2	No Preference	38	480.65
75729PA0050062	Rating Area 2	No Preference	39	486.82
75729PA0050062	Rating Area 2	No Preference	40	492.99
75729PA0050062	Rating Area 2	No Preference	41	502.25
75729PA0050062	Rating Area 2	No Preference	42	511.12
75729PA0050062	Rating Area 2	No Preference	43	523.47
75729PA0050062	Rating Area 2	No Preference	44	538.90
75729PA0050062	Rating Area 2	No Preference	45	557.03
75729PA0050062	Rating Area 2	No Preference	46	578.63
75729PA0050062	Rating Area 2	No Preference	47	602.93
75729PA0050062	Rating Area 2	No Preference	48	630.70
75729PA0050062	Rating Area 2	No Preference	49	658.09
75729PA0050062	Rating Area 2	No Preference	50	688.95
75729PA0050062	Rating Area 2	No Preference	51	719.43
75729PA0050062	Rating Area 2	No Preference	52	752.99
75729PA0050062	Rating Area 2	No Preference	53	786.93
75729PA0050062	Rating Area 2	No Preference	54	823.58
75729PA0050062	Rating Area 2	No Preference	55	860.23
75729PA0050062	Rating Area 2	No Preference	56	899.96
75729PA0050062	Rating Area 2	No Preference	57	940.08
75729PA0050062	Rating Area 2	No Preference	58	982.90
75729PA0050062	Rating Area 2	No Preference	59	1004.11
75729PA0050062	Rating Area 2	No Preference	60	1046.93
75729PA0050062	Rating Area 2	No Preference	61	1083.96
75729PA0050062	Rating Area 2	No Preference	62	1108.27
75729PA0050062	Rating Area 2	No Preference	63	1138.74
75729PA0050062	Rating Area 2	No Preference	64 and over	1157.26
75729PA0050062	Rating Area 3	No Preference	0-14	280.35
75729PA0050062	Rating Area 3	No Preference	15	305.26
75729PA0050062	Rating Area 3	No Preference	16	314.79
75729PA0050062	Rating Area 3	No Preference	17	324.32
75729PA0050062	Rating Area 3	No Preference	18	334.58
75729PA0050062	Rating Area 3	No Preference	19	344.84
75729PA0050062	Rating Area 3	No Preference	20	355.47
75729PA0050062	Rating Area 3	No Preference	21	366.47
75729PA0050062	Rating Area 3	No Preference	22	366.47
75729PA0050062	Rating Area 3	No Preference	23	366.47
75729PA0050062	Rating Area 3	No Preference	24	366.47
75729PA0050062	Rating Area 3	No Preference	25	367.93
75729PA0050062	Rating Area 3	No Preference	26	375.26
75729PA0050062	Rating Area 3	No Preference	27	384.05
75729PA0050062	Rating Area 3	No Preference	28	398.35
75729PA0050062	Rating Area 3	No Preference	29	410.07
75729PA0050062	Rating Area 3	No Preference	30	415.94
75729PA0050062	Rating Area 3	No Preference	31	424.73
75729PA0050062	Rating Area 3	No Preference	32	433.53
75729PA0050062	Rating Area 3	No Preference	33	439.02
75729PA0050062	Rating Area 3	No Preference	34	444.89
75729PA0050062	Rating Area 3	No Preference	35	447.82
75729PA0050062	Rating Area 3	No Preference	36	450.75
75729PA0050062	Rating Area 3	No Preference	37	453.68
75729PA0050062	Rating Area 3	No Preference	38	456.61
75729PA0050062	Rating Area 3	No Preference	39	462.48
75729PA0050062	Rating Area 3	No Preference	40	468.34
75729PA0050062	Rating Area 3	No Preference	41	477.14
75729PA0050062	Rating Area 3	No Preference	42	485.57
75729PA0050062	Rating Area 3	No Preference	43	497.29
75729PA0050062	Rating Area 3	No Preference	44	511.95
75729PA0050062	Rating Area 3	No Preference	45	529.17
75729PA0050062	Rating Area 3	No Preference	46	549.70
75729PA0050062	Rating Area 3	No Preference	47	572.78
75729PA0050062	Rating Area 3	No Preference	48	599.17
75729PA0050062	Rating Area 3	No Preference	49	625.19
75729PA0050062	Rating Area 3	No Preference	50	654.51
75729PA0050062	Rating Area 3	No Preference	51	683.46
75729PA0050062	Rating Area 3	No Preference	52	715.34
75729PA0050062	Rating Area 3	No Preference	53	747.59
75729PA0050062	Rating Area 3	No Preference	54	782.40
75729PA0050062	Rating Area 3	No Preference	55	817.22

75729PA0050062	Rating Area 3	No Preference	56	854.96
75729PA0050062	Rating Area 3	No Preference	57	893.07
75729PA0050062	Rating Area 3	No Preference	58	933.75
75729PA0050062	Rating Area 3	No Preference	59	953.91
75729PA0050062	Rating Area 3	No Preference	60	994.58
75729PA0050062	Rating Area 3	No Preference	61	1029.76
75729PA0050062	Rating Area 3	No Preference	62	1052.85
75729PA0050062	Rating Area 3	No Preference	63	1081.80
75729PA0050062	Rating Area 3	No Preference	64 and over	1099.39
75729PA0050062	Rating Area 5	No Preference	0-14	280.35
75729PA0050062	Rating Area 5	No Preference	15	305.26
75729PA0050062	Rating Area 5	No Preference	16	314.79
75729PA0050062	Rating Area 5	No Preference	17	324.32
75729PA0050062	Rating Area 5	No Preference	18	334.58
75729PA0050062	Rating Area 5	No Preference	19	344.84
75729PA0050062	Rating Area 5	No Preference	20	355.47
75729PA0050062	Rating Area 5	No Preference	21	366.47
75729PA0050062	Rating Area 5	No Preference	22	366.47
75729PA0050062	Rating Area 5	No Preference	23	366.47
75729PA0050062	Rating Area 5	No Preference	24	366.47
75729PA0050062	Rating Area 5	No Preference	25	367.93
75729PA0050062	Rating Area 5	No Preference	26	375.26
75729PA0050062	Rating Area 5	No Preference	27	384.05
75729PA0050062	Rating Area 5	No Preference	28	398.35
75729PA0050062	Rating Area 5	No Preference	29	410.07
75729PA0050062	Rating Area 5	No Preference	30	415.94
75729PA0050062	Rating Area 5	No Preference	31	424.73
75729PA0050062	Rating Area 5	No Preference	32	433.53
75729PA0050062	Rating Area 5	No Preference	33	439.02
75729PA0050062	Rating Area 5	No Preference	34	444.89
75729PA0050062	Rating Area 5	No Preference	35	447.82
75729PA0050062	Rating Area 5	No Preference	36	450.75
75729PA0050062	Rating Area 5	No Preference	37	453.68
75729PA0050062	Rating Area 5	No Preference	38	456.61
75729PA0050062	Rating Area 5	No Preference	39	462.48
75729PA0050062	Rating Area 5	No Preference	40	468.34
75729PA0050062	Rating Area 5	No Preference	41	477.14
75729PA0050062	Rating Area 5	No Preference	42	485.57
75729PA0050062	Rating Area 5	No Preference	43	497.29
75729PA0050062	Rating Area 5	No Preference	44	511.95
75729PA0050062	Rating Area 5	No Preference	45	529.17
75729PA0050062	Rating Area 5	No Preference	46	549.70
75729PA0050062	Rating Area 5	No Preference	47	572.78
75729PA0050062	Rating Area 5	No Preference	48	599.17
75729PA0050062	Rating Area 5	No Preference	49	625.19
75729PA0050062	Rating Area 5	No Preference	50	654.51
75729PA0050062	Rating Area 5	No Preference	51	683.46
75729PA0050062	Rating Area 5	No Preference	52	715.34
75729PA0050062	Rating Area 5	No Preference	53	747.59
75729PA0050062	Rating Area 5	No Preference	54	782.40
75729PA0050062	Rating Area 5	No Preference	55	817.22
75729PA0050062	Rating Area 5	No Preference	56	854.96
75729PA0050062	Rating Area 5	No Preference	57	893.07
75729PA0050062	Rating Area 5	No Preference	58	933.75
75729PA0050062	Rating Area 5	No Preference	59	953.91
75729PA0050062	Rating Area 5	No Preference	60	994.58
75729PA0050062	Rating Area 5	No Preference	61	1029.76
75729PA0050062	Rating Area 5	No Preference	62	1052.85
75729PA0050062	Rating Area 5	No Preference	63	1081.80
75729PA0050062	Rating Area 5	No Preference	64 and over	1099.39
75729PA0050062	Rating Area 6	No Preference	0-14	295.10
75729PA0050062	Rating Area 6	No Preference	15	321.33
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75729PA0050062	Rating Area 6	No Preference	17	341.39
75729PA0050062	Rating Area 6	No Preference	18	352.19
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75729PA0050062	Rating Area 6	No Preference	20	374.18
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75729PA0050062	Rating Area 6	No Preference	22	385.76
75729PA0050062	Rating Area 6	No Preference	23	385.76
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75729PA0050062	Rating Area 6	No Preference	25	387.30
75729PA0050062	Rating Area 6	No Preference	26	395.01
75729PA0050062	Rating Area 6	No Preference	27	404.27
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75729PA0050062	Rating Area 6	No Preference	29	431.66
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75729PA0050062	Rating Area 6	No Preference	34	468.30
75729PA0050062	Rating Area 6	No Preference	35	471.39
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75729PA0050062	Rating Area 6	No Preference	49	658.09
75729PA0050062	Rating Area 6	No Preference	50	688.95
75729PA0050062	Rating Area 6	No Preference	51	719.43
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75729PA0050062	Rating Area 6	No Preference	53	786.93
75729PA0050062	Rating Area 6	No Preference	54	823.58
75729PA0050062	Rating Area 6	No Preference	55	860.23
75729PA0050062	Rating Area 6	No Preference	56	899.96
75729PA0050062	Rating Area 6	No Preference	57	940.08
75729PA0050062	Rating Area 6	No Preference	58	982.90
75729PA0050062	Rating Area 6	No Preference	59	1004.11
75729PA0050062	Rating Area 6	No Preference	60	1046.93
75729PA0050062	Rating Area 6	No Preference	61	1083.96
75729PA0050062	Rating Area 6	No Preference	62	1108.27
75729PA0050062	Rating Area 6	No Preference	63	1138.74
75729PA0050062	Rating Area 6	No Preference	64 and over	1157.26

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75729PA0050062	Rating Area 7	No Preference	15	401.66
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75729PA0050062	Rating Area 7	No Preference	17	426.74
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75729PA0050062	Rating Area 7	No Preference	19	453.74
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75729PA0050062	Rating Area 7	No Preference	52	941.23
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75729PA0050062	Rating Area 7	No Preference	54	1029.48
75729PA0050062	Rating Area 7	No Preference	55	1075.28
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75729PA0050062	Rating Area 7	No Preference	58	1228.62
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75729PA0050062	Rating Area 7	No Preference	62	1385.33
75729PA0050062	Rating Area 7	No Preference	63	1423.42
75729PA0050062	Rating Area 7	No Preference	64 and over	1446.57
75729PA0050062	Rating Area 9	No Preference	0-14	354.12
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75729PA0050062	Rating Area 9	No Preference	31	536.50
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75729PA0050062	Rating Area 9	No Preference	34	561.96
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75729PA0050062	Rating Area 9	No Preference	38	576.78
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75729PA0050062	Rating Area 9	No Preference	40	591.59
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75729PA0050062	Rating Area 9	No Preference	54	988.30
75729PA0050062	Rating Area 9	No Preference	55	1032.27
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75729PA0050062	Rating Area 9	No Preference	58	1179.48
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75729PA0050062	Rating Area 9	No Preference	60	1256.32
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75729PA0050062	Rating Area 9	No Preference	62	1329.92
75729PA0050062	Rating Area 9	No Preference	63	1366.49
75729PA0050062	Rating Area 9	No Preference	64 and over	1388.71
75729PA0050068	Rating Area 3	No Preference	0-14	408.99
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75729PA0050068	Rating Area 3	No Preference	52	1043.58
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75729PA0050068	Rating Area 3	No Preference	54	1141.42
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75729PA0050068	Rating Area 3	No Preference	57	1302.87
75729PA0050068	Rating Area 3	No Preference	58	1362.21
75729PA0050068	Rating Area 3	No Preference	59	1391.62
75729PA0050068	Rating Area 3	No Preference	60	1450.96
75729PA0050068	Rating Area 3	No Preference	61	1502.29
75729PA0050068	Rating Area 3	No Preference	62	1535.97
75729PA0050068	Rating Area 3	No Preference	63	1578.20
75729PA0050068	Rating Area 3	No Preference	64 and over	1603.86
75729PA0050068	Rating Area 6	No Preference	0-14	430.51
75729PA0050068	Rating Area 6	No Preference	15	468.78
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75729PA0050068	Rating Area 6	No Preference	28	611.72
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75729PA0050068	Rating Area 6	No Preference	30	638.73
75729PA0050068	Rating Area 6	No Preference	31	652.24
75729PA0050068	Rating Area 6	No Preference	32	665.74
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75729PA0050068	Rating Area 6	No Preference	36	692.19
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75729PA0050068	Rating Area 6	No Preference	41	732.71
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75729PA0050068	Rating Area 6	No Preference	44	786.17
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75729PA0050068	Rating Area 6	No Preference	47	879.59
75729PA0050068	Rating Area 6	No Preference	48	920.11
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75729PA0050068	Rating Area 6	No Preference	54	1201.49
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75729PA0050068	Rating Area 6	No Preference	56	1312.92
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75729PA0050068	Rating Area 6	No Preference	59	1464.86
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75729PA0050068	Rating Area 6	No Preference	62	1616.81
75729PA0050068	Rating Area 6	No Preference	63	1661.26
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75729PA0050068	Rating Area 9	No Preference	15	562.53
75729PA0050068	Rating Area 9	No Preference	16	580.09
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75729PA0050068	Rating Area 9	No Preference	29	755.67
75729PA0050068	Rating Area 9	No Preference	30	766.48
75729PA0050068	Rating Area 9	No Preference	31	782.69

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75729PA0050068	Rating Area 9	No Preference	33	809.02
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75729PA0050068	Rating Area 9	No Preference	54	1441.79
75729PA0050068	Rating Area 9	No Preference	55	1505.94
75729PA0050068	Rating Area 9	No Preference	56	1575.50
75729PA0050068	Rating Area 9	No Preference	57	1645.73
75729PA0050068	Rating Area 9	No Preference	58	1720.69
75729PA0050068	Rating Area 9	No Preference	59	1757.83
75729PA0050068	Rating Area 9	No Preference	60	1832.79
75729PA0050068	Rating Area 9	No Preference	61	1897.62
75729PA0050068	Rating Area 9	No Preference	62	1940.17
75729PA0050068	Rating Area 9	No Preference	63	1993.52
75729PA0050068	Rating Area 9	No Preference	64 and over	2025.93
75729PA0050070	Rating Area 2	No Preference	0-14	434.42
75729PA0050070	Rating Area 2	No Preference	15	473.03
75729PA0050070	Rating Area 2	No Preference	16	487.80
75729PA0050070	Rating Area 2	No Preference	17	502.56
75729PA0050070	Rating Area 2	No Preference	18	518.46
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75729PA0050070	Rating Area 2	No Preference	20	550.83
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75729PA0050070	Rating Area 2	No Preference	45	820.00
75729PA0050070	Rating Area 2	No Preference	46	851.80
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75729PA0050070	Rating Area 2	No Preference	49	968.78
75729PA0050070	Rating Area 2	No Preference	50	1014.21
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75729PA0050070	Rating Area 2	No Preference	53	1158.45
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75729PA0050070	Rating Area 2	No Preference	59	1478.16
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75729PA0050070	Rating Area 2	No Preference	63	1676.34
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75729PA0050070	Rating Area 3	No Preference	0-14	412.70
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75729PA0050071	Rating Area 3	No Preference	57	1186.04
75729PA0050071	Rating Area 3	No Preference	58	1240.06
75729PA0050071	Rating Area 3	No Preference	59	1266.83
75729PA0050071	Rating Area 3	No Preference	60	1320.85
75729PA0050071	Rating Area 3	No Preference	61	1367.57
75729PA0050071	Rating Area 3	No Preference	62	1398.24
75729PA0050071	Rating Area 3	No Preference	63	1436.68
75729PA0050071	Rating Area 3	No Preference	64 and over	1460.04
75729PA0050071	Rating Area 5	No Preference	0-14	372.31
75729PA0050071	Rating Area 5	No Preference	15	405.41
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75729PA0050071	Rating Area 5	No Preference	30	552.38
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75729PA0050073	Rating Area 5	No Preference	57	968.86
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75729PA0050073	Rating Area 5	No Preference	61	1117.15
75729PA0050073	Rating Area 5	No Preference	62	1142.20
75729PA0050073	Rating Area 5	No Preference	63	1173.61
75729PA0050073	Rating Area 5	No Preference	64 and over	1192.69
75729PA0050073	Rating Area 6	No Preference	0-14	320.14
75729PA0050073	Rating Area 6	No Preference	15	348.60
75729PA0050073	Rating Area 6	No Preference	16	359.48
75729PA0050073	Rating Area 6	No Preference	17	370.36
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75729PA0050073	Rating Area 9	No Preference	15	418.32
75729PA0050073	Rating Area 9	No Preference	16	431.38
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75729PA0050073	Rating Area 9	No Preference	19	472.56
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75729PA0050073	Rating Area 9	No Preference	21	502.19
75729PA0050073	Rating Area 9	No Preference	22	502.19
75729PA0050073	Rating Area 9	No Preference	23	502.19
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75729PA0050073	Rating Area 9	No Preference	27	526.29
75729PA0050073	Rating Area 9	No Preference	28	545.88
75729PA0050073	Rating Area 9	No Preference	29	561.95
75729PA0050073	Rating Area 9	No Preference	30	569.98
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75729PA0050073	Rating Area 9	No Preference	32	594.09
75729PA0050073	Rating Area 9	No Preference	33	601.62
75729PA0050073	Rating Area 9	No Preference	34	609.65
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75729PA0050073	Rating Area 9	No Preference	36	617.69
75729PA0050073	Rating Area 9	No Preference	37	621.71
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75729PA0050073	Rating Area 9	No Preference	39	633.76
75729PA0050073	Rating Area 9	No Preference	40	641.79
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75729PA0050073	Rating Area 9	No Preference	48	821.07
75729PA0050073	Rating Area 9	No Preference	49	856.73
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75729PA0050073	Rating Area 9	No Preference	51	936.58
75729PA0050073	Rating Area 9	No Preference	52	980.27
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75729PA0050073	Rating Area 9	No Preference	64 and over	1506.56
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75729PA0050079	Rating Area 7	No Preference	45	807.58
75729PA0050079	Rating Area 7	No Preference	46	838.90
75729PA0050079	Rating Area 7	No Preference	47	874.13
75729PA0050079	Rating Area 7	No Preference	48	914.40
75729PA0050079	Rating Area 7	No Preference	49	954.11
75729PA0050079	Rating Area 7	No Preference	50	998.85
75729PA0050079	Rating Area 7	No Preference	51	1043.03
75729PA0050079	Rating Area 7	No Preference	52	1091.69
75729PA0050079	Rating Area 7	No Preference	53	1140.90
75729PA0050079	Rating Area 7	No Preference	54	1194.03
75729PA0050079	Rating Area 7	No Preference	55	1247.16
75729PA0050079	Rating Area 7	No Preference	56	1304.77
75729PA0050079	Rating Area 7	No Preference	57	1362.93
75729PA0050079	Rating Area 7	No Preference	58	1425.01
75729PA0050079	Rating Area 7	No Preference	59	1455.77
75729PA0050079	Rating Area 7	No Preference	60	1517.85
75729PA0050079	Rating Area 7	No Preference	61	1571.54
75729PA0050079	Rating Area 7	No Preference	62	1606.77
75729PA0050079	Rating Area 7	No Preference	63	1650.95
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75729PA0050079	Rating Area 9	No Preference	0-14	410.73
75729PA0050079	Rating Area 9	No Preference	15	447.23
75729PA0050079	Rating Area 9	No Preference	16	461.19
75729PA0050079	Rating Area 9	No Preference	17	475.15
75729PA0050079	Rating Area 9	No Preference	18	490.19
75729PA0050079	Rating Area 9	No Preference	19	505.22
75729PA0050079	Rating Area 9	No Preference	20	520.79
75729PA0050079	Rating Area 9	No Preference	21	536.90
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75729PA0050079	Rating Area 9	No Preference	23	536.90
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75729PA0050079	Rating Area 9	No Preference	25	539.04
75729PA0050079	Rating Area 9	No Preference	26	549.78
75729PA0050079	Rating Area 9	No Preference	27	562.67
75729PA0050079	Rating Area 9	No Preference	28	583.61
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75729PA0050079	Rating Area 9	No Preference	30	609.38
75729PA0050079	Rating Area 9	No Preference	31	622.26
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75729PA0050079	Rating Area 9	No Preference	45	775.28
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75729PA0050079	Rating Area 9	No Preference	48	877.82
75729PA0050079	Rating Area 9	No Preference	49	915.94
75729PA0050079	Rating Area 9	No Preference	50	958.90
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75729PA0050079	Rating Area 9	No Preference	54	1146.27
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75729PA0050079	Rating Area 9	No Preference	58	1368.01
75729PA0050079	Rating Area 9	No Preference	59	1397.54
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75729PA0050080	Rating Area 2	No Preference	15	509.42
75729PA0050080	Rating Area 2	No Preference	16	525.32
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75729PA0050080	Rating Area 2	No Preference	18	558.34
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75729PA0050080	Rating Area 2	No Preference	53	1247.55
75729PA0050080	Rating Area 2	No Preference	54	1305.65
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75729PA0050080	Rating Area 2	No Preference	58	1558.21
75729PA0050080	Rating Area 2	No Preference	59	1591.85
75729PA0050080	Rating Area 2	No Preference	60	1659.73
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75729PA0050080	Rating Area 2	No Preference	63	1805.28
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75729PA0050080	Rating Area 3	No Preference	27	608.85
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75729PA0050080	Rating Area 3	No Preference	30	659.40
75729PA0050080	Rating Area 3	No Preference	31	673.34
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75729PA0050080	Rating Area 3	No Preference	34	705.29
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75729PA0050080	Rating Area 3	No Preference	36	714.59
75729PA0050080	Rating Area 3	No Preference	37	719.24
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75729PA0050080	Rating Area 3	No Preference	49	991.13
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75729PA0050080	Rating Area 3	No Preference	62	1669.12
75729PA0050080	Rating Area 3	No Preference	63	1715.01
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75729PA0050080	Rating Area 5	No Preference	64 and over	1742.90
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75729PA0050080	Rating Area 6	No Preference	46	917.32
75729PA0050080	Rating Area 6	No Preference	47	955.84
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75729PA0050080	Rating Area 7	No Preference	55	1704.68
75729PA0050080	Rating Area 7	No Preference	56	1783.42
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75729PA0050080	Rating Area 7	No Preference	62	2196.21
75729PA0050080	Rating Area 7	No Preference	63	2256.60
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75729PA0050080	Rating Area 9	No Preference	49	1251.95
75729PA0050080	Rating Area 9	No Preference	50	1310.66
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75729PA0050080	Rating Area 9	No Preference	52	1432.48
75729PA0050080	Rating Area 9	No Preference	53	1497.06
75729PA0050080	Rating Area 9	No Preference	54	1566.78
75729PA0050080	Rating Area 9	No Preference	55	1636.49
75729PA0050080	Rating Area 9	No Preference	56	1712.08
75729PA0050080	Rating Area 9	No Preference	57	1788.40
75729PA0050080	Rating Area 9	No Preference	58	1869.86
75729PA0050080	Rating Area 9	No Preference	59	1910.22
75729PA0050080	Rating Area 9	No Preference	60	1991.68
75729PA0050080	Rating Area 9	No Preference	61	2062.13
75729PA0050080	Rating Area 9	No Preference	62	2108.36
75729PA0050080	Rating Area 9	No Preference	63	2166.33
75729PA0050080	Rating Area 9	No Preference	64 and over	2201.56
75729PA0050082	Rating Area 3	No Preference	0-14	447.66
75729PA0050082	Rating Area 3	No Preference	15	487.46
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75729PA0050096	Rating Area 2	No Preference	63	1498.70
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75729PA0050096	Rating Area 6	No Preference	53	1035.69
75729PA0050096	Rating Area 6	No Preference	54	1083.92
75729PA0050096	Rating Area 6	No Preference	55	1132.15
75729PA0050096	Rating Area 6	No Preference	56	1184.44
75729PA0050096	Rating Area 6	No Preference	57	1237.24
75729PA0050096	Rating Area 6	No Preference	58	1293.60

75729PA0050096	Rating Area 6	No Preference	59	1321.52
75729PA0050096	Rating Area 6	No Preference	60	1377.87
75729PA0050096	Rating Area 6	No Preference	61	1426.61
75729PA0050096	Rating Area 6	No Preference	62	1458.60
75729PA0050096	Rating Area 6	No Preference	63	1498.70
75729PA0050096	Rating Area 6	No Preference	64 and over	1523.07
75729PA0050096	Rating Area 7	No Preference	0-14	485.48
75729PA0050096	Rating Area 7	No Preference	15	528.63
75729PA0050096	Rating Area 7	No Preference	16	545.13
75729PA0050096	Rating Area 7	No Preference	17	561.63
75729PA0050096	Rating Area 7	No Preference	18	579.40
75729PA0050096	Rating Area 7	No Preference	19	597.17
75729PA0050096	Rating Area 7	No Preference	20	615.58
75729PA0050096	Rating Area 7	No Preference	21	634.62
75729PA0050096	Rating Area 7	No Preference	22	634.62
75729PA0050096	Rating Area 7	No Preference	23	634.62
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75729PA0050096	Rating Area 7	No Preference	27	665.08
75729PA0050096	Rating Area 7	No Preference	28	689.83
75729PA0050096	Rating Area 7	No Preference	29	710.13
75729PA0050096	Rating Area 7	No Preference	30	720.29
75729PA0050096	Rating Area 7	No Preference	31	735.52
75729PA0050096	Rating Area 7	No Preference	32	750.75
75729PA0050096	Rating Area 7	No Preference	33	760.27
75729PA0050096	Rating Area 7	No Preference	34	770.42
75729PA0050096	Rating Area 7	No Preference	35	775.50
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75729PA0050096	Rating Area 7	No Preference	40	811.04
75729PA0050096	Rating Area 7	No Preference	41	826.27
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75729PA0050096	Rating Area 7	No Preference	43	861.17
75729PA0050096	Rating Area 7	No Preference	44	886.56
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75729PA0050096	Rating Area 7	No Preference	48	1037.59
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75729PA0050096	Rating Area 7	No Preference	54	1354.90
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75729PA0050096	Rating Area 7	No Preference	58	1617.00
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75729PA0050096	Rating Area 7	No Preference	62	1823.25
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75729PA0050096	Rating Area 9	No Preference	0-14	466.06
75729PA0050096	Rating Area 9	No Preference	15	507.49
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75729PA0050096	Rating Area 9	No Preference	59	1585.82
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75729PA0050096	Rating Area 9	No Preference	63	1798.44
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75729PA0050097	Rating Area 3	No Preference	49	825.79
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75729PA0050097	Rating Area 3	No Preference	62	1390.68
75729PA0050097	Rating Area 3	No Preference	63	1428.92
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75729PA0050097	Rating Area 6	No Preference	32	602.77
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75729PA0050097	Rating Area 6	No Preference	35	622.64
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75729PA0050097	Rating Area 6	No Preference	41	663.41
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75729PA0050097	Rating Area 6	No Preference	63	1504.13
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75729PA0050097	Rating Area 9	No Preference	62	1756.65
75729PA0050097	Rating Area 9	No Preference	63	1804.95
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75729PA0050102	Rating Area 2	No Preference	64 and over	1616.63
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75729PA0050102	Rating Area 3	No Preference	33	613.29
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75729PA0050102	Rating Area 6	No Preference	62	1548.19
75729PA0050102	Rating Area 6	No Preference	63	1590.76
75729PA0050102	Rating Area 6	No Preference	64 and over	1616.63
75729PA0050102	Rating Area 7	No Preference	0-14	515.30
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75729PA0050102	Rating Area 7	No Preference	16	578.62
75729PA0050102	Rating Area 7	No Preference	17	596.13
75729PA0050102	Rating Area 7	No Preference	18	614.99
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75729PA0050102	Rating Area 7	No Preference	20	653.39
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75729PA0050102	Rating Area 7	No Preference	22	673.60
75729PA0050102	Rating Area 7	No Preference	23	673.60
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75729PA0050102	Rating Area 7	No Preference	25	676.29
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75729PA0050102	Rating Area 7	No Preference	27	705.93
75729PA0050102	Rating Area 7	No Preference	28	732.20
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75729PA0050102	Rating Area 7	No Preference	30	764.53
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75729PA0050102	Rating Area 7	No Preference	32	796.86
75729PA0050102	Rating Area 7	No Preference	33	806.97
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75729PA0050102	Rating Area 7	No Preference	35	823.13
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75729PA0050102	Rating Area 7	No Preference	40	860.85
75729PA0050102	Rating Area 7	No Preference	41	877.02
75729PA0050102	Rating Area 7	No Preference	42	892.51
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75729PA0050102	Rating Area 9	No Preference	0-14	494.69
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75729PA0050103	Rating Area 7	No Preference	62	1977.65
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75729PA0050103	Rating Area 9	No Preference	21	660.83
75729PA0050103	Rating Area 9	No Preference	22	660.83
75729PA0050103	Rating Area 9	No Preference	23	660.83
75729PA0050103	Rating Area 9	No Preference	24	660.83
75729PA0050103	Rating Area 9	No Preference	25	663.47
75729PA0050103	Rating Area 9	No Preference	26	676.68
75729PA0050103	Rating Area 9	No Preference	27	692.54
75729PA0050103	Rating Area 9	No Preference	28	718.32
75729PA0050103	Rating Area 9	No Preference	29	739.46
75729PA0050103	Rating Area 9	No Preference	30	750.04
75729PA0050103	Rating Area 9	No Preference	31	765.90
75729PA0050103	Rating Area 9	No Preference	32	781.76
75729PA0050103	Rating Area 9	No Preference	33	791.67
75729PA0050103	Rating Area 9	No Preference	34	802.24
75729PA0050103	Rating Area 9	No Preference	35	807.53
75729PA0050103	Rating Area 9	No Preference	36	812.81
75729PA0050103	Rating Area 9	No Preference	37	818.10
75729PA0050103	Rating Area 9	No Preference	38	823.39
75729PA0050103	Rating Area 9	No Preference	39	833.96
75729PA0050103	Rating Area 9	No Preference	40	844.53
75729PA0050103	Rating Area 9	No Preference	41	860.39
75729PA0050103	Rating Area 9	No Preference	42	875.59
75729PA0050103	Rating Area 9	No Preference	43	896.74
75729PA0050103	Rating Area 9	No Preference	44	923.17
75729PA0050103	Rating Area 9	No Preference	45	954.23
75729PA0050103	Rating Area 9	No Preference	46	991.24
75729PA0050103	Rating Area 9	No Preference	47	1032.87
75729PA0050103	Rating Area 9	No Preference	48	1080.45
75729PA0050103	Rating Area 9	No Preference	49	1127.37
75729PA0050103	Rating Area 9	No Preference	50	1180.23
75729PA0050103	Rating Area 9	No Preference	51	1232.44
75729PA0050103	Rating Area 9	No Preference	52	1289.93
75729PA0050103	Rating Area 9	No Preference	53	1348.08
75729PA0050103	Rating Area 9	No Preference	54	1410.86
75729PA0050103	Rating Area 9	No Preference	55	1473.64
75729PA0050103	Rating Area 9	No Preference	56	1541.70
75729PA0050103	Rating Area 9	No Preference	57	1610.43
75729PA0050103	Rating Area 9	No Preference	58	1683.78
75729PA0050103	Rating Area 9	No Preference	59	1720.13
75729PA0050103	Rating Area 9	No Preference	60	1793.48
75729PA0050103	Rating Area 9	No Preference	61	1856.92
75729PA0050103	Rating Area 9	No Preference	62	1898.55
75729PA0050103	Rating Area 9	No Preference	63	1950.75
75729PA0050103	Rating Area 9	No Preference	64 and over	1982.47
75729PA0050104	Rating Area 2	No Preference	0-14	407.79
75729PA0050104	Rating Area 2	No Preference	15	444.04
75729PA0050104	Rating Area 2	No Preference	16	457.90
75729PA0050104	Rating Area 2	No Preference	17	471.76
75729PA0050104	Rating Area 2	No Preference	18	486.69
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75729PA0050104	Rating Area 2	No Preference	21	533.07
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75729PA0050104	Rating Area 2	No Preference	23	533.07
75729PA0050104	Rating Area 2	No Preference	24	533.07
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75729PA0050104	Rating Area 2	No Preference	26	545.86
75729PA0050104	Rating Area 2	No Preference	27	558.65
75729PA0050104	Rating Area 2	No Preference	28	579.44

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75729PA0050104	Rating Area 5	No Preference	43	687.20
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75729PA0050104	Rating Area 5	No Preference	46	759.62
75729PA0050104	Rating Area 5	No Preference	47	791.52
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75729PA0050104	Rating Area 5	No Preference	52	988.52
75729PA0050104	Rating Area 5	No Preference	53	1033.08
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75729PA0050104	Rating Area 5	No Preference	56	1181.46
75729PA0050104	Rating Area 5	No Preference	57	1234.13
75729PA0050104	Rating Area 5	No Preference	58	1290.34
75729PA0050104	Rating Area 5	No Preference	59	1318.19
75729PA0050104	Rating Area 5	No Preference	60	1374.40
75729PA0050104	Rating Area 5	No Preference	61	1423.02
75729PA0050104	Rating Area 5	No Preference	62	1454.92
75729PA0050104	Rating Area 5	No Preference	63	1494.93
75729PA0050104	Rating Area 5	No Preference	64 and over	1519.24
75729PA0050104	Rating Area 6	No Preference	0-14	407.79
75729PA0050104	Rating Area 6	No Preference	15	444.04
75729PA0050104	Rating Area 6	No Preference	16	457.90
75729PA0050104	Rating Area 6	No Preference	17	471.76
75729PA0050104	Rating Area 6	No Preference	18	486.69
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75729PA0050104	Rating Area 6	No Preference	20	517.07
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75729PA0050104	Rating Area 6	No Preference	23	533.07
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75729PA0050104	Rating Area 6	No Preference	25	535.20
75729PA0050104	Rating Area 6	No Preference	26	545.86
75729PA0050104	Rating Area 6	No Preference	27	558.65
75729PA0050104	Rating Area 6	No Preference	28	579.44
75729PA0050104	Rating Area 6	No Preference	29	596.50
75729PA0050104	Rating Area 6	No Preference	30	605.03
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75729PA0050104	Rating Area 6	No Preference	32	630.62
75729PA0050104	Rating Area 6	No Preference	33	638.61
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75729PA0050104	Rating Area 6	No Preference	36	655.67
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75729PA0050104	Rating Area 6	No Preference	39	672.73
75729PA0050104	Rating Area 6	No Preference	40	681.26
75729PA0050104	Rating Area 6	No Preference	41	694.05
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75729PA0050104	Rating Area 6	No Preference	45	769.75
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75729PA0050104	Rating Area 6	No Preference	48	871.56
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75729PA0050104	Rating Area 6	No Preference	52	1040.54
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75729PA0050104	Rating Area 6	No Preference	55	1188.73
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75729PA0050104	Rating Area 6	No Preference	57	1299.08
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75729PA0050104	Rating Area 6	No Preference	61	1497.91
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75729PA0050104	Rating Area 6	No Preference	63	1573.61
75729PA0050104	Rating Area 6	No Preference	64 and over	1599.20
75729PA0050104	Rating Area 7	No Preference	0-14	509.74
75729PA0050104	Rating Area 7	No Preference	15	555.05
75729PA0050104	Rating Area 7	No Preference	16	572.38
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75729PA0050104	Rating Area 7	No Preference	19	627.02
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75729PA0050104	Rating Area 7	No Preference	29	745.62
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75729PA0050104	Rating Area 7	No Preference	48	1089.45
75729PA0050104	Rating Area 7	No Preference	49	1136.76
75729PA0050104	Rating Area 7	No Preference	50	1190.07
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75729PA0050104	Rating Area 7	No Preference	55	1485.92
75729PA0050104	Rating Area 7	No Preference	56	1554.55
75729PA0050104	Rating Area 7	No Preference	57	1623.85
75729PA0050104	Rating Area 7	No Preference	58	1697.81
75729PA0050104	Rating Area 7	No Preference	59	1734.46
75729PA0050104	Rating Area 7	No Preference	60	1808.42
75729PA0050104	Rating Area 7	No Preference	61	1872.39
75729PA0050104	Rating Area 7	No Preference	62	1914.37
75729PA0050104	Rating Area 7	No Preference	63	1967.01
75729PA0050104	Rating Area 7	No Preference	64 and over	1998.99
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75729PA0050104	Rating Area 9	No Preference	18	584.03
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75729PA0050104	Rating Area 9	No Preference	46	959.52
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75729PA0050104	Rating Area 9	No Preference	51	1193.00
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75729PA0050104	Rating Area 9	No Preference	62	1837.79
75729PA0050104	Rating Area 9	No Preference	63	1888.33
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75729PA0050105	Rating Area 2	No Preference	20	423.16
75729PA0050105	Rating Area 2	No Preference	21	436.25
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75729PA0050105	Rating Area 2	No Preference	26	446.71
75729PA0050105	Rating Area 2	No Preference	27	457.18
75729PA0050105	Rating Area 2	No Preference	28	474.20
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75729PA0050105	Rating Area 2	No Preference	41	567.99
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75729PA0050105	Rating Area 2	No Preference	43	591.98
75729PA0050105	Rating Area 2	No Preference	44	609.43
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75729PA0050105	Rating Area 2	No Preference	46	654.37
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75729PA0050105	Rating Area 2	No Preference	49	744.23
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75729PA0050105	Rating Area 2	No Preference	51	813.60
75729PA0050105	Rating Area 2	No Preference	52	851.55
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75729PA0050105	Rating Area 2	No Preference	54	931.38
75729PA0050105	Rating Area 2	No Preference	55	972.82

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75729PA0050105	Rating Area 6	No Preference	20	423.16
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75729PA0050105	Rating Area 6	No Preference	38	543.56
75729PA0050105	Rating Area 6	No Preference	39	550.54
75729PA0050105	Rating Area 6	No Preference	40	557.52
75729PA0050105	Rating Area 6	No Preference	41	567.99
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75729PA0050105	Rating Area 6	No Preference	44	609.43
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75729PA0050105	Rating Area 6	No Preference	47	681.85
75729PA0050105	Rating Area 6	No Preference	48	713.26
75729PA0050105	Rating Area 6	No Preference	49	744.23
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75729PA0050105	Rating Area 6	No Preference	51	813.60
75729PA0050105	Rating Area 6	No Preference	52	851.55
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75729PA0050105	Rating Area 6	No Preference	59	1135.54
75729PA0050105	Rating Area 6	No Preference	60	1183.97
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75729PA0050105	Rating Area 6	No Preference	62	1253.33
75729PA0050105	Rating Area 6	No Preference	63	1287.79
75729PA0050105	Rating Area 6	No Preference	64 and over	1308.73
75729PA0050105	Rating Area 7	No Preference	0-14	417.16
75729PA0050105	Rating Area 7	No Preference	15	454.24
75729PA0050105	Rating Area 7	No Preference	16	468.42
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75729PA0050105	Rating Area 7	No Preference	18	497.86
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75729PA0050105	Rating Area 7	No Preference	31	632.01
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75729PA0050105	Rating Area 7	No Preference	43	739.98
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75729PA0050105	Rating Area 7	No Preference	45	787.42
75729PA0050105	Rating Area 7	No Preference	46	817.96
75729PA0050105	Rating Area 7	No Preference	47	852.31
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75729PA0050105	Rating Area 7	No Preference	49	930.29
75729PA0050105	Rating Area 7	No Preference	50	973.91
75729PA0050105	Rating Area 7	No Preference	51	1016.99
75729PA0050105	Rating Area 7	No Preference	52	1064.44
75729PA0050105	Rating Area 7	No Preference	53	1112.42
75729PA0050105	Rating Area 7	No Preference	54	1164.23
75729PA0050105	Rating Area 7	No Preference	55	1216.03
75729PA0050105	Rating Area 7	No Preference	56	1272.20
75729PA0050105	Rating Area 7	No Preference	57	1328.91
75729PA0050105	Rating Area 7	No Preference	58	1389.44
75729PA0050105	Rating Area 7	No Preference	59	1419.43
75729PA0050105	Rating Area 7	No Preference	60	1479.96
75729PA0050105	Rating Area 7	No Preference	61	1532.31
75729PA0050105	Rating Area 7	No Preference	62	1566.66
75729PA0050105	Rating Area 7	No Preference	63	1609.74
75729PA0050105	Rating Area 7	No Preference	64 and over	1635.92
75729PA0050105	Rating Area 9	No Preference	0-14	400.47
75729PA0050105	Rating Area 9	No Preference	15	436.07
75729PA0050105	Rating Area 9	No Preference	16	449.68
75729PA0050105	Rating Area 9	No Preference	17	463.29
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75729PA0050105	Rating Area 9	No Preference	20	507.79
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75729PA0050105	Rating Area 9	No Preference	23	523.50
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75729PA0050105	Rating Area 9	No Preference	25	525.59
75729PA0050105	Rating Area 9	No Preference	26	536.06
75729PA0050105	Rating Area 9	No Preference	27	548.62
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75729PA0050105	Rating Area 9	No Preference	29	585.79
75729PA0050105	Rating Area 9	No Preference	30	594.16
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75729PA0050105	Rating Area 9	No Preference	34	635.52
75729PA0050105	Rating Area 9	No Preference	35	639.71
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75729PA0050105	Rating Area 9	No Preference	37	648.08
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75729PA0050105	Rating Area 9	No Preference	41	681.59
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75729PA0050105	Rating Area 9	No Preference	50	934.96
75729PA0050105	Rating Area 9	No Preference	51	976.31
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75729PA0050105	Rating Area 9	No Preference	56	1221.31
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75729PA0050105	Rating Area 9	No Preference	58	1333.86
75729PA0050105	Rating Area 9	No Preference	59	1362.65
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75729PA0050105	Rating Area 9	No Preference	62	1503.99
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75729PA0050107	Rating Area 2	No Preference	43	502.96
75729PA0050107	Rating Area 2	No Preference	44	517.79
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75729PA0050107	Rating Area 2	No Preference	47	579.32
75729PA0050107	Rating Area 2	No Preference	48	606.00
75729PA0050107	Rating Area 2	No Preference	49	632.32
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75729PA0050107	Rating Area 2	No Preference	53	756.11
75729PA0050107	Rating Area 2	No Preference	54	791.32
75729PA0050107	Rating Area 2	No Preference	55	826.54
75729PA0050107	Rating Area 2	No Preference	56	864.71
75729PA0050107	Rating Area 2	No Preference	57	903.26
75729PA0050107	Rating Area 2	No Preference	58	944.40
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75729PA0050107	Rating Area 2	No Preference	63	1094.14
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75729PA0050107	Rating Area 7	No Preference	62	1331.08
75729PA0050107	Rating Area 7	No Preference	63	1367.68
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75729PA0050107	Rating Area 9	No Preference	17	393.62
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75729PA0050107	Rating Area 9	No Preference	55	991.84
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75729PA0050107	Rating Area 9	No Preference	62	1277.83
75729PA0050107	Rating Area 9	No Preference	63	1312.97
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75729PA0050108	Rating Area 3	No Preference	54	892.84
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75729PA0050108	Rating Area 6	No Preference	29	492.58
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75729PA0050108	Rating Area 6	No Preference	59	1145.84
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75729PA0050108	Rating Area 6	No Preference	61	1236.96
75729PA0050108	Rating Area 6	No Preference	62	1264.70
75729PA0050108	Rating Area 6	No Preference	63	1299.47
75729PA0050108	Rating Area 6	No Preference	64 and over	1320.60
75729PA0050108	Rating Area 9	No Preference	0-14	404.10
75729PA0050108	Rating Area 9	No Preference	15	440.02
75729PA0050108	Rating Area 9	No Preference	16	453.76
75729PA0050108	Rating Area 9	No Preference	17	467.49
75729PA0050108	Rating Area 9	No Preference	18	482.28
75729PA0050108	Rating Area 9	No Preference	19	497.07
75729PA0050108	Rating Area 9	No Preference	20	512.39
75729PA0050108	Rating Area 9	No Preference	21	528.25
75729PA0050108	Rating Area 9	No Preference	22	528.25
75729PA0050108	Rating Area 9	No Preference	23	528.25
75729PA0050108	Rating Area 9	No Preference	24	528.25
75729PA0050108	Rating Area 9	No Preference	25	530.35
75729PA0050108	Rating Area 9	No Preference	26	540.92
75729PA0050108	Rating Area 9	No Preference	27	553.60
75729PA0050108	Rating Area 9	No Preference	28	574.20
75729PA0050108	Rating Area 9	No Preference	29	591.10
75729PA0050108	Rating Area 9	No Preference	30	599.55
75729PA0050108	Rating Area 9	No Preference	31	612.23
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75729PA0050108	Rating Area 9	No Preference	33	632.83
75729PA0050108	Rating Area 9	No Preference	34	641.28
75729PA0050108	Rating Area 9	No Preference	35	645.51
75729PA0050108	Rating Area 9	No Preference	36	649.74
75729PA0050108	Rating Area 9	No Preference	37	653.96
75729PA0050108	Rating Area 9	No Preference	38	658.19
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75729PA0050108	Rating Area 9	No Preference	40	675.09
75729PA0050108	Rating Area 9	No Preference	41	687.77
75729PA0050108	Rating Area 9	No Preference	42	699.92
75729PA0050108	Rating Area 9	No Preference	43	716.82
75729PA0050108	Rating Area 9	No Preference	44	737.95
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75729PA0050108	Rating Area 9	No Preference	47	825.64
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75729PA0050108	Rating Area 9	No Preference	50	943.44
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75729PA0050108	Rating Area 9	No Preference	52	1031.13
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75729PA0050108	Rating Area 9	No Preference	58	1345.96
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75729PA0050108	Rating Area 9	No Preference	62	1517.64
75729PA0050108	Rating Area 9	No Preference	63	1559.37
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75729PA0050127	Rating Area 2	No Preference	25	535.20
75729PA0050127	Rating Area 2	No Preference	26	545.86
75729PA0050127	Rating Area 2	No Preference	27	558.65
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75729PA0050127	Rating Area 2	No Preference	39	672.73
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75729PA0050127	Rating Area 2	No Preference	48	871.56
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75729PA0050127	Rating Area 2	No Preference	55	1188.73
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75729PA0050127	Rating Area 2	No Preference	57	1299.08
75729PA0050127	Rating Area 2	No Preference	58	1358.25
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75729PA0050127	Rating Area 2	No Preference	63	1573.61
75729PA0050127	Rating Area 2	No Preference	64 and over	1599.20
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75729PA0050127	Rating Area 6	No Preference	63	1573.61
75729PA0050127	Rating Area 6	No Preference	64 and over	1599.20
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75729PA0050127	Rating Area 7	No Preference	62	1914.37
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75729PA0050127	Rating Area 9	No Preference	62	1837.79
75729PA0050127	Rating Area 9	No Preference	63	1888.33
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75729PA0050128	Rating Area 3	No Preference	63	1765.32
75729PA0050128	Rating Area 3	No Preference	64 and over	1794.03
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75729PA0050128	Rating Area 5	No Preference	24	598.01
75729PA0050128	Rating Area 5	No Preference	25	600.40
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75729PA0050128	Rating Area 5	No Preference	27	626.71
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75729PA0050128	Rating Area 5	No Preference	29	669.17
75729PA0050128	Rating Area 5	No Preference	30	678.74
75729PA0050128	Rating Area 5	No Preference	31	693.09
75729PA0050128	Rating Area 5	No Preference	32	707.45
75729PA0050128	Rating Area 5	No Preference	33	716.42
75729PA0050128	Rating Area 5	No Preference	34	725.98
75729PA0050128	Rating Area 5	No Preference	35	730.77
75729PA0050128	Rating Area 5	No Preference	36	735.55
75729PA0050128	Rating Area 5	No Preference	37	740.34
75729PA0050128	Rating Area 5	No Preference	38	745.12
75729PA0050128	Rating Area 5	No Preference	39	754.69
75729PA0050128	Rating Area 5	No Preference	40	764.26
75729PA0050128	Rating Area 5	No Preference	41	778.61
75729PA0050128	Rating Area 5	No Preference	42	792.36
75729PA0050128	Rating Area 5	No Preference	43	811.50
75729PA0050128	Rating Area 5	No Preference	44	835.42
75729PA0050128	Rating Area 5	No Preference	45	863.53
75729PA0050128	Rating Area 5	No Preference	46	897.01
75729PA0050128	Rating Area 5	No Preference	47	934.69
75729PA0050128	Rating Area 5	No Preference	48	977.75
75729PA0050128	Rating Area 5	No Preference	49	1020.20
75729PA0050128	Rating Area 5	No Preference	50	1068.05
75729PA0050128	Rating Area 5	No Preference	51	1115.29
75729PA0050128	Rating Area 5	No Preference	52	1167.32
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75729PA0050128	Rating Area 5	No Preference	54	1276.75
75729PA0050128	Rating Area 5	No Preference	55	1333.56
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75729PA0050128	Rating Area 5	No Preference	57	1457.35
75729PA0050128	Rating Area 5	No Preference	58	1523.73
75729PA0050128	Rating Area 5	No Preference	59	1556.62
75729PA0050128	Rating Area 5	No Preference	60	1623.00
75729PA0050128	Rating Area 5	No Preference	61	1680.41
75729PA0050128	Rating Area 5	No Preference	62	1718.08
75729PA0050128	Rating Area 5	No Preference	63	1765.32
75729PA0050128	Rating Area 5	No Preference	64 and over	1794.03
75729PA0050128	Rating Area 6	No Preference	0-14	481.56
75729PA0050128	Rating Area 6	No Preference	15	524.36
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75729PA0050128	Rating Area 6	No Preference	31	729.57
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75729PA0050128	Rating Area 6	No Preference	37	779.30
75729PA0050128	Rating Area 6	No Preference	38	784.34
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75729PA0050128	Rating Area 6	No Preference	51	1173.99
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75729PA0050128	Rating Area 6	No Preference	58	1603.93
75729PA0050128	Rating Area 6	No Preference	59	1638.55
75729PA0050128	Rating Area 6	No Preference	60	1708.42
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75729PA0050128	Rating Area 7	No Preference	61	2211.06
75729PA0050128	Rating Area 7	No Preference	62	2260.63
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75729PA0050128	Rating Area 7	No Preference	64 and over	2360.57
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75729PA0050128	Rating Area 9	No Preference	62	2170.21
75729PA0050128	Rating Area 9	No Preference	63	2229.88
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75729PA0050131	Rating Area 3	No Preference	45	879.27
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75729PA0050131	Rating Area 3	No Preference	52	1188.60
75729PA0050131	Rating Area 3	No Preference	53	1242.18
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75729PA0050131	Rating Area 3	No Preference	55	1357.87
75729PA0050131	Rating Area 3	No Preference	56	1420.59
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75729PA0050131	Rating Area 3	No Preference	63	1797.51
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75729PA0050131	Rating Area 6	No Preference	58	1633.17
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75729PA0050131	Rating Area 9	No Preference	63	2270.54
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75729PA0050132	Rating Area 3	No Preference	0-14	411.95
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75729PA0050132	Rating Area 3	No Preference	26	551.42
75729PA0050132	Rating Area 3	No Preference	27	564.35
75729PA0050132	Rating Area 3	No Preference	28	585.35
75729PA0050132	Rating Area 3	No Preference	29	602.58
75729PA0050132	Rating Area 3	No Preference	30	611.20
75729PA0050132	Rating Area 3	No Preference	31	624.12
75729PA0050132	Rating Area 3	No Preference	32	637.05
75729PA0050132	Rating Area 3	No Preference	33	645.12
75729PA0050132	Rating Area 3	No Preference	34	653.74
75729PA0050132	Rating Area 3	No Preference	35	658.05
75729PA0050132	Rating Area 3	No Preference	36	662.35
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75729PA0050132	Rating Area 3	No Preference	38	670.97
75729PA0050132	Rating Area 3	No Preference	39	679.59
75729PA0050132	Rating Area 3	No Preference	40	688.20
75729PA0050132	Rating Area 3	No Preference	41	701.13
75729PA0050132	Rating Area 3	No Preference	42	713.51
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75729PA0050132	Rating Area 3	No Preference	44	752.28
75729PA0050132	Rating Area 3	No Preference	45	777.59
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75729PA0050132	Rating Area 3	No Preference	51	1004.30
75729PA0050132	Rating Area 3	No Preference	52	1051.15
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75729PA0050132	Rating Area 3	No Preference	54	1149.70
75729PA0050132	Rating Area 3	No Preference	55	1200.85
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75729PA0050132	Rating Area 3	No Preference	59	1401.72
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75729PA0050132	Rating Area 3	No Preference	62	1547.11
75729PA0050132	Rating Area 3	No Preference	63	1589.65
75729PA0050132	Rating Area 3	No Preference	64 and over	1615.50
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75729PA0050132	Rating Area 6	No Preference	15	472.18
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75729PA0050132	Rating Area 6	No Preference	18	517.53
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75729PA0050132	Rating Area 6	No Preference	27	594.05
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75729PA0050132	Rating Area 6	No Preference	37	701.75
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75729PA0050132	Rating Area 6	No Preference	40	724.42
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75729PA0050132	Rating Area 6	No Preference	53	1156.36
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75729PA0050132	Rating Area 6	No Preference	56	1322.44
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75729PA0050132	Rating Area 6	No Preference	60	1538.41
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75729PA0050132	Rating Area 6	No Preference	62	1628.54
75729PA0050132	Rating Area 6	No Preference	63	1673.32
75729PA0050132	Rating Area 6	No Preference	64 and over	1700.53
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75729PA0050132	Rating Area 9	No Preference	34	825.78
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75729PA0050132	Rating Area 9	No Preference	38	847.54
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75729PA0050132	Rating Area 9	No Preference	63	2007.98
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75729PA0050137	Rating Area 3	No Preference	29	530.04
75729PA0050137	Rating Area 3	No Preference	30	537.62
75729PA0050137	Rating Area 3	No Preference	31	548.99
75729PA0050137	Rating Area 3	No Preference	32	560.36
75729PA0050137	Rating Area 3	No Preference	33	567.46
75729PA0050137	Rating Area 3	No Preference	34	575.04
75729PA0050137	Rating Area 3	No Preference	35	578.83
75729PA0050137	Rating Area 3	No Preference	36	582.62
75729PA0050137	Rating Area 3	No Preference	37	586.41
75729PA0050137	Rating Area 3	No Preference	38	590.20
75729PA0050137	Rating Area 3	No Preference	39	597.78
75729PA0050137	Rating Area 3	No Preference	40	605.36
75729PA0050137	Rating Area 3	No Preference	41	616.72
75729PA0050137	Rating Area 3	No Preference	42	627.62
75729PA0050137	Rating Area 3	No Preference	43	642.78
75729PA0050137	Rating Area 3	No Preference	44	661.72
75729PA0050137	Rating Area 3	No Preference	45	683.99
75729PA0050137	Rating Area 3	No Preference	46	710.51
75729PA0050137	Rating Area 3	No Preference	47	740.35
75729PA0050137	Rating Area 3	No Preference	48	774.46
75729PA0050137	Rating Area 3	No Preference	49	808.09
75729PA0050137	Rating Area 3	No Preference	50	845.98
75729PA0050137	Rating Area 3	No Preference	51	883.40
75729PA0050137	Rating Area 3	No Preference	52	924.61
75729PA0050137	Rating Area 3	No Preference	53	966.30
75729PA0050137	Rating Area 3	No Preference	54	1011.30
75729PA0050137	Rating Area 3	No Preference	55	1056.29

75729PA0050137	Rating Area 3	No Preference	56	1105.08
75729PA0050137	Rating Area 3	No Preference	57	1154.35
75729PA0050137	Rating Area 3	No Preference	58	1206.92
75729PA0050137	Rating Area 3	No Preference	59	1232.98
75729PA0050137	Rating Area 3	No Preference	60	1285.55
75729PA0050137	Rating Area 3	No Preference	61	1331.03
75729PA0050137	Rating Area 3	No Preference	62	1360.87
75729PA0050137	Rating Area 3	No Preference	63	1398.29
75729PA0050137	Rating Area 3	No Preference	64 and over	1421.02
75729PA0050137	Rating Area 5	No Preference	0-14	362.36
75729PA0050137	Rating Area 5	No Preference	15	394.57
75729PA0050137	Rating Area 5	No Preference	16	406.89
75729PA0050137	Rating Area 5	No Preference	17	419.20
75729PA0050137	Rating Area 5	No Preference	18	432.47
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75729PA0050137	Rating Area 5	No Preference	20	459.46
75729PA0050137	Rating Area 5	No Preference	21	473.68
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75729PA0050137	Rating Area 5	No Preference	25	475.57
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75729PA0050137	Rating Area 5	No Preference	27	496.41
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75729PA0050137	Rating Area 5	No Preference	29	530.04
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75729PA0050137	Rating Area 5	No Preference	54	1011.30
75729PA0050137	Rating Area 5	No Preference	55	1056.29
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75729PA0050137	Rating Area 5	No Preference	63	1398.29
75729PA0050137	Rating Area 5	No Preference	64 and over	1421.02
75729PA0050137	Rating Area 6	No Preference	0-14	381.43
75729PA0050137	Rating Area 6	No Preference	15	415.34
75729PA0050137	Rating Area 6	No Preference	16	428.30
75729PA0050137	Rating Area 6	No Preference	17	441.27
75729PA0050137	Rating Area 6	No Preference	18	455.23
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75729PA0050137	Rating Area 6	No Preference	20	483.65
75729PA0050137	Rating Area 6	No Preference	21	498.61
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75729PA0050137	Rating Area 6	No Preference	23	498.61
75729PA0050137	Rating Area 6	No Preference	24	498.61
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75729PA0050137	Rating Area 6	No Preference	33	597.33
75729PA0050137	Rating Area 6	No Preference	34	605.31
75729PA0050137	Rating Area 6	No Preference	35	609.30
75729PA0050137	Rating Area 6	No Preference	36	613.28
75729PA0050137	Rating Area 6	No Preference	37	617.27
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75729PA0050137	Rating Area 6	No Preference	39	629.24
75729PA0050137	Rating Area 6	No Preference	40	637.22
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75729PA0050137	Rating Area 6	No Preference	45	719.99
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75729PA0050137	Rating Area 6	No Preference	50	890.51
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75729PA0050137	Rating Area 6	No Preference	53	1017.15
75729PA0050137	Rating Area 6	No Preference	54	1064.52
75729PA0050137	Rating Area 6	No Preference	55	1111.89
75729PA0050137	Rating Area 6	No Preference	56	1163.25
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75729PA0050137	Rating Area 6	No Preference	58	1270.45
75729PA0050137	Rating Area 6	No Preference	59	1297.87
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75729PA0050137	Rating Area 6	No Preference	62	1432.49
75729PA0050137	Rating Area 6	No Preference	63	1471.88
75729PA0050137	Rating Area 6	No Preference	64 and over	1495.82

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75729PA0050137	Rating Area 7	No Preference	15	519.17
75729PA0050137	Rating Area 7	No Preference	16	535.38
75729PA0050137	Rating Area 7	No Preference	17	551.58
75729PA0050137	Rating Area 7	No Preference	18	569.03
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75729PA0050137	Rating Area 7	No Preference	25	625.75
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75729PA0050137	Rating Area 7	No Preference	27	653.17
75729PA0050137	Rating Area 7	No Preference	28	677.48
75729PA0050137	Rating Area 7	No Preference	29	697.42
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75729PA0050137	Rating Area 7	No Preference	31	722.35
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75729PA0050137	Rating Area 7	No Preference	34	756.63
75729PA0050137	Rating Area 7	No Preference	35	761.62
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75729PA0050137	Rating Area 7	No Preference	50	1113.14
75729PA0050137	Rating Area 7	No Preference	51	1162.37
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75729PA0050137	Rating Area 7	No Preference	53	1271.44
75729PA0050137	Rating Area 7	No Preference	54	1330.65
75729PA0050137	Rating Area 7	No Preference	55	1389.86
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75729PA0050137	Rating Area 7	No Preference	57	1518.88
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75729PA0050137	Rating Area 7	No Preference	62	1790.62
75729PA0050137	Rating Area 7	No Preference	63	1839.85
75729PA0050137	Rating Area 7	No Preference	64 and over	1869.77
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75729PA0050137	Rating Area 9	No Preference	18	546.27
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75729PA0050137	Rating Area 9	No Preference	23	598.33
75729PA0050137	Rating Area 9	No Preference	24	598.33
75729PA0050137	Rating Area 9	No Preference	25	600.72
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75729PA0050137	Rating Area 9	No Preference	32	707.82
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75729PA0050137	Rating Area 9	No Preference	34	726.37
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75729PA0050137	Rating Area 9	No Preference	36	735.94
75729PA0050137	Rating Area 9	No Preference	37	740.73
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75729PA0050137	Rating Area 9	No Preference	45	863.98
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75729PA0050137	Rating Area 9	No Preference	48	978.26
75729PA0050137	Rating Area 9	No Preference	49	1020.74
75729PA0050137	Rating Area 9	No Preference	50	1068.61
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75729PA0050137	Rating Area 9	No Preference	52	1167.93
75729PA0050137	Rating Area 9	No Preference	53	1220.59
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75729PA0050137	Rating Area 9	No Preference	55	1334.27
75729PA0050137	Rating Area 9	No Preference	56	1395.89
75729PA0050137	Rating Area 9	No Preference	57	1458.12
75729PA0050137	Rating Area 9	No Preference	58	1524.53
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75729PA0050137	Rating Area 9	No Preference	60	1623.86
75729PA0050137	Rating Area 9	No Preference	61	1681.30
75729PA0050137	Rating Area 9	No Preference	62	1718.99
75729PA0050137	Rating Area 9	No Preference	63	1766.26
75729PA0050137	Rating Area 9	No Preference	64 and over	1794.98
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75729PA0050140	Rating Area 6	No Preference	16	501.20
75729PA0050140	Rating Area 6	No Preference	17	516.37
75729PA0050140	Rating Area 6	No Preference	18	532.71
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75729PA0050140	Rating Area 6	No Preference	21	583.48
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75729PA0050140	Rating Area 6	No Preference	25	585.81
75729PA0050140	Rating Area 6	No Preference	26	597.48
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75729PA0050140	Rating Area 6	No Preference	28	634.23
75729PA0050140	Rating Area 6	No Preference	29	652.91
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75729PA0050140	Rating Area 6	No Preference	34	708.34
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75729PA0050140	Rating Area 6	No Preference	47	911.97
75729PA0050140	Rating Area 6	No Preference	48	953.98
75729PA0050140	Rating Area 6	No Preference	49	995.40
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75729PA0050140	Rating Area 6	No Preference	51	1088.18
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75729PA0050140	Rating Area 6	No Preference	62	1676.32
75729PA0050140	Rating Area 6	No Preference	63	1722.41
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75729PA0050141	Rating Area 6	No Preference	0-14	396.18
75729PA0050141	Rating Area 6	No Preference	15	431.39
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75729PA0050141	Rating Area 6	No Preference	33	620.42
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75729PA0050141	Rating Area 6	No Preference	39	653.56
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75729PA0050141	Rating Area 6	No Preference	46	776.82
75729PA0050141	Rating Area 6	No Preference	47	809.44
75729PA0050141	Rating Area 6	No Preference	48	846.73
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75729PA0050141	Rating Area 6	No Preference	50	924.93
75729PA0050141	Rating Area 6	No Preference	51	965.84
75729PA0050141	Rating Area 6	No Preference	52	1010.90
75729PA0050141	Rating Area 6	No Preference	53	1056.47
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75729PA0050141	Rating Area 6	No Preference	55	1154.87
75729PA0050141	Rating Area 6	No Preference	56	1208.21
75729PA0050141	Rating Area 6	No Preference	57	1262.07
75729PA0050141	Rating Area 6	No Preference	58	1319.55
75729PA0050141	Rating Area 6	No Preference	59	1348.04
75729PA0050141	Rating Area 6	No Preference	60	1405.52
75729PA0050141	Rating Area 6	No Preference	61	1455.24
75729PA0050141	Rating Area 6	No Preference	62	1487.86
75729PA0050141	Rating Area 6	No Preference	63	1528.78
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75729PA0050142	Rating Area 6	No Preference	15	409.38
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75729PA0050142	Rating Area 6	No Preference	17	434.94
75729PA0050142	Rating Area 6	No Preference	18	448.70
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75729PA0050142	Rating Area 6	No Preference	27	515.04
75729PA0050142	Rating Area 6	No Preference	28	534.21
75729PA0050142	Rating Area 6	No Preference	29	549.94
75729PA0050142	Rating Area 6	No Preference	30	557.80
75729PA0050142	Rating Area 6	No Preference	31	569.60

75729PA0050142	Rating Area 6	No Preference	32	581.39
75729PA0050142	Rating Area 6	No Preference	33	588.76
75729PA0050142	Rating Area 6	No Preference	34	596.63
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75729PA0050142	Rating Area 6	No Preference	36	604.49
75729PA0050142	Rating Area 6	No Preference	37	608.42
75729PA0050142	Rating Area 6	No Preference	38	612.35
75729PA0050142	Rating Area 6	No Preference	39	620.21
75729PA0050142	Rating Area 6	No Preference	40	628.08
75729PA0050142	Rating Area 6	No Preference	41	639.87
75729PA0050142	Rating Area 6	No Preference	42	651.18
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75729PA0050142	Rating Area 6	No Preference	44	686.56
75729PA0050142	Rating Area 6	No Preference	45	709.66
75729PA0050142	Rating Area 6	No Preference	46	737.18
75729PA0050142	Rating Area 6	No Preference	47	768.14
75729PA0050142	Rating Area 6	No Preference	48	803.53
75729PA0050142	Rating Area 6	No Preference	49	838.42
75729PA0050142	Rating Area 6	No Preference	50	877.74
75729PA0050142	Rating Area 6	No Preference	51	916.56
75729PA0050142	Rating Area 6	No Preference	52	959.32
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75729PA0050142	Rating Area 6	No Preference	55	1095.94
75729PA0050142	Rating Area 6	No Preference	56	1146.56
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75729PA0050142	Rating Area 6	No Preference	59	1279.25
75729PA0050142	Rating Area 6	No Preference	60	1333.81
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75729PA0050142	Rating Area 6	No Preference	62	1411.95
75729PA0050142	Rating Area 6	No Preference	63	1450.77
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75729PA0050143	Rating Area 6	No Preference	16	351.77
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75729PA0050143	Rating Area 6	No Preference	58	1043.42
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75729PA0050143	Rating Area 6	No Preference	61	1150.71
75729PA0050143	Rating Area 6	No Preference	62	1176.51
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75729PA0050143	Rating Area 6	No Preference	64 and over	1228.52
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75729PA0050144	Rating Area 3	No Preference	63	1636.29
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75729PA0050146	Rating Area 3	No Preference	47	729.74
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75729PA0050146	Rating Area 3	No Preference	61	1311.94
75729PA0050146	Rating Area 3	No Preference	62	1341.35
75729PA0050146	Rating Area 3	No Preference	63	1378.23
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75729PA0050146	Rating Area 6	No Preference	51	916.56
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75729PA0050151	Rating Area 3	No Preference	63	1148.42
75729PA0050151	Rating Area 3	No Preference	64 and over	1167.09

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*	75729			
Rate Effective Date*	4/1/2025			
Rate Expiration Date*	6/30/2025			
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
75729PA0050062	Rating Area 2	No Preference	0-14	301.74
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75729PA0050062	Rating Area 2	No Preference	16	338.82
75729PA0050062	Rating Area 2	No Preference	17	349.07
75729PA0050062	Rating Area 2	No Preference	18	360.12
75729PA0050062	Rating Area 2	No Preference	19	371.16
75729PA0050062	Rating Area 2	No Preference	20	382.60
75729PA0050062	Rating Area 2	No Preference	21	394.44
75729PA0050062	Rating Area 2	No Preference	22	394.44
75729PA0050062	Rating Area 2	No Preference	23	394.44
75729PA0050062	Rating Area 2	No Preference	24	394.44
75729PA0050062	Rating Area 2	No Preference	25	396.01
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75729PA0050062	Rating Area 2	No Preference	33	472.53
75729PA0050062	Rating Area 2	No Preference	34	478.84
75729PA0050062	Rating Area 2	No Preference	35	482.00
75729PA0050062	Rating Area 2	No Preference	36	485.15
75729PA0050062	Rating Area 2	No Preference	37	488.31
75729PA0050062	Rating Area 2	No Preference	38	491.46
75729PA0050062	Rating Area 2	No Preference	39	497.77
75729PA0050062	Rating Area 2	No Preference	40	504.09
75729PA0050062	Rating Area 2	No Preference	41	513.55
75729PA0050062	Rating Area 2	No Preference	42	522.62
75729PA0050062	Rating Area 2	No Preference	43	535.25
75729PA0050062	Rating Area 2	No Preference	44	551.02
75729PA0050062	Rating Area 2	No Preference	45	569.56
75729PA0050062	Rating Area 2	No Preference	46	591.65
75729PA0050062	Rating Area 2	No Preference	47	616.50
75729PA0050062	Rating Area 2	No Preference	48	644.90
75729PA0050062	Rating Area 2	No Preference	49	672.90
75729PA0050062	Rating Area 2	No Preference	50	704.46
75729PA0050062	Rating Area 2	No Preference	51	735.62
75729PA0050062	Rating Area 2	No Preference	52	769.93
75729PA0050062	Rating Area 2	No Preference	53	804.64
75729PA0050062	Rating Area 2	No Preference	54	842.11
75729PA0050062	Rating Area 2	No Preference	55	879.59
75729PA0050062	Rating Area 2	No Preference	56	920.21
75729PA0050062	Rating Area 2	No Preference	57	961.23
75729PA0050062	Rating Area 2	No Preference	58	1005.02
75729PA0050062	Rating Area 2	No Preference	59	1026.71
75729PA0050062	Rating Area 2	No Preference	60	1070.49
75729PA0050062	Rating Area 2	No Preference	61	1108.36
75729PA0050062	Rating Area 2	No Preference	62	1133.21
75729PA0050062	Rating Area 2	No Preference	63	1164.37
75729PA0050062	Rating Area 2	No Preference	64 and over	1183.30
75729PA0050062	Rating Area 3	No Preference	0-14	286.65
75729PA0050062	Rating Area 3	No Preference	15	312.13
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75729PA0050062	Rating Area 3	No Preference	18	342.11
75729PA0050062	Rating Area 3	No Preference	19	352.60
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75729PA0050062	Rating Area 3	No Preference	24	374.72
75729PA0050062	Rating Area 3	No Preference	25	376.21
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75729PA0050062	Rating Area 3	No Preference	49	639.26
75729PA0050062	Rating Area 3	No Preference	50	669.23
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75729PA0050062	Rating Area 3	No Preference	52	731.44
75729PA0050062	Rating Area 3	No Preference	53	764.41
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75729PA0050062	Rating Area 3	No Preference	56	874.20
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75729PA0050062	Rating Area 3	No Preference	58	954.76
75729PA0050062	Rating Area 3	No Preference	59	975.37
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75729PA0050062	Rating Area 3	No Preference	62	1076.55
75729PA0050062	Rating Area 3	No Preference	63	1106.15
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75729PA0050062	Rating Area 5	No Preference	0-14	286.65
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75729PA0050062	Rating Area 6	No Preference	62	1133.21
75729PA0050062	Rating Area 6	No Preference	63	1164.37
75729PA0050062	Rating Area 6	No Preference	64 and over	1183.30

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75729PA0050062	Rating Area 7	No Preference	16	423.52
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75729PA0050062	Rating Area 7	No Preference	49	841.13
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75729PA0050062	Rating Area 7	No Preference	51	919.52
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75729PA0050062	Rating Area 7	No Preference	53	1005.80
75729PA0050062	Rating Area 7	No Preference	54	1052.64
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75729PA0050062	Rating Area 7	No Preference	58	1256.27
75729PA0050062	Rating Area 7	No Preference	59	1283.39
75729PA0050062	Rating Area 7	No Preference	60	1338.11
75729PA0050062	Rating Area 7	No Preference	61	1385.45
75729PA0050062	Rating Area 7	No Preference	62	1416.51
75729PA0050062	Rating Area 7	No Preference	63	1455.46
75729PA0050062	Rating Area 7	No Preference	64 and over	1479.12
75729PA0050062	Rating Area 9	No Preference	0-14	362.09
75729PA0050062	Rating Area 9	No Preference	15	394.28
75729PA0050062	Rating Area 9	No Preference	16	406.58
75729PA0050062	Rating Area 9	No Preference	17	418.89
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75729PA0050062	Rating Area 9	No Preference	30	537.22
75729PA0050062	Rating Area 9	No Preference	31	548.58
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75729PA0050062	Rating Area 9	No Preference	33	567.04
75729PA0050062	Rating Area 9	No Preference	34	574.61
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75729PA0050062	Rating Area 9	No Preference	37	585.97
75729PA0050062	Rating Area 9	No Preference	38	589.76
75729PA0050062	Rating Area 9	No Preference	39	597.33
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75729PA0050062	Rating Area 9	No Preference	42	627.15
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75729PA0050062	Rating Area 9	No Preference	59	1232.05
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75729PA0050062	Rating Area 9	No Preference	62	1359.85
75729PA0050062	Rating Area 9	No Preference	63	1397.24
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75729PA0050068	Rating Area 3	No Preference	50	976.32
75729PA0050068	Rating Area 3	No Preference	51	1019.51
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75729PA0050068	Rating Area 3	No Preference	54	1167.10
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75729PA0050068	Rating Area 3	No Preference	56	1275.34
75729PA0050068	Rating Area 3	No Preference	57	1332.19
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75729PA0050068	Rating Area 3	No Preference	59	1422.93
75729PA0050068	Rating Area 3	No Preference	60	1483.61
75729PA0050068	Rating Area 3	No Preference	61	1536.09
75729PA0050068	Rating Area 3	No Preference	62	1570.53
75729PA0050068	Rating Area 3	No Preference	63	1613.72
75729PA0050068	Rating Area 3	No Preference	64 and over	1639.96
75729PA0050068	Rating Area 6	No Preference	0-14	440.20
75729PA0050068	Rating Area 6	No Preference	15	479.33
75729PA0050068	Rating Area 6	No Preference	16	494.29
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75729PA0050068	Rating Area 6	No Preference	33	689.36
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75729PA0050068	Rating Area 6	No Preference	39	726.18
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75729PA0050068	Rating Area 6	No Preference	54	1228.53
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75729PA0050068	Rating Area 6	No Preference	56	1342.46
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75729PA0050070	Rating Area 9	No Preference	47	1089.06
75729PA0050070	Rating Area 9	No Preference	48	1139.23
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75729PA0050070	Rating Area 9	No Preference	50	1244.44
75729PA0050070	Rating Area 9	No Preference	51	1299.49
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75729PA0050070	Rating Area 9	No Preference	54	1487.62
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75729PA0050070	Rating Area 9	No Preference	58	1775.38

75729PA0050070	Rating Area 9	No Preference	59	1813.71
75729PA0050070	Rating Area 9	No Preference	60	1891.05
75729PA0050070	Rating Area 9	No Preference	61	1957.94
75729PA0050070	Rating Area 9	No Preference	62	2001.84
75729PA0050070	Rating Area 9	No Preference	63	2056.88
75729PA0050070	Rating Area 9	No Preference	64 and over	2090.33
75729PA0050071	Rating Area 2	No Preference	0-14	400.73
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75729PA0050071	Rating Area 2	No Preference	18	478.25
75729PA0050071	Rating Area 2	No Preference	19	492.92
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75729PA0050073	Rating Area 5	No Preference	61	1142.29
75729PA0050073	Rating Area 5	No Preference	62	1167.90
75729PA0050073	Rating Area 5	No Preference	63	1200.02
75729PA0050073	Rating Area 5	No Preference	64 and over	1219.53
75729PA0050073	Rating Area 6	No Preference	0-14	327.35
75729PA0050073	Rating Area 6	No Preference	15	356.44
75729PA0050073	Rating Area 6	No Preference	16	367.57
75729PA0050073	Rating Area 6	No Preference	17	378.70
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75729PA0050073	Rating Area 6	No Preference	20	415.07
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75729PA0050073	Rating Area 6	No Preference	23	427.91
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75729PA0050073	Rating Area 6	No Preference	31	495.94
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75729PA0050073	Rating Area 6	No Preference	34	519.48
75729PA0050073	Rating Area 6	No Preference	35	522.90
75729PA0050073	Rating Area 6	No Preference	36	526.32
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75729PA0050073	Rating Area 6	No Preference	38	533.17
75729PA0050073	Rating Area 6	No Preference	39	540.02
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75729PA0050073	Rating Area 6	No Preference	63	1263.18
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75729PA0050073	Rating Area 7	No Preference	63	1578.97
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75729PA0050078	Rating Area 9	No Preference	63	1899.69
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75729PA0050079	Rating Area 2	No Preference	24	457.49
75729PA0050079	Rating Area 2	No Preference	25	459.31
75729PA0050079	Rating Area 2	No Preference	26	468.46
75729PA0050079	Rating Area 2	No Preference	27	479.44
75729PA0050079	Rating Area 2	No Preference	28	497.28
75729PA0050079	Rating Area 2	No Preference	29	511.92
75729PA0050079	Rating Area 2	No Preference	30	519.24
75729PA0050079	Rating Area 2	No Preference	31	530.22
75729PA0050079	Rating Area 2	No Preference	32	541.20
75729PA0050079	Rating Area 2	No Preference	33	548.06
75729PA0050079	Rating Area 2	No Preference	34	555.38
75729PA0050079	Rating Area 2	No Preference	35	559.04
75729PA0050079	Rating Area 2	No Preference	36	562.70
75729PA0050079	Rating Area 2	No Preference	37	566.36
75729PA0050079	Rating Area 2	No Preference	38	570.02
75729PA0050079	Rating Area 2	No Preference	39	577.34
75729PA0050079	Rating Area 2	No Preference	40	584.66
75729PA0050079	Rating Area 2	No Preference	41	595.64
75729PA0050079	Rating Area 2	No Preference	42	606.16
75729PA0050079	Rating Area 2	No Preference	43	620.80
75729PA0050079	Rating Area 2	No Preference	44	639.10
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75729PA0050079	Rating Area 2	No Preference	46	686.22
75729PA0050079	Rating Area 2	No Preference	47	715.04
75729PA0050079	Rating Area 2	No Preference	48	747.98
75729PA0050079	Rating Area 2	No Preference	49	780.46
75729PA0050079	Rating Area 2	No Preference	50	817.06
75729PA0050079	Rating Area 2	No Preference	51	853.20
75729PA0050079	Rating Area 2	No Preference	52	893.00
75729PA0050079	Rating Area 2	No Preference	53	933.26
75729PA0050079	Rating Area 2	No Preference	54	976.72
75729PA0050079	Rating Area 2	No Preference	55	1020.18
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75729PA0050079	Rating Area 2	No Preference	57	1114.88
75729PA0050079	Rating Area 2	No Preference	58	1165.66
75729PA0050079	Rating Area 2	No Preference	59	1190.83
75729PA0050079	Rating Area 2	No Preference	60	1241.61
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75729PA0050079	Rating Area 2	No Preference	62	1314.35
75729PA0050079	Rating Area 2	No Preference	63	1350.49
75729PA0050079	Rating Area 2	No Preference	64 and over	1372.45
75729PA0050079	Rating Area 3	No Preference	0-14	332.48
75729PA0050079	Rating Area 3	No Preference	15	362.03
75729PA0050079	Rating Area 3	No Preference	16	373.33
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75729PA0050079	Rating Area 3	No Preference	29	486.33
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75729PA0050079	Rating Area 6	No Preference	50	817.06
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75729PA0050079	Rating Area 6	No Preference	63	1350.49
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75729PA0050079	Rating Area 7	No Preference	15	476.35
75729PA0050079	Rating Area 7	No Preference	16	491.22
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75729PA0050079	Rating Area 7	No Preference	31	662.78
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75729PA0050079	Rating Area 7	No Preference	33	685.08
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75729PA0050079	Rating Area 7	No Preference	58	1457.08
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75729PA0050079	Rating Area 7	No Preference	62	1642.93
75729PA0050079	Rating Area 7	No Preference	63	1688.11
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75729PA0050079	Rating Area 9	No Preference	16	471.57
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75729PA0050079	Rating Area 9	No Preference	22	548.98
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75729PA0050079	Rating Area 9	No Preference	54	1172.07
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75729PA0050079	Rating Area 9	No Preference	63	1620.58
75729PA0050079	Rating Area 9	No Preference	64 and over	1646.94
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75729PA0050080	Rating Area 2	No Preference	52	1220.60
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75729PA0050080	Rating Area 2	No Preference	55	1394.43
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75729PA0050080	Rating Area 2	No Preference	57	1523.87
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75729PA0050080	Rating Area 2	No Preference	63	1845.90
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75729PA0050080	Rating Area 3	No Preference	28	645.72
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75729PA0050080	Rating Area 3	No Preference	31	688.49
75729PA0050080	Rating Area 3	No Preference	32	702.75
75729PA0050080	Rating Area 3	No Preference	33	711.66
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75729PA0050080	Rating Area 3	No Preference	49	1013.43
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75729PA0050080	Rating Area 3	No Preference	51	1107.89
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75729PA0050080	Rating Area 3	No Preference	54	1268.28
75729PA0050080	Rating Area 3	No Preference	55	1324.71
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75729PA0050080	Rating Area 3	No Preference	60	1612.23
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75729PA0050080	Rating Area 3	No Preference	62	1706.68
75729PA0050080	Rating Area 3	No Preference	63	1753.61
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75729PA0050080	Rating Area 5	No Preference	27	622.55
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75729PA0050080	Rating Area 5	No Preference	50	1060.96
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75729PA0050080	Rating Area 5	No Preference	55	1324.71
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75729PA0050080	Rating Area 5	No Preference	62	1706.68
75729PA0050080	Rating Area 5	No Preference	63	1753.61
75729PA0050080	Rating Area 5	No Preference	64 and over	1782.12
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75729PA0050080	Rating Area 6	No Preference	16	537.14
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75729PA0050080	Rating Area 6	No Preference	18	570.90
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75729PA0050080	Rating Area 6	No Preference	29	699.72
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75729PA0050080	Rating Area 6	No Preference	38	779.13
75729PA0050080	Rating Area 6	No Preference	39	789.14
75729PA0050080	Rating Area 6	No Preference	40	799.14
75729PA0050080	Rating Area 6	No Preference	41	814.15
75729PA0050080	Rating Area 6	No Preference	42	828.53
75729PA0050080	Rating Area 6	No Preference	43	848.54
75729PA0050080	Rating Area 6	No Preference	44	873.55
75729PA0050080	Rating Area 6	No Preference	45	902.94
75729PA0050080	Rating Area 6	No Preference	46	937.96
75729PA0050080	Rating Area 6	No Preference	47	977.35
75729PA0050080	Rating Area 6	No Preference	48	1022.38
75729PA0050080	Rating Area 6	No Preference	49	1066.77
75729PA0050080	Rating Area 6	No Preference	50	1116.80
75729PA0050080	Rating Area 6	No Preference	51	1166.20
75729PA0050080	Rating Area 6	No Preference	52	1220.60
75729PA0050080	Rating Area 6	No Preference	53	1275.62
75729PA0050080	Rating Area 6	No Preference	54	1335.03
75729PA0050080	Rating Area 6	No Preference	55	1394.43
75729PA0050080	Rating Area 6	No Preference	56	1458.84
75729PA0050080	Rating Area 6	No Preference	57	1523.87
75729PA0050080	Rating Area 6	No Preference	58	1593.28
75729PA0050080	Rating Area 6	No Preference	59	1627.67
75729PA0050080	Rating Area 6	No Preference	60	1697.08
75729PA0050080	Rating Area 6	No Preference	61	1757.11
75729PA0050080	Rating Area 6	No Preference	62	1796.50
75729PA0050080	Rating Area 6	No Preference	63	1845.90
75729PA0050080	Rating Area 6	No Preference	64 and over	1875.92
75729PA0050080	Rating Area 7	No Preference	0-14	597.95
75729PA0050080	Rating Area 7	No Preference	15	651.10
75729PA0050080	Rating Area 7	No Preference	16	671.42
75729PA0050080	Rating Area 7	No Preference	17	691.74
75729PA0050080	Rating Area 7	No Preference	18	713.63
75729PA0050080	Rating Area 7	No Preference	19	735.52
75729PA0050080	Rating Area 7	No Preference	20	758.18
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75729PA0050080	Rating Area 7	No Preference	22	781.64

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75729PA0050080	Rating Area 7	No Preference	55	1743.04
75729PA0050080	Rating Area 7	No Preference	56	1823.55
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75729PA0050080	Rating Area 7	No Preference	58	1991.60
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75729PA0050080	Rating Area 7	No Preference	61	2196.39
75729PA0050080	Rating Area 7	No Preference	62	2245.63
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75729PA0050080	Rating Area 7	No Preference	64 and over	2344.90
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75729PA0050080	Rating Area 9	No Preference	54	1602.03
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75729PA0050080	Rating Area 9	No Preference	58	1911.94
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75729PA0050080	Rating Area 9	No Preference	63	2215.08
75729PA0050080	Rating Area 9	No Preference	64 and over	2251.10
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75729PA0050082	Rating Area 3	No Preference	22	598.36
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75729PA0050082	Rating Area 3	No Preference	62	1719.06
75729PA0050082	Rating Area 3	No Preference	63	1766.33
75729PA0050082	Rating Area 3	No Preference	64 and over	1795.05
75729PA0050082	Rating Area 6	No Preference	0-14	481.83
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75729PA0050082	Rating Area 6	No Preference	57	1534.93
75729PA0050082	Rating Area 6	No Preference	58	1604.84
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75729PA0050082	Rating Area 6	No Preference	63	1859.30
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75729PA0050082	Rating Area 9	No Preference	63	2231.16
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75729PA0050096	Rating Area 2	No Preference	53	1059.00
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75729PA0050096	Rating Area 2	No Preference	57	1265.09
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75729PA0050096	Rating Area 3	No Preference	0-14	377.27
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75729PA0050096	Rating Area 3	No Preference	36	606.59
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75729PA0050096	Rating Area 3	No Preference	39	622.37
75729PA0050096	Rating Area 3	No Preference	40	630.26
75729PA0050096	Rating Area 3	No Preference	41	642.09
75729PA0050096	Rating Area 3	No Preference	42	653.44
75729PA0050096	Rating Area 3	No Preference	43	669.22
75729PA0050096	Rating Area 3	No Preference	44	688.94
75729PA0050096	Rating Area 3	No Preference	45	712.12
75729PA0050096	Rating Area 3	No Preference	46	739.74
75729PA0050096	Rating Area 3	No Preference	47	770.81
75729PA0050096	Rating Area 3	No Preference	48	806.32
75729PA0050096	Rating Area 3	No Preference	49	841.33

75729PA0050096	Rating Area 3	No Preference	50	880.78
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75729PA0050096	Rating Area 3	No Preference	55	1099.75
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75729PA0050096	Rating Area 3	No Preference	58	1256.57
75729PA0050096	Rating Area 3	No Preference	59	1283.70
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75729PA0050096	Rating Area 3	No Preference	61	1385.78
75729PA0050096	Rating Area 3	No Preference	62	1416.85
75729PA0050096	Rating Area 3	No Preference	63	1455.81
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75729PA0050096	Rating Area 5	No Preference	0-14	377.27
75729PA0050096	Rating Area 5	No Preference	15	410.80
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75729PA0050096	Rating Area 6	No Preference	62	1491.42
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75729PA0050096	Rating Area 9	No Preference	62	1789.70
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75729PA0050097	Rating Area 9	No Preference	46	937.79
75729PA0050097	Rating Area 9	No Preference	47	977.18
75729PA0050097	Rating Area 9	No Preference	48	1022.19
75729PA0050097	Rating Area 9	No Preference	49	1066.58
75729PA0050097	Rating Area 9	No Preference	50	1116.59
75729PA0050097	Rating Area 9	No Preference	51	1165.98
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75729PA0050097	Rating Area 9	No Preference	53	1275.39
75729PA0050097	Rating Area 9	No Preference	54	1334.79
75729PA0050097	Rating Area 9	No Preference	55	1394.18
75729PA0050097	Rating Area 9	No Preference	56	1458.57
75729PA0050097	Rating Area 9	No Preference	57	1523.59
75729PA0050097	Rating Area 9	No Preference	58	1592.99
75729PA0050097	Rating Area 9	No Preference	59	1627.38
75729PA0050097	Rating Area 9	No Preference	60	1696.77
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75729PA0050097	Rating Area 9	No Preference	62	1796.18
75729PA0050097	Rating Area 9	No Preference	63	1845.57
75729PA0050097	Rating Area 9	No Preference	64 and over	1875.58
75729PA0050102	Rating Area 2	No Preference	0-14	421.52
75729PA0050102	Rating Area 2	No Preference	15	458.98
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75729PA0050102	Rating Area 2	No Preference	18	503.06
75729PA0050102	Rating Area 2	No Preference	19	518.49
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75729PA0050102	Rating Area 2	No Preference	21	551.01
75729PA0050102	Rating Area 2	No Preference	22	551.01
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75729PA0050102	Rating Area 2	No Preference	25	553.21
75729PA0050102	Rating Area 2	No Preference	26	564.23
75729PA0050102	Rating Area 2	No Preference	27	577.45
75729PA0050102	Rating Area 2	No Preference	28	598.94
75729PA0050102	Rating Area 2	No Preference	29	616.57
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75729PA0050102	Rating Area 2	No Preference	31	638.61
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75729PA0050102	Rating Area 2	No Preference	35	673.32
75729PA0050102	Rating Area 2	No Preference	36	677.73
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75729PA0050102	Rating Area 2	No Preference	43	747.71
75729PA0050102	Rating Area 2	No Preference	44	769.75
75729PA0050102	Rating Area 2	No Preference	45	795.65
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75729PA0050102	Rating Area 2	No Preference	47	861.22
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75729PA0050102	Rating Area 2	No Preference	53	1124.04
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75729PA0050102	Rating Area 2	No Preference	58	1403.95
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75729PA0050102	Rating Area 2	No Preference	61	1548.32
75729PA0050102	Rating Area 2	No Preference	62	1583.03
75729PA0050102	Rating Area 2	No Preference	63	1626.56
75729PA0050102	Rating Area 2	No Preference	64 and over	1653.01
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75729PA0050102	Rating Area 3	No Preference	32	619.24
75729PA0050102	Rating Area 3	No Preference	33	627.10
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75729PA0050102	Rating Area 6	No Preference	54	1176.39
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75729PA0050102	Rating Area 6	No Preference	57	1342.79
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75729PA0050102	Rating Area 6	No Preference	62	1583.03
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75729PA0050102	Rating Area 6	No Preference	64 and over	1653.01
75729PA0050102	Rating Area 7	No Preference	0-14	526.90
75729PA0050102	Rating Area 7	No Preference	15	573.73
75729PA0050102	Rating Area 7	No Preference	16	591.64
75729PA0050102	Rating Area 7	No Preference	17	609.55
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75729PA0050102	Rating Area 7	No Preference	62	1978.79
75729PA0050102	Rating Area 7	No Preference	63	2033.20
75729PA0050102	Rating Area 7	No Preference	64 and over	2066.26
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75729PA0050102	Rating Area 9	No Preference	18	603.68
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75729PA0050102	Rating Area 9	No Preference	33	792.12
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75729PA0050102	Rating Area 9	No Preference	58	1684.74
75729PA0050102	Rating Area 9	No Preference	59	1721.11
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75729PA0050102	Rating Area 9	No Preference	61	1857.98
75729PA0050102	Rating Area 9	No Preference	62	1899.63
75729PA0050102	Rating Area 9	No Preference	63	1951.87
75729PA0050102	Rating Area 9	No Preference	64 and over	1983.61
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75729PA0050103	Rating Area 2	No Preference	33	674.57
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75729PA0050103	Rating Area 2	No Preference	35	688.08
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75729PA0050103	Rating Area 2	No Preference	62	1617.73
75729PA0050103	Rating Area 2	No Preference	63	1662.21
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75729PA0050103	Rating Area 3	No Preference	51	997.64
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75729PA0050103	Rating Area 3	No Preference	58	1362.99
75729PA0050103	Rating Area 3	No Preference	59	1392.41
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75729PA0050103	Rating Area 3	No Preference	61	1503.14

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75729PA0050103	Rating Area 5	No Preference	58	1362.99
75729PA0050103	Rating Area 5	No Preference	59	1392.41
75729PA0050103	Rating Area 5	No Preference	60	1451.79
75729PA0050103	Rating Area 5	No Preference	61	1503.14
75729PA0050103	Rating Area 5	No Preference	62	1536.84
75729PA0050103	Rating Area 5	No Preference	63	1579.10
75729PA0050103	Rating Area 5	No Preference	64 and over	1604.78
75729PA0050103	Rating Area 6	No Preference	0-14	430.76
75729PA0050103	Rating Area 6	No Preference	15	469.04
75729PA0050103	Rating Area 6	No Preference	16	483.68
75729PA0050103	Rating Area 6	No Preference	17	498.32
75729PA0050103	Rating Area 6	No Preference	18	514.09
75729PA0050103	Rating Area 6	No Preference	19	529.86
75729PA0050103	Rating Area 6	No Preference	20	546.19
75729PA0050103	Rating Area 6	No Preference	21	563.08
75729PA0050103	Rating Area 6	No Preference	22	563.08
75729PA0050103	Rating Area 6	No Preference	23	563.08
75729PA0050103	Rating Area 6	No Preference	24	563.08
75729PA0050103	Rating Area 6	No Preference	25	565.33
75729PA0050103	Rating Area 6	No Preference	26	576.59
75729PA0050103	Rating Area 6	No Preference	27	590.11
75729PA0050103	Rating Area 6	No Preference	28	612.07
75729PA0050103	Rating Area 6	No Preference	29	630.09
75729PA0050103	Rating Area 6	No Preference	30	639.09
75729PA0050103	Rating Area 6	No Preference	31	652.61
75729PA0050103	Rating Area 6	No Preference	32	666.12
75729PA0050103	Rating Area 6	No Preference	33	674.57
75729PA0050103	Rating Area 6	No Preference	34	683.58
75729PA0050103	Rating Area 6	No Preference	35	688.08
75729PA0050103	Rating Area 6	No Preference	36	692.59
75729PA0050103	Rating Area 6	No Preference	37	697.09
75729PA0050103	Rating Area 6	No Preference	38	701.60
75729PA0050103	Rating Area 6	No Preference	39	710.61
75729PA0050103	Rating Area 6	No Preference	40	719.61
75729PA0050103	Rating Area 6	No Preference	41	733.13
75729PA0050103	Rating Area 6	No Preference	42	746.08
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75729PA0050103	Rating Area 6	No Preference	46	844.62
75729PA0050103	Rating Area 6	No Preference	47	880.09
75729PA0050103	Rating Area 6	No Preference	48	920.63
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75729PA0050103	Rating Area 6	No Preference	50	1005.66
75729PA0050103	Rating Area 6	No Preference	51	1050.14
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75729PA0050103	Rating Area 6	No Preference	55	1255.67
75729PA0050103	Rating Area 6	No Preference	56	1313.66
75729PA0050103	Rating Area 6	No Preference	57	1372.22
75729PA0050103	Rating Area 6	No Preference	58	1434.73
75729PA0050103	Rating Area 6	No Preference	59	1465.69
75729PA0050103	Rating Area 6	No Preference	60	1528.20
75729PA0050103	Rating Area 6	No Preference	61	1582.25
75729PA0050103	Rating Area 6	No Preference	62	1617.73
75729PA0050103	Rating Area 6	No Preference	63	1662.21
75729PA0050103	Rating Area 6	No Preference	64 and over	1689.24
75729PA0050103	Rating Area 7	No Preference	0-14	538.44
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75729PA0050103	Rating Area 7	No Preference	20	682.73
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75729PA0050103	Rating Area 7	No Preference	22	703.85
75729PA0050103	Rating Area 7	No Preference	23	703.85
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75729PA0050103	Rating Area 7	No Preference	25	706.66
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75729PA0050103	Rating Area 7	No Preference	27	737.63
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75729PA0050103	Rating Area 7	No Preference	32	832.65
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75729PA0050103	Rating Area 7	No Preference	35	860.10
75729PA0050103	Rating Area 7	No Preference	36	865.73
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75729PA0050103	Rating Area 7	No Preference	39	888.26
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75729PA0050103	Rating Area 7	No Preference	44	983.28
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75729PA0050103	Rating Area 7	No Preference	48	1150.79
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75729PA0050103	Rating Area 7	No Preference	54	1502.72
75729PA0050103	Rating Area 7	No Preference	55	1569.58
75729PA0050103	Rating Area 7	No Preference	56	1642.08
75729PA0050103	Rating Area 7	No Preference	57	1715.28
75729PA0050103	Rating Area 7	No Preference	58	1793.41
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75729PA0050103	Rating Area 7	No Preference	60	1910.25
75729PA0050103	Rating Area 7	No Preference	61	1977.81
75729PA0050103	Rating Area 7	No Preference	62	2022.16
75729PA0050103	Rating Area 7	No Preference	63	2077.76
75729PA0050103	Rating Area 7	No Preference	64 and over	2111.55
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75729PA0050103	Rating Area 9	No Preference	16	580.42
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75729PA0050103	Rating Area 9	No Preference	18	616.91
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75729PA0050103	Rating Area 9	No Preference	27	708.13
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75729PA0050103	Rating Area 9	No Preference	29	756.10
75729PA0050103	Rating Area 9	No Preference	30	766.91
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75729PA0050103	Rating Area 9	No Preference	38	841.92
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75729PA0050103	Rating Area 9	No Preference	62	1941.27
75729PA0050103	Rating Area 9	No Preference	63	1994.65
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75729PA0050104	Rating Area 2	No Preference	26	558.14
75729PA0050104	Rating Area 2	No Preference	27	571.22
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75729PA0050104	Rating Area 2	No Preference	29	609.92
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75729PA0050104	Rating Area 2	No Preference	31	631.73
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75729PA0050104	Rating Area 2	No Preference	50	973.48
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75729PA0050104	Rating Area 2	No Preference	56	1271.63
75729PA0050104	Rating Area 2	No Preference	57	1328.31
75729PA0050104	Rating Area 2	No Preference	58	1388.82
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75729PA0050104	Rating Area 2	No Preference	63	1609.02
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75729PA0050104	Rating Area 3	No Preference	15	431.33
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75729PA0050104	Rating Area 3	No Preference	29	579.43
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75729PA0050104	Rating Area 3	No Preference	32	612.57
75729PA0050104	Rating Area 3	No Preference	33	620.33
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75729PA0050104	Rating Area 3	No Preference	47	809.33
75729PA0050104	Rating Area 3	No Preference	48	846.62
75729PA0050104	Rating Area 3	No Preference	49	883.38
75729PA0050104	Rating Area 3	No Preference	50	924.80
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75729PA0050104	Rating Area 3	No Preference	56	1208.05
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75729PA0050104	Rating Area 3	No Preference	60	1405.33
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75729PA0050104	Rating Area 5	No Preference	63	1528.57
75729PA0050104	Rating Area 5	No Preference	64 and over	1553.42
75729PA0050104	Rating Area 6	No Preference	0-14	416.97
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75729PA0050104	Rating Area 6	No Preference	16	468.21
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75729PA0050104	Rating Area 6	No Preference	20	528.71
75729PA0050104	Rating Area 6	No Preference	21	545.07
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75729PA0050104	Rating Area 6	No Preference	27	571.22
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75729PA0050104	Rating Area 6	No Preference	29	609.92
75729PA0050104	Rating Area 6	No Preference	30	618.64
75729PA0050104	Rating Area 6	No Preference	31	631.73
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75729PA0050104	Rating Area 6	No Preference	51	1016.54
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75729PA0050104	Rating Area 6	No Preference	53	1111.92
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75729PA0050104	Rating Area 6	No Preference	63	1609.02
75729PA0050104	Rating Area 6	No Preference	64 and over	1635.18
75729PA0050104	Rating Area 7	No Preference	0-14	521.21
75729PA0050104	Rating Area 7	No Preference	15	567.54
75729PA0050104	Rating Area 7	No Preference	16	585.26
75729PA0050104	Rating Area 7	No Preference	17	602.97
75729PA0050104	Rating Area 7	No Preference	18	622.05
75729PA0050104	Rating Area 7	No Preference	19	641.13
75729PA0050104	Rating Area 7	No Preference	20	660.89
75729PA0050104	Rating Area 7	No Preference	21	681.33
75729PA0050104	Rating Area 7	No Preference	22	681.33
75729PA0050104	Rating Area 7	No Preference	23	681.33
75729PA0050104	Rating Area 7	No Preference	24	681.33
75729PA0050104	Rating Area 7	No Preference	25	684.05
75729PA0050104	Rating Area 7	No Preference	26	697.68
75729PA0050104	Rating Area 7	No Preference	27	714.03
75729PA0050104	Rating Area 7	No Preference	28	740.60
75729PA0050104	Rating Area 7	No Preference	29	762.40
75729PA0050104	Rating Area 7	No Preference	30	773.31
75729PA0050104	Rating Area 7	No Preference	31	789.66
75729PA0050104	Rating Area 7	No Preference	32	806.01
75729PA0050104	Rating Area 7	No Preference	33	816.23
75729PA0050104	Rating Area 7	No Preference	34	827.13
75729PA0050104	Rating Area 7	No Preference	35	832.58
75729PA0050104	Rating Area 7	No Preference	36	838.03
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75729PA0050104	Rating Area 7	No Preference	38	848.93
75729PA0050104	Rating Area 7	No Preference	39	859.83
75729PA0050104	Rating Area 7	No Preference	40	870.73
75729PA0050104	Rating Area 7	No Preference	41	887.09
75729PA0050104	Rating Area 7	No Preference	42	902.76
75729PA0050104	Rating Area 7	No Preference	43	924.56
75729PA0050104	Rating Area 7	No Preference	44	951.81
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75729PA0050104	Rating Area 7	No Preference	47	1064.91
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75729PA0050104	Rating Area 7	No Preference	49	1162.34
75729PA0050104	Rating Area 7	No Preference	50	1216.85
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75729PA0050104	Rating Area 7	No Preference	54	1454.63
75729PA0050104	Rating Area 7	No Preference	55	1519.36
75729PA0050104	Rating Area 7	No Preference	56	1589.53
75729PA0050104	Rating Area 7	No Preference	57	1660.39
75729PA0050104	Rating Area 7	No Preference	58	1736.02
75729PA0050104	Rating Area 7	No Preference	59	1773.49
75729PA0050104	Rating Area 7	No Preference	60	1849.12
75729PA0050104	Rating Area 7	No Preference	61	1914.53
75729PA0050104	Rating Area 7	No Preference	62	1957.45
75729PA0050104	Rating Area 7	No Preference	63	2011.28
75729PA0050104	Rating Area 7	No Preference	64 and over	2043.98
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75729PA0050104	Rating Area 9	No Preference	15	544.84
75729PA0050104	Rating Area 9	No Preference	16	561.85
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75729PA0050104	Rating Area 9	No Preference	18	597.17
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75729PA0050104	Rating Area 9	No Preference	38	814.98
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75729PA0050104	Rating Area 9	No Preference	50	1168.17
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75729PA0050104	Rating Area 9	No Preference	53	1334.31
75729PA0050104	Rating Area 9	No Preference	54	1396.45
75729PA0050104	Rating Area 9	No Preference	55	1458.58
75729PA0050104	Rating Area 9	No Preference	56	1525.95
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75729PA0050104	Rating Area 9	No Preference	62	1879.15
75729PA0050104	Rating Area 9	No Preference	63	1930.82
75729PA0050104	Rating Area 9	No Preference	64 and over	1962.22
75729PA0050105	Rating Area 2	No Preference	0-14	341.24
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75729PA0050105	Rating Area 2	No Preference	17	394.76
75729PA0050105	Rating Area 2	No Preference	18	407.25
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75729PA0050105	Rating Area 2	No Preference	22	446.07
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75729PA0050105	Rating Area 2	No Preference	35	545.09
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75729PA0050105	Rating Area 2	No Preference	53	909.96
75729PA0050105	Rating Area 2	No Preference	54	952.34
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75729PA0050105	Rating Area 6	No Preference	49	760.98
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75729PA0050105	Rating Area 6	No Preference	62	1281.53
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75729PA0050105	Rating Area 6	No Preference	64 and over	1338.18
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75729PA0050105	Rating Area 7	No Preference	49	951.23
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75729PA0050105	Rating Area 7	No Preference	52	1088.39
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75729PA0050105	Rating Area 7	No Preference	59	1451.37
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75729PA0050105	Rating Area 7	No Preference	61	1566.79
75729PA0050105	Rating Area 7	No Preference	62	1601.92
75729PA0050105	Rating Area 7	No Preference	63	1645.97
75729PA0050105	Rating Area 7	No Preference	64 and over	1672.73
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75729PA0050107	Rating Area 2	No Preference	39	478.28
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75729PA0050107	Rating Area 2	No Preference	51	706.81
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75729PA0050107	Rating Area 2	No Preference	56	884.17
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75729PA0050107	Rating Area 2	No Preference	62	1088.82
75729PA0050107	Rating Area 2	No Preference	63	1118.76
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75729PA0050107	Rating Area 3	No Preference	28	391.36
75729PA0050107	Rating Area 3	No Preference	29	402.88
75729PA0050107	Rating Area 3	No Preference	30	408.64
75729PA0050107	Rating Area 3	No Preference	31	417.28

75729PA0050107	Rating Area 6	No Preference	41	493.44
75729PA0050107	Rating Area 6	No Preference	42	502.16
75729PA0050107	Rating Area 6	No Preference	43	514.28
75729PA0050107	Rating Area 6	No Preference	44	529.44
75729PA0050107	Rating Area 6	No Preference	45	547.25
75729PA0050107	Rating Area 6	No Preference	46	568.48
75729PA0050107	Rating Area 6	No Preference	47	592.35
75729PA0050107	Rating Area 6	No Preference	48	619.64
75729PA0050107	Rating Area 6	No Preference	49	646.55
75729PA0050107	Rating Area 6	No Preference	50	676.87
75729PA0050107	Rating Area 6	No Preference	51	706.81
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75729PA0050107	Rating Area 6	No Preference	53	773.13
75729PA0050107	Rating Area 6	No Preference	54	809.13
75729PA0050107	Rating Area 6	No Preference	55	845.14
75729PA0050107	Rating Area 6	No Preference	56	884.17
75729PA0050107	Rating Area 6	No Preference	57	923.59
75729PA0050107	Rating Area 6	No Preference	58	965.65
75729PA0050107	Rating Area 6	No Preference	59	986.50
75729PA0050107	Rating Area 6	No Preference	60	1028.57
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75729PA0050107	Rating Area 6	No Preference	62	1088.82
75729PA0050107	Rating Area 6	No Preference	63	1118.76
75729PA0050107	Rating Area 6	No Preference	64 and over	1136.96
75729PA0050107	Rating Area 7	No Preference	0-14	362.40
75729PA0050107	Rating Area 7	No Preference	15	394.62
75729PA0050107	Rating Area 7	No Preference	16	406.94
75729PA0050107	Rating Area 7	No Preference	17	419.25
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75729PA0050107	Rating Area 7	No Preference	20	459.52
75729PA0050107	Rating Area 7	No Preference	21	473.74
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75729PA0050107	Rating Area 7	No Preference	27	496.47
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75729PA0050107	Rating Area 7	No Preference	29	530.11
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75729PA0050107	Rating Area 7	No Preference	32	560.42
75729PA0050107	Rating Area 7	No Preference	33	567.53
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75729PA0050107	Rating Area 7	No Preference	35	578.90
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75729PA0050107	Rating Area 7	No Preference	38	590.27
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75729PA0050107	Rating Area 7	No Preference	40	605.43
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75729PA0050107	Rating Area 7	No Preference	53	966.41
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75729PA0050107	Rating Area 7	No Preference	55	1056.42
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75729PA0050107	Rating Area 7	No Preference	58	1207.07
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75729PA0050107	Rating Area 7	No Preference	61	1331.18
75729PA0050107	Rating Area 7	No Preference	62	1361.03
75729PA0050107	Rating Area 7	No Preference	63	1398.45
75729PA0050107	Rating Area 7	No Preference	64 and over	1421.19
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75729PA0050107	Rating Area 9	No Preference	27	476.61
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75729PA0050107	Rating Area 9	No Preference	37	563.02
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75729PA0050107	Rating Area 9	No Preference	41	592.13
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75729PA0050107	Rating Area 9	No Preference	43	617.14
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75729PA0050107	Rating Area 9	No Preference	52	887.73
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75729PA0050107	Rating Area 9	No Preference	54	970.96
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75729PA0050107	Rating Area 9	No Preference	57	1108.30
75729PA0050107	Rating Area 9	No Preference	58	1158.78
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75729PA0050107	Rating Area 9	No Preference	60	1234.28
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75729PA0050107	Rating Area 9	No Preference	63	1342.52
75729PA0050107	Rating Area 9	No Preference	64 and over	1364.35
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75729PA0050108	Rating Area 3	No Preference	55	953.55
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75729PA0050108	Rating Area 3	No Preference	58	1089.53
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75729PA0050108	Rating Area 3	No Preference	60	1160.51
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75729PA0050108	Rating Area 3	No Preference	62	1228.50
75729PA0050108	Rating Area 3	No Preference	63	1262.28
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75729PA0050108	Rating Area 6	No Preference	28	489.27
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75729PA0050108	Rating Area 6	No Preference	30	510.87
75729PA0050108	Rating Area 6	No Preference	31	521.67
75729PA0050108	Rating Area 6	No Preference	32	532.48
75729PA0050108	Rating Area 6	No Preference	33	539.23
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75729PA0050108	Rating Area 6	No Preference	35	550.03
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75729PA0050108	Rating Area 6	No Preference	40	575.24
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75729PA0050108	Rating Area 6	No Preference	54	960.98
75729PA0050108	Rating Area 6	No Preference	55	1003.74
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75729PA0050108	Rating Area 6	No Preference	60	1221.59
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75729PA0050108	Rating Area 6	No Preference	62	1293.16
75729PA0050108	Rating Area 6	No Preference	63	1328.72
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75729PA0050108	Rating Area 9	No Preference	20	523.92
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75729PA0050108	Rating Area 9	No Preference	55	1204.49
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75729PA0050108	Rating Area 9	No Preference	57	1316.29
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75729PA0050108	Rating Area 9	No Preference	62	1551.79
75729PA0050108	Rating Area 9	No Preference	63	1594.46
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75729PA0050127	Rating Area 2	No Preference	35	666.06
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75729PA0050127	Rating Area 2	No Preference	45	787.07
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75729PA0050127	Rating Area 2	No Preference	58	1388.82
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75729PA0050127	Rating Area 2	No Preference	61	1531.62
75729PA0050127	Rating Area 2	No Preference	62	1565.96
75729PA0050127	Rating Area 2	No Preference	63	1609.02
75729PA0050127	Rating Area 2	No Preference	64 and over	1635.18
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75729PA0050127	Rating Area 6	No Preference	51	1016.54
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75729PA0050127	Rating Area 6	No Preference	53	1111.92
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75729PA0050127	Rating Area 6	No Preference	55	1215.49
75729PA0050127	Rating Area 6	No Preference	56	1271.63
75729PA0050127	Rating Area 6	No Preference	57	1328.31
75729PA0050127	Rating Area 6	No Preference	58	1388.82
75729PA0050127	Rating Area 6	No Preference	59	1418.79
75729PA0050127	Rating Area 6	No Preference	60	1479.30
75729PA0050127	Rating Area 6	No Preference	61	1531.62
75729PA0050127	Rating Area 6	No Preference	62	1565.96
75729PA0050127	Rating Area 6	No Preference	63	1609.02
75729PA0050127	Rating Area 6	No Preference	64 and over	1635.18
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75729PA0050127	Rating Area 7	No Preference	15	567.54
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75729PA0050127	Rating Area 7	No Preference	19	641.13
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75729PA0050127	Rating Area 7	No Preference	21	681.33
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75729PA0050127	Rating Area 7	No Preference	24	681.33
75729PA0050127	Rating Area 7	No Preference	25	684.05
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75729PA0050127	Rating Area 7	No Preference	27	714.03
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75729PA0050127	Rating Area 7	No Preference	30	773.31
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75729PA0050127	Rating Area 7	No Preference	63	2011.28
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75729PA0050128	Rating Area 7	No Preference	57	1960.72
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75729PA0050128	Rating Area 7	No Preference	59	2094.28
75729PA0050128	Rating Area 7	No Preference	60	2183.58
75729PA0050128	Rating Area 7	No Preference	61	2260.82
75729PA0050128	Rating Area 7	No Preference	62	2311.51
75729PA0050128	Rating Area 7	No Preference	63	2375.07
75729PA0050128	Rating Area 7	No Preference	64 and over	2413.69
75729PA0050128	Rating Area 9	No Preference	0-14	590.87
75729PA0050128	Rating Area 9	No Preference	15	643.39
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75729PA0050128	Rating Area 9	No Preference	17	683.56
75729PA0050128	Rating Area 9	No Preference	18	705.18
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75729PA0050128	Rating Area 9	No Preference	20	749.21
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75729PA0050128	Rating Area 9	No Preference	22	772.38
75729PA0050128	Rating Area 9	No Preference	23	772.38
75729PA0050128	Rating Area 9	No Preference	24	772.38
75729PA0050128	Rating Area 9	No Preference	25	775.47
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75729PA0050128	Rating Area 9	No Preference	27	809.45
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75729PA0050128	Rating Area 9	No Preference	29	864.29
75729PA0050128	Rating Area 9	No Preference	30	876.65
75729PA0050128	Rating Area 9	No Preference	31	895.19
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75729PA0050128	Rating Area 9	No Preference	33	925.31
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75729PA0050128	Rating Area 9	No Preference	37	956.21
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75729PA0050128	Rating Area 9	No Preference	40	987.10
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75729PA0050128	Rating Area 9	No Preference	47	1207.23
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75729PA0050128	Rating Area 9	No Preference	55	1722.41
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75729PA0050131	Rating Area 3	No Preference	63	1837.96
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75729PA0050132	Rating Area 9	No Preference	62	1998.22
75729PA0050132	Rating Area 9	No Preference	63	2053.17
75729PA0050132	Rating Area 9	No Preference	64 and over	2086.55
75729PA0050133	Rating Area 3	No Preference	0-14	398.28
75729PA0050133	Rating Area 3	No Preference	15	433.68
75729PA0050133	Rating Area 3	No Preference	16	447.21
75729PA0050133	Rating Area 3	No Preference	17	460.75
75729PA0050133	Rating Area 3	No Preference	18	475.33
75729PA0050133	Rating Area 3	No Preference	19	489.91
75729PA0050133	Rating Area 3	No Preference	20	505.00
75729PA0050133	Rating Area 3	No Preference	21	520.63
75729PA0050133	Rating Area 3	No Preference	22	520.63
75729PA0050133	Rating Area 3	No Preference	23	520.63
75729PA0050133	Rating Area 3	No Preference	24	520.63
75729PA0050133	Rating Area 3	No Preference	25	522.70
75729PA0050133	Rating Area 3	No Preference	26	533.12
75729PA0050133	Rating Area 3	No Preference	27	545.61
75729PA0050133	Rating Area 3	No Preference	28	565.92
75729PA0050133	Rating Area 3	No Preference	29	582.58
75729PA0050133	Rating Area 3	No Preference	30	590.91
75729PA0050133	Rating Area 3	No Preference	31	603.40
75729PA0050133	Rating Area 3	No Preference	32	615.90
75729PA0050133	Rating Area 3	No Preference	33	623.70
75729PA0050133	Rating Area 3	No Preference	34	632.03
75729PA0050133	Rating Area 3	No Preference	35	636.20
75729PA0050133	Rating Area 3	No Preference	36	640.36
75729PA0050133	Rating Area 3	No Preference	37	644.53

75729PA0050133	Rating Area 3	No Preference	38	648.69
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75729PA0050133	Rating Area 3	No Preference	40	665.35
75729PA0050133	Rating Area 3	No Preference	41	677.85
75729PA0050133	Rating Area 3	No Preference	42	689.82
75729PA0050133	Rating Area 3	No Preference	43	706.48
75729PA0050133	Rating Area 3	No Preference	44	727.31
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75729PA0050133	Rating Area 3	No Preference	46	780.93
75729PA0050133	Rating Area 3	No Preference	47	813.73
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75729PA0050133	Rating Area 3	No Preference	49	888.18
75729PA0050133	Rating Area 3	No Preference	50	929.83
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75729PA0050133	Rating Area 3	No Preference	52	1016.25
75729PA0050133	Rating Area 3	No Preference	53	1062.07
75729PA0050133	Rating Area 3	No Preference	54	1111.53
75729PA0050133	Rating Area 3	No Preference	55	1160.99
75729PA0050133	Rating Area 3	No Preference	56	1214.61
75729PA0050133	Rating Area 3	No Preference	57	1268.76
75729PA0050133	Rating Area 3	No Preference	58	1326.54
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75729PA0050133	Rating Area 3	No Preference	60	1412.97
75729PA0050133	Rating Area 3	No Preference	61	1462.95
75729PA0050133	Rating Area 3	No Preference	62	1495.75
75729PA0050133	Rating Area 3	No Preference	63	1536.88
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75729PA0050133	Rating Area 6	No Preference	0-14	419.24
75729PA0050133	Rating Area 6	No Preference	15	456.50
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75729PA0050133	Rating Area 6	No Preference	17	485.00
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75729PA0050133	Rating Area 6	No Preference	36	674.07
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75729PA0050133	Rating Area 6	No Preference	41	713.53
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75729PA0050133	Rating Area 6	No Preference	56	1278.54
75729PA0050133	Rating Area 6	No Preference	57	1335.53
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75729PA0050133	Rating Area 6	No Preference	59	1426.50
75729PA0050133	Rating Area 6	No Preference	60	1487.33
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75729PA0050133	Rating Area 6	No Preference	62	1574.47
75729PA0050133	Rating Area 6	No Preference	63	1617.76
75729PA0050133	Rating Area 6	No Preference	64 and over	1644.07
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75729PA0050133	Rating Area 9	No Preference	15	547.80
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75729PA0050133	Rating Area 9	No Preference	20	637.90
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75729PA0050133	Rating Area 9	No Preference	33	787.84
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75729PA0050133	Rating Area 9	No Preference	40	840.45
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75729PA0050133	Rating Area 9	No Preference	42	871.36
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75729PA0050133	Rating Area 9	No Preference	44	918.71
75729PA0050133	Rating Area 9	No Preference	45	949.61
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75729PA0050133	Rating Area 9	No Preference	51	1226.48
75729PA0050133	Rating Area 9	No Preference	52	1283.69
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75729PA0050133	Rating Area 9	No Preference	54	1404.03
75729PA0050133	Rating Area 9	No Preference	55	1466.51
75729PA0050133	Rating Area 9	No Preference	56	1534.25
75729PA0050133	Rating Area 9	No Preference	57	1602.64
75729PA0050133	Rating Area 9	No Preference	58	1675.64
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75729PA0050133	Rating Area 9	No Preference	61	1847.93
75729PA0050133	Rating Area 9	No Preference	62	1889.36
75729PA0050133	Rating Area 9	No Preference	63	1941.32
75729PA0050133	Rating Area 9	No Preference	64 and over	1972.88
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75729PA0050137	Rating Area 2	No Preference	15	424.68
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75729PA0050137	Rating Area 2	No Preference	23	509.83
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75729PA0050137	Rating Area 2	No Preference	38	635.24
75729PA0050137	Rating Area 2	No Preference	39	643.40
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75729PA0050137	Rating Area 2	No Preference	47	796.86
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75729PA0050137	Rating Area 2	No Preference	50	910.55
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75729PA0050137	Rating Area 2	No Preference	52	995.18
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75729PA0050137	Rating Area 2	No Preference	54	1088.48
75729PA0050137	Rating Area 2	No Preference	55	1136.91
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75729PA0050137	Rating Area 2	No Preference	58	1299.03
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75729PA0050137	Rating Area 2	No Preference	60	1383.67
75729PA0050137	Rating Area 2	No Preference	61	1432.61
75729PA0050137	Rating Area 2	No Preference	62	1464.73
75729PA0050137	Rating Area 2	No Preference	63	1505.00
75729PA0050137	Rating Area 2	No Preference	64 and over	1529.48
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75729PA0050137	Rating Area 3	No Preference	26	495.96
75729PA0050137	Rating Area 3	No Preference	27	507.58
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75729PA0050137	Rating Area 3	No Preference	29	541.97
75729PA0050137	Rating Area 3	No Preference	30	549.72
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75729PA0050137	Rating Area 3	No Preference	33	580.23
75729PA0050137	Rating Area 3	No Preference	34	587.98
75729PA0050137	Rating Area 3	No Preference	35	591.86
75729PA0050137	Rating Area 3	No Preference	36	595.73
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75729PA0050137	Rating Area 3	No Preference	38	603.48
75729PA0050137	Rating Area 3	No Preference	39	611.23
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75729PA0050137	Rating Area 3	No Preference	41	630.60
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75729PA0050137	Rating Area 3	No Preference	43	657.24
75729PA0050137	Rating Area 3	No Preference	44	676.61
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75729PA0050137	Rating Area 3	No Preference	49	826.27
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75729PA0050137	Rating Area 3	No Preference	51	903.28
75729PA0050137	Rating Area 3	No Preference	52	945.42
75729PA0050137	Rating Area 3	No Preference	53	988.04
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75729PA0050137	Rating Area 3	No Preference	59	1260.72
75729PA0050137	Rating Area 3	No Preference	60	1314.48
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75729PA0050137	Rating Area 3	No Preference	62	1391.49
75729PA0050137	Rating Area 3	No Preference	63	1429.75
75729PA0050137	Rating Area 3	No Preference	64 and over	1453.00
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75729PA0050137	Rating Area 5	No Preference	62	1391.49
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75729PA0050137	Rating Area 5	No Preference	64 and over	1453.00
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75729PA0050137	Rating Area 6	No Preference	23	509.83
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75729PA0050137	Rating Area 6	No Preference	58	1299.03
75729PA0050137	Rating Area 6	No Preference	59	1327.07
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75729PA0050137	Rating Area 6	No Preference	62	1464.73
75729PA0050137	Rating Area 6	No Preference	63	1505.00
75729PA0050137	Rating Area 6	No Preference	64 and over	1529.48

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75729PA0050137	Rating Area 7	No Preference	15	530.86
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75729PA0050137	Rating Area 7	No Preference	17	563.99
75729PA0050137	Rating Area 7	No Preference	18	581.84
75729PA0050137	Rating Area 7	No Preference	19	599.68
75729PA0050137	Rating Area 7	No Preference	20	618.16
75729PA0050137	Rating Area 7	No Preference	21	637.29
75729PA0050137	Rating Area 7	No Preference	22	637.29
75729PA0050137	Rating Area 7	No Preference	23	637.29
75729PA0050137	Rating Area 7	No Preference	24	637.29
75729PA0050137	Rating Area 7	No Preference	25	639.83
75729PA0050137	Rating Area 7	No Preference	26	652.58
75729PA0050137	Rating Area 7	No Preference	27	667.87
75729PA0050137	Rating Area 7	No Preference	28	692.72
75729PA0050137	Rating Area 7	No Preference	29	713.12
75729PA0050137	Rating Area 7	No Preference	30	723.31
75729PA0050137	Rating Area 7	No Preference	31	738.61
75729PA0050137	Rating Area 7	No Preference	32	753.90
75729PA0050137	Rating Area 7	No Preference	33	763.46
75729PA0050137	Rating Area 7	No Preference	34	773.66
75729PA0050137	Rating Area 7	No Preference	35	778.76
75729PA0050137	Rating Area 7	No Preference	36	783.86
75729PA0050137	Rating Area 7	No Preference	37	788.95
75729PA0050137	Rating Area 7	No Preference	38	794.05
75729PA0050137	Rating Area 7	No Preference	39	804.25
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75729PA0050137	Rating Area 7	No Preference	41	829.74
75729PA0050137	Rating Area 7	No Preference	42	844.40
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75729PA0050137	Rating Area 7	No Preference	44	890.28
75729PA0050137	Rating Area 7	No Preference	45	920.23
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75729PA0050137	Rating Area 7	No Preference	47	996.07
75729PA0050137	Rating Area 7	No Preference	48	1041.95
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75729PA0050137	Rating Area 7	No Preference	50	1138.18
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75729PA0050137	Rating Area 7	No Preference	57	1553.05
75729PA0050137	Rating Area 7	No Preference	58	1623.79
75729PA0050137	Rating Area 7	No Preference	59	1658.84
75729PA0050137	Rating Area 7	No Preference	60	1729.58
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75729PA0050137	Rating Area 7	No Preference	63	1881.25
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75729PA0050137	Rating Area 9	No Preference	15	509.62
75729PA0050137	Rating Area 9	No Preference	16	525.53
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75729PA0050137	Rating Area 9	No Preference	38	762.29
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75729PA0050140	Rating Area 6	No Preference	53	1217.07
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75729PA0050144	Rating Area 6	No Preference	23	596.61
75729PA0050144	Rating Area 6	No Preference	24	596.61
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75729PA0050144	Rating Area 6	No Preference	26	610.92
75729PA0050144	Rating Area 6	No Preference	27	625.24
75729PA0050144	Rating Area 6	No Preference	28	648.51
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75729PA0050144	Rating Area 6	No Preference	30	677.14
75729PA0050144	Rating Area 6	No Preference	31	691.46
75729PA0050144	Rating Area 6	No Preference	32	705.78
75729PA0050144	Rating Area 6	No Preference	33	714.73
75729PA0050144	Rating Area 6	No Preference	34	724.28
75729PA0050144	Rating Area 6	No Preference	35	729.05
75729PA0050144	Rating Area 6	No Preference	36	733.82
75729PA0050144	Rating Area 6	No Preference	37	738.59
75729PA0050144	Rating Area 6	No Preference	38	743.37
75729PA0050144	Rating Area 6	No Preference	39	752.91
75729PA0050144	Rating Area 6	No Preference	40	762.46
75729PA0050144	Rating Area 6	No Preference	41	776.78
75729PA0050144	Rating Area 6	No Preference	42	790.50
75729PA0050144	Rating Area 6	No Preference	43	809.59
75729PA0050144	Rating Area 6	No Preference	44	833.45
75729PA0050144	Rating Area 6	No Preference	45	861.49
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75729PA0050144	Rating Area 6	No Preference	47	932.49
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75729PA0050144	Rating Area 6	No Preference	53	1217.07
75729PA0050144	Rating Area 6	No Preference	54	1273.75
75729PA0050144	Rating Area 6	No Preference	55	1330.42
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75729PA0050144	Rating Area 6	No Preference	58	1520.14
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75729PA0050144	Rating Area 6	No Preference	62	1714.04
75729PA0050144	Rating Area 6	No Preference	63	1761.17
75729PA0050144	Rating Area 6	No Preference	64 and over	1789.81
75729PA0050145	Rating Area 3	No Preference	0-14	384.84
75729PA0050145	Rating Area 3	No Preference	15	419.05
75729PA0050145	Rating Area 3	No Preference	16	432.12
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75729PA0050145	Rating Area 3	No Preference	62	1445.28
75729PA0050145	Rating Area 3	No Preference	63	1485.02
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75729PA0050146	Rating Area 6	No Preference	50	897.49
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75729PA0050146	Rating Area 6	No Preference	58	1280.40
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75729PA0050146	Rating Area 6	No Preference	61	1412.06
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75729PA0050146	Rating Area 6	No Preference	63	1483.42
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75729PA0050147	Rating Area 6	No Preference	35	511.68
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75729PA0050147	Rating Area 6	No Preference	62	1202.99
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75729PA0050148	Rating Area 3	No Preference	30	643.29
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75729PA0050148	Rating Area 3	No Preference	63	1673.11
75729PA0050148	Rating Area 3	No Preference	64 and over	1700.32
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75729PA0050149	Rating Area 3	No Preference	15	419.05
75729PA0050149	Rating Area 3	No Preference	16	432.12
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75729PA0050150	Rating Area 3	No Preference	30	541.83
75729PA0050150	Rating Area 3	No Preference	31	553.29
75729PA0050150	Rating Area 3	No Preference	32	564.75
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75729PA0050150	Rating Area 3	No Preference	41	621.56
75729PA0050150	Rating Area 3	No Preference	42	632.54
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75729PA0050150	Rating Area 3	No Preference	63	1409.25
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75729PA0050151	Rating Area 3	No Preference	27	416.88
75729PA0050151	Rating Area 3	No Preference	28	432.39
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75729PA0050151	Rating Area 3	No Preference	30	451.49
75729PA0050151	Rating Area 3	No Preference	31	461.03
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75729PA0050151	Rating Area 3	No Preference	40	508.37
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75729PA0050151	Rating Area 3	No Preference	61	1117.78
75729PA0050151	Rating Area 3	No Preference	62	1142.84
75729PA0050151	Rating Area 3	No Preference	63	1174.26
75729PA0050151	Rating Area 3	No Preference	64 and over	1193.35

2025 Rates Table Template v14.0				
<i>All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.</i>				
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
HIOS Issuer ID*	75729			
Rate Effective Date*	7/1/2025			
Rate Expiration Date*	9/30/2025			
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
75729PA0050062	Rating Area 2	No Preference	0-14	308.53
75729PA0050062	Rating Area 2	No Preference	15	335.96
75729PA0050062	Rating Area 2	No Preference	16	346.44
75729PA0050062	Rating Area 2	No Preference	17	356.93
75729PA0050062	Rating Area 2	No Preference	18	368.22
75729PA0050062	Rating Area 2	No Preference	19	379.51
75729PA0050062	Rating Area 2	No Preference	20	391.21
75729PA0050062	Rating Area 2	No Preference	21	403.31
75729PA0050062	Rating Area 2	No Preference	22	403.31
75729PA0050062	Rating Area 2	No Preference	23	403.31
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75729PA0050062	Rating Area 2	No Preference	25	404.92
75729PA0050062	Rating Area 2	No Preference	26	412.99
75729PA0050062	Rating Area 2	No Preference	27	422.67
75729PA0050062	Rating Area 2	No Preference	28	438.40
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75729PA0050062	Rating Area 2	No Preference	30	457.76
75729PA0050062	Rating Area 2	No Preference	31	467.44
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75729PA0050062	Rating Area 2	No Preference	33	483.16
75729PA0050062	Rating Area 2	No Preference	34	489.62
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75729PA0050062	Rating Area 2	No Preference	49	688.05
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75729PA0050062	Rating Area 2	No Preference	54	861.06
75729PA0050062	Rating Area 2	No Preference	55	899.38
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75729PA0050062	Rating Area 2	No Preference	57	982.86
75729PA0050062	Rating Area 2	No Preference	58	1027.63
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75729PA0050062	Rating Area 2	No Preference	61	1133.30
75729PA0050062	Rating Area 2	No Preference	62	1158.71
75729PA0050062	Rating Area 2	No Preference	63	1190.57
75729PA0050062	Rating Area 2	No Preference	64 and over	1209.93
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75729PA0050062	Rating Area 3	No Preference	15	319.16
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75729PA0050062	Rating Area 3	No Preference	33	459.01
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75729PA0050062	Rating Area 3	No Preference	50	684.29
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75729PA0050062	Rating Area 3	No Preference	52	747.90
75729PA0050062	Rating Area 3	No Preference	53	781.61
75729PA0050062	Rating Area 3	No Preference	54	818.01
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75729PA0050062	Rating Area 3	No Preference	63	1131.04
75729PA0050062	Rating Area 3	No Preference	64 and over	1149.43
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75729PA0050062	Rating Area 5	No Preference	33	459.01
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75729PA0050062	Rating Area 5	No Preference	64 and over	1149.43
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75729PA0050062	Rating Area 6	No Preference	19	379.51
75729PA0050062	Rating Area 6	No Preference	20	391.21
75729PA0050062	Rating Area 6	No Preference	21	403.31
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75729PA0050062	Rating Area 6	No Preference	23	403.31
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75729PA0050062	Rating Area 6	No Preference	25	404.92
75729PA0050062	Rating Area 6	No Preference	26	412.99
75729PA0050062	Rating Area 6	No Preference	27	422.67
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75729PA0050062	Rating Area 6	No Preference	29	451.30
75729PA0050062	Rating Area 6	No Preference	30	457.76
75729PA0050062	Rating Area 6	No Preference	31	467.44
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75729PA0050062	Rating Area 6	No Preference	33	483.16
75729PA0050062	Rating Area 6	No Preference	34	489.62
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75729PA0050062	Rating Area 6	No Preference	36	496.07
75729PA0050062	Rating Area 6	No Preference	37	499.30
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75729PA0050062	Rating Area 6	No Preference	39	508.98
75729PA0050062	Rating Area 6	No Preference	40	515.43
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75729PA0050062	Rating Area 6	No Preference	42	534.38
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75729PA0050062	Rating Area 6	No Preference	57	982.86
75729PA0050062	Rating Area 6	No Preference	58	1027.63
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75729PA0050062	Rating Area 6	No Preference	60	1094.58
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75729PA0050062	Rating Area 6	No Preference	62	1158.71
75729PA0050062	Rating Area 6	No Preference	63	1190.57
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75729PA0050070	Rating Area 3	No Preference	26	577.56
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75729PA0050070	Rating Area 3	No Preference	33	675.70
75729PA0050070	Rating Area 3	No Preference	34	684.73
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75729PA0050071	Rating Area 7	No Preference	41	871.71
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75729PA0050071	Rating Area 7	No Preference	51	1248.65
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75729PA0050071	Rating Area 7	No Preference	53	1365.81
75729PA0050071	Rating Area 7	No Preference	54	1429.42
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75729PA0050071	Rating Area 7	No Preference	56	1561.98
75729PA0050071	Rating Area 7	No Preference	57	1631.61
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75729PA0050071	Rating Area 7	No Preference	59	1742.75
75729PA0050071	Rating Area 7	No Preference	60	1817.07
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75729PA0050071	Rating Area 7	No Preference	62	1923.52
75729PA0050071	Rating Area 7	No Preference	63	1976.41
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75729PA0050071	Rating Area 9	No Preference	63	1897.36
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75729PA0050078	Rating Area 6	No Preference	62	1575.38
75729PA0050078	Rating Area 6	No Preference	63	1618.70
75729PA0050078	Rating Area 6	No Preference	64 and over	1645.02
75729PA0050078	Rating Area 7	No Preference	0-14	524.35
75729PA0050078	Rating Area 7	No Preference	15	570.96
75729PA0050078	Rating Area 7	No Preference	16	588.78
75729PA0050078	Rating Area 7	No Preference	17	606.60
75729PA0050078	Rating Area 7	No Preference	18	625.79
75729PA0050078	Rating Area 7	No Preference	19	644.98
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75729PA0050078	Rating Area 7	No Preference	22	685.43
75729PA0050078	Rating Area 7	No Preference	23	685.43
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75729PA0050078	Rating Area 7	No Preference	25	688.17
75729PA0050078	Rating Area 7	No Preference	26	701.87
75729PA0050078	Rating Area 7	No Preference	27	718.32
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75729PA0050078	Rating Area 7	No Preference	31	794.41
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75729PA0050078	Rating Area 7	No Preference	39	865.00
75729PA0050078	Rating Area 7	No Preference	40	875.97
75729PA0050078	Rating Area 7	No Preference	41	892.42
75729PA0050078	Rating Area 7	No Preference	42	908.19
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75729PA0050078	Rating Area 7	No Preference	44	957.54
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75729PA0050078	Rating Area 7	No Preference	63	2023.37
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75729PA0050078	Rating Area 9	No Preference	26	673.80
75729PA0050078	Rating Area 9	No Preference	27	689.59
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75729PA0050078	Rating Area 9	No Preference	63	1942.44
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75729PA0050079	Rating Area 2	No Preference	18	427.08
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75729PA0050079	Rating Area 6	No Preference	62	1343.92
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75729PA0050079	Rating Area 7	No Preference	63	1726.10
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75729PA0050080	Rating Area 2	No Preference	39	806.90
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75729PA0050080	Rating Area 2	No Preference	63	1887.44
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75729PA0050080	Rating Area 3	No Preference	23	607.41
75729PA0050080	Rating Area 3	No Preference	24	607.41
75729PA0050080	Rating Area 3	No Preference	25	609.84
75729PA0050080	Rating Area 3	No Preference	26	621.99
75729PA0050080	Rating Area 3	No Preference	27	636.56
75729PA0050080	Rating Area 3	No Preference	28	660.25
75729PA0050080	Rating Area 3	No Preference	29	679.69
75729PA0050080	Rating Area 3	No Preference	30	689.41
75729PA0050080	Rating Area 3	No Preference	31	703.99
75729PA0050080	Rating Area 3	No Preference	32	718.56
75729PA0050080	Rating Area 3	No Preference	33	727.68
75729PA0050080	Rating Area 3	No Preference	34	737.39
75729PA0050080	Rating Area 3	No Preference	35	742.25
75729PA0050080	Rating Area 3	No Preference	36	747.11
75729PA0050080	Rating Area 3	No Preference	37	751.97
75729PA0050080	Rating Area 3	No Preference	38	756.83
75729PA0050080	Rating Area 3	No Preference	39	766.55
75729PA0050080	Rating Area 3	No Preference	40	776.27
75729PA0050080	Rating Area 3	No Preference	41	790.85
75729PA0050080	Rating Area 3	No Preference	42	804.82
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75729PA0050080	Rating Area 3	No Preference	44	848.55
75729PA0050080	Rating Area 3	No Preference	45	877.10
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75729PA0050080	Rating Area 3	No Preference	49	1036.24
75729PA0050080	Rating Area 3	No Preference	50	1084.83
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75729PA0050080	Rating Area 3	No Preference	52	1185.66
75729PA0050080	Rating Area 3	No Preference	53	1239.11
75729PA0050080	Rating Area 3	No Preference	54	1296.82
75729PA0050080	Rating Area 3	No Preference	55	1354.52
75729PA0050080	Rating Area 3	No Preference	56	1417.09
75729PA0050080	Rating Area 3	No Preference	57	1480.26
75729PA0050080	Rating Area 3	No Preference	58	1547.68
75729PA0050080	Rating Area 3	No Preference	59	1581.09
75729PA0050080	Rating Area 3	No Preference	60	1648.51
75729PA0050080	Rating Area 3	No Preference	61	1706.82
75729PA0050080	Rating Area 3	No Preference	62	1745.09
75729PA0050080	Rating Area 3	No Preference	63	1793.07
75729PA0050080	Rating Area 3	No Preference	64 and over	1822.23

75729PA0050080	Rating Area 5	No Preference	0-14	464.67
75729PA0050080	Rating Area 5	No Preference	15	505.97
75729PA0050080	Rating Area 5	No Preference	16	521.76
75729PA0050080	Rating Area 5	No Preference	17	537.56
75729PA0050080	Rating Area 5	No Preference	18	554.56
75729PA0050080	Rating Area 5	No Preference	19	571.57
75729PA0050080	Rating Area 5	No Preference	20	589.19
75729PA0050080	Rating Area 5	No Preference	21	607.41
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75729PA0050080	Rating Area 5	No Preference	62	1745.09
75729PA0050080	Rating Area 5	No Preference	63	1793.07
75729PA0050080	Rating Area 5	No Preference	64 and over	1822.23
75729PA0050080	Rating Area 6	No Preference	0-14	489.12
75729PA0050080	Rating Area 6	No Preference	15	532.60
75729PA0050080	Rating Area 6	No Preference	16	549.23
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75729PA0050080	Rating Area 6	No Preference	18	583.75
75729PA0050080	Rating Area 6	No Preference	19	601.65
75729PA0050080	Rating Area 6	No Preference	20	620.20
75729PA0050080	Rating Area 6	No Preference	21	639.38
75729PA0050080	Rating Area 6	No Preference	22	639.38
75729PA0050080	Rating Area 6	No Preference	23	639.38
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75729PA0050080	Rating Area 6	No Preference	31	741.04
75729PA0050080	Rating Area 6	No Preference	32	756.38
75729PA0050080	Rating Area 6	No Preference	33	765.97
75729PA0050080	Rating Area 6	No Preference	34	776.20
75729PA0050080	Rating Area 6	No Preference	35	781.32
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75729PA0050080	Rating Area 6	No Preference	39	806.90
75729PA0050080	Rating Area 6	No Preference	40	817.13
75729PA0050080	Rating Area 6	No Preference	41	832.47
75729PA0050080	Rating Area 6	No Preference	42	847.18
75729PA0050080	Rating Area 6	No Preference	43	867.64
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75729PA0050080	Rating Area 6	No Preference	50	1141.93
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75729PA0050080	Rating Area 6	No Preference	52	1248.07
75729PA0050080	Rating Area 6	No Preference	53	1304.33
75729PA0050080	Rating Area 6	No Preference	54	1365.07
75729PA0050080	Rating Area 6	No Preference	55	1425.81
75729PA0050080	Rating Area 6	No Preference	56	1491.67
75729PA0050080	Rating Area 6	No Preference	57	1558.16
75729PA0050080	Rating Area 6	No Preference	58	1629.14
75729PA0050080	Rating Area 6	No Preference	59	1664.30
75729PA0050080	Rating Area 6	No Preference	60	1735.27
75729PA0050080	Rating Area 6	No Preference	61	1796.65
75729PA0050080	Rating Area 6	No Preference	62	1836.93
75729PA0050080	Rating Area 6	No Preference	63	1887.44
75729PA0050080	Rating Area 6	No Preference	64 and over	1918.13
75729PA0050080	Rating Area 7	No Preference	0-14	611.41
75729PA0050080	Rating Area 7	No Preference	15	665.75
75729PA0050080	Rating Area 7	No Preference	16	686.53
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75729PA0050080	Rating Area 7	No Preference	18	729.69
75729PA0050080	Rating Area 7	No Preference	19	752.07
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75729PA0050080	Rating Area 7	No Preference	25	802.42
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75729PA0050080	Rating Area 7	No Preference	28	868.75
75729PA0050080	Rating Area 7	No Preference	29	894.33
75729PA0050080	Rating Area 7	No Preference	30	907.12
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75729PA0050080	Rating Area 7	No Preference	32	945.48
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75729PA0050080	Rating Area 7	No Preference	52	1560.08
75729PA0050080	Rating Area 7	No Preference	53	1630.41
75729PA0050080	Rating Area 7	No Preference	54	1706.34
75729PA0050080	Rating Area 7	No Preference	55	1782.27
75729PA0050080	Rating Area 7	No Preference	56	1864.59
75729PA0050080	Rating Area 7	No Preference	57	1947.71
75729PA0050080	Rating Area 7	No Preference	58	2036.42
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75729PA0050080	Rating Area 7	No Preference	60	2169.09
75729PA0050080	Rating Area 7	No Preference	61	2245.82
75729PA0050080	Rating Area 7	No Preference	62	2296.17
75729PA0050080	Rating Area 7	No Preference	63	2359.30
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75729PA0050080	Rating Area 9	No Preference	22	767.26
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75729PA0050080	Rating Area 9	No Preference	38	956.00
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75729PA0050080	Rating Area 9	No Preference	41	998.96
75729PA0050080	Rating Area 9	No Preference	42	1016.61
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75729PA0050080	Rating Area 9	No Preference	44	1071.85
75729PA0050080	Rating Area 9	No Preference	45	1107.91
75729PA0050080	Rating Area 9	No Preference	46	1150.88
75729PA0050080	Rating Area 9	No Preference	47	1199.22
75729PA0050080	Rating Area 9	No Preference	48	1254.46
75729PA0050080	Rating Area 9	No Preference	49	1308.93
75729PA0050080	Rating Area 9	No Preference	50	1370.31
75729PA0050080	Rating Area 9	No Preference	51	1430.93
75729PA0050080	Rating Area 9	No Preference	52	1497.68
75729PA0050080	Rating Area 9	No Preference	53	1565.20
75729PA0050080	Rating Area 9	No Preference	54	1638.09
75729PA0050080	Rating Area 9	No Preference	55	1710.98
75729PA0050080	Rating Area 9	No Preference	56	1790.00
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75729PA0050080	Rating Area 9	No Preference	59	1997.16
75729PA0050080	Rating Area 9	No Preference	60	2082.33
75729PA0050080	Rating Area 9	No Preference	61	2155.98
75729PA0050080	Rating Area 9	No Preference	62	2204.32
75729PA0050080	Rating Area 9	No Preference	63	2264.93
75729PA0050080	Rating Area 9	No Preference	64 and over	2301.76
75729PA0050082	Rating Area 3	No Preference	0-14	468.04
75729PA0050082	Rating Area 3	No Preference	15	509.64
75729PA0050082	Rating Area 3	No Preference	16	525.55
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75729PA0050082	Rating Area 3	No Preference	18	558.59
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75729PA0050082	Rating Area 3	No Preference	22	611.82
75729PA0050082	Rating Area 3	No Preference	23	611.82
75729PA0050082	Rating Area 3	No Preference	24	611.82
75729PA0050082	Rating Area 3	No Preference	25	614.26
75729PA0050082	Rating Area 3	No Preference	26	626.50
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75729PA0050082	Rating Area 3	No Preference	29	684.62
75729PA0050082	Rating Area 3	No Preference	30	694.41
75729PA0050082	Rating Area 3	No Preference	31	709.09

75729PA0050082	Rating Area 3	No Preference	32	723.78
75729PA0050082	Rating Area 3	No Preference	33	732.95
75729PA0050082	Rating Area 3	No Preference	34	742.74
75729PA0050082	Rating Area 3	No Preference	35	747.64
75729PA0050082	Rating Area 3	No Preference	36	752.53
75729PA0050082	Rating Area 3	No Preference	37	757.43
75729PA0050082	Rating Area 3	No Preference	38	762.32
75729PA0050082	Rating Area 3	No Preference	39	772.11
75729PA0050082	Rating Area 3	No Preference	40	781.90
75729PA0050082	Rating Area 3	No Preference	41	796.58
75729PA0050082	Rating Area 3	No Preference	42	810.66
75729PA0050082	Rating Area 3	No Preference	43	830.23
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75729PA0050082	Rating Area 3	No Preference	46	917.72
75729PA0050082	Rating Area 3	No Preference	47	956.27
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75729PA0050082	Rating Area 3	No Preference	49	1043.76
75729PA0050082	Rating Area 3	No Preference	50	1092.70
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75729PA0050082	Rating Area 3	No Preference	53	1248.10
75729PA0050082	Rating Area 3	No Preference	54	1306.23
75729PA0050082	Rating Area 3	No Preference	55	1364.35
75729PA0050082	Rating Area 3	No Preference	56	1427.36
75729PA0050082	Rating Area 3	No Preference	57	1490.99
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75729PA0050082	Rating Area 3	No Preference	59	1592.55
75729PA0050082	Rating Area 3	No Preference	60	1660.47
75729PA0050082	Rating Area 3	No Preference	61	1719.20
75729PA0050082	Rating Area 3	No Preference	62	1757.75
75729PA0050082	Rating Area 3	No Preference	63	1806.08
75729PA0050082	Rating Area 3	No Preference	64 and over	1835.45
75729PA0050082	Rating Area 6	No Preference	0-14	492.67
75729PA0050082	Rating Area 6	No Preference	15	536.47
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75729PA0050082	Rating Area 6	No Preference	20	624.70
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75729PA0050082	Rating Area 6	No Preference	36	792.14
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75729PA0050082	Rating Area 6	No Preference	39	812.75
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75729PA0050082	Rating Area 6	No Preference	49	1098.69
75729PA0050082	Rating Area 6	No Preference	50	1150.21
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75729PA0050082	Rating Area 6	No Preference	53	1313.79
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75729PA0050082	Rating Area 6	No Preference	55	1436.16
75729PA0050082	Rating Area 6	No Preference	56	1502.49
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75729PA0050082	Rating Area 6	No Preference	58	1640.95
75729PA0050082	Rating Area 6	No Preference	59	1676.37
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75729PA0050082	Rating Area 6	No Preference	61	1809.68
75729PA0050082	Rating Area 6	No Preference	62	1850.26
75729PA0050082	Rating Area 6	No Preference	63	1901.14
75729PA0050082	Rating Area 6	No Preference	64 and over	1932.05
75729PA0050082	Rating Area 9	No Preference	0-14	591.21
75729PA0050082	Rating Area 9	No Preference	15	643.76
75729PA0050082	Rating Area 9	No Preference	16	663.85
75729PA0050082	Rating Area 9	No Preference	17	683.94
75729PA0050082	Rating Area 9	No Preference	18	705.58
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75729PA0050082	Rating Area 9	No Preference	20	749.63
75729PA0050082	Rating Area 9	No Preference	21	772.82
75729PA0050082	Rating Area 9	No Preference	22	772.82
75729PA0050082	Rating Area 9	No Preference	23	772.82
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75729PA0050082	Rating Area 9	No Preference	25	775.91
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75729PA0050082	Rating Area 9	No Preference	27	809.91
75729PA0050082	Rating Area 9	No Preference	28	840.05
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75729PA0050082	Rating Area 9	No Preference	30	877.15
75729PA0050082	Rating Area 9	No Preference	31	895.70
75729PA0050082	Rating Area 9	No Preference	32	914.25
75729PA0050082	Rating Area 9	No Preference	33	925.84
75729PA0050082	Rating Area 9	No Preference	34	938.20
75729PA0050082	Rating Area 9	No Preference	35	944.39
75729PA0050082	Rating Area 9	No Preference	36	950.57
75729PA0050082	Rating Area 9	No Preference	37	956.75
75729PA0050082	Rating Area 9	No Preference	38	962.93
75729PA0050082	Rating Area 9	No Preference	39	975.30
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75729PA0050082	Rating Area 9	No Preference	41	1006.21
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75729PA0050082	Rating Area 9	No Preference	49	1318.43
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75729PA0050082	Rating Area 9	No Preference	58	1969.14
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75729PA0050096	Rating Area 2	No Preference	18	484.62
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75729PA0050096	Rating Area 9	No Preference	64 and over	1910.87
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75729PA0050097	Rating Area 3	No Preference	25	508.11
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75729PA0050097	Rating Area 3	No Preference	28	550.11
75729PA0050097	Rating Area 3	No Preference	29	566.31
75729PA0050097	Rating Area 3	No Preference	30	574.40
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75729PA0050097	Rating Area 3	No Preference	32	598.70
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75729PA0050097	Rating Area 3	No Preference	34	614.38
75729PA0050097	Rating Area 3	No Preference	35	618.43
75729PA0050097	Rating Area 3	No Preference	36	622.48
75729PA0050097	Rating Area 3	No Preference	37	626.53
75729PA0050097	Rating Area 3	No Preference	38	630.58
75729PA0050097	Rating Area 3	No Preference	39	638.68
75729PA0050097	Rating Area 3	No Preference	40	646.77
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75729PA0050097	Rating Area 3	No Preference	42	670.56
75729PA0050097	Rating Area 3	No Preference	43	686.75
75729PA0050097	Rating Area 3	No Preference	44	707.00
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75729PA0050097	Rating Area 3	No Preference	48	827.44
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75729PA0050097	Rating Area 3	No Preference	50	903.86
75729PA0050097	Rating Area 3	No Preference	51	943.84
75729PA0050097	Rating Area 3	No Preference	52	987.87
75729PA0050097	Rating Area 3	No Preference	53	1032.41
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75729PA0050097	Rating Area 3	No Preference	56	1180.69
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75729PA0050097	Rating Area 3	No Preference	59	1317.33
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75729PA0050097	Rating Area 3	No Preference	61	1422.09
75729PA0050097	Rating Area 3	No Preference	62	1453.97
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75729PA0050097	Rating Area 3	No Preference	64 and over	1518.25
75729PA0050097	Rating Area 6	No Preference	0-14	407.53
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75729PA0050097	Rating Area 6	No Preference	16	457.60
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75729PA0050097	Rating Area 6	No Preference	46	799.08
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75729PA0050097	Rating Area 6	No Preference	49	908.82
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75729PA0050102	Rating Area 2	No Preference	53	1149.34
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75729PA0050102	Rating Area 2	No Preference	56	1314.41
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75729PA0050102	Rating Area 2	No Preference	59	1466.53
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75729PA0050102	Rating Area 2	No Preference	62	1618.65
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75729PA0050102	Rating Area 6	No Preference	62	1618.65
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75729PA0050102	Rating Area 6	No Preference	64 and over	1690.20
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75729PA0050103	Rating Area 2	No Preference	52	1123.87
75729PA0050103	Rating Area 2	No Preference	53	1174.53
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75729PA0050103	Rating Area 2	No Preference	59	1498.68
75729PA0050103	Rating Area 2	No Preference	60	1562.59
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75729PA0050103	Rating Area 2	No Preference	62	1654.13
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75729PA0050104	Rating Area 3	No Preference	52	1033.51
75729PA0050104	Rating Area 3	No Preference	53	1080.10
75729PA0050104	Rating Area 3	No Preference	54	1130.40
75729PA0050104	Rating Area 3	No Preference	55	1180.70
75729PA0050104	Rating Area 3	No Preference	56	1235.23
75729PA0050104	Rating Area 3	No Preference	57	1290.30
75729PA0050104	Rating Area 3	No Preference	58	1349.07
75729PA0050104	Rating Area 3	No Preference	59	1378.19
75729PA0050104	Rating Area 3	No Preference	60	1436.96
75729PA0050104	Rating Area 3	No Preference	61	1487.78
75729PA0050104	Rating Area 3	No Preference	62	1521.14
75729PA0050104	Rating Area 3	No Preference	63	1562.97
75729PA0050104	Rating Area 3	No Preference	64 and over	1588.38
75729PA0050104	Rating Area 5	No Preference	0-14	405.04
75729PA0050104	Rating Area 5	No Preference	15	441.04
75729PA0050104	Rating Area 5	No Preference	16	454.81
75729PA0050104	Rating Area 5	No Preference	17	468.57
75729PA0050104	Rating Area 5	No Preference	18	483.40
75729PA0050104	Rating Area 5	No Preference	19	498.22
75729PA0050104	Rating Area 5	No Preference	20	513.58
75729PA0050104	Rating Area 5	No Preference	21	529.47
75729PA0050104	Rating Area 5	No Preference	22	529.47
75729PA0050104	Rating Area 5	No Preference	23	529.47
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75729PA0050104	Rating Area 5	No Preference	25	531.58
75729PA0050104	Rating Area 5	No Preference	26	542.17
75729PA0050104	Rating Area 5	No Preference	27	554.87
75729PA0050104	Rating Area 5	No Preference	28	575.52
75729PA0050104	Rating Area 5	No Preference	29	592.47
75729PA0050104	Rating Area 5	No Preference	30	600.94
75729PA0050104	Rating Area 5	No Preference	31	613.64
75729PA0050104	Rating Area 5	No Preference	32	626.35
75729PA0050104	Rating Area 5	No Preference	33	634.29
75729PA0050104	Rating Area 5	No Preference	34	642.77
75729PA0050104	Rating Area 5	No Preference	35	647.00
75729PA0050104	Rating Area 5	No Preference	36	651.24
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75729PA0050104	Rating Area 5	No Preference	38	659.71
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75729PA0050104	Rating Area 5	No Preference	40	676.65
75729PA0050104	Rating Area 5	No Preference	41	689.36
75729PA0050104	Rating Area 5	No Preference	42	701.54
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75729PA0050104	Rating Area 5	No Preference	44	739.66
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75729PA0050104	Rating Area 5	No Preference	62	1521.14
75729PA0050104	Rating Area 5	No Preference	63	1562.97
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75729PA0050104	Rating Area 6	No Preference	0-14	426.36
75729PA0050104	Rating Area 6	No Preference	15	464.25
75729PA0050104	Rating Area 6	No Preference	16	478.74
75729PA0050104	Rating Area 6	No Preference	17	493.23
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75729PA0050104	Rating Area 6	No Preference	24	557.33
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75729PA0050104	Rating Area 6	No Preference	27	584.08
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75729PA0050104	Rating Area 6	No Preference	31	645.94
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75729PA0050104	Rating Area 6	No Preference	38	694.43
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75729PA0050104	Rating Area 6	No Preference	40	712.26
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75729PA0050104	Rating Area 6	No Preference	48	911.23
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75729PA0050104	Rating Area 6	No Preference	53	1136.95
75729PA0050104	Rating Area 6	No Preference	54	1189.89
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75729PA0050104	Rating Area 6	No Preference	56	1300.24
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75729PA0050104	Rating Area 6	No Preference	59	1450.72
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75729PA0050104	Rating Area 6	No Preference	62	1601.20
75729PA0050104	Rating Area 6	No Preference	63	1645.23
75729PA0050104	Rating Area 6	No Preference	64 and over	1671.98
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75729PA0050104	Rating Area 7	No Preference	37	862.46
75729PA0050104	Rating Area 7	No Preference	38	868.04
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75729PA0050104	Rating Area 7	No Preference	40	890.33
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75729PA0050104	Rating Area 7	No Preference	42	923.07
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75729PA0050104	Rating Area 7	No Preference	52	1359.88
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75729PA0050104	Rating Area 7	No Preference	57	1697.76
75729PA0050104	Rating Area 7	No Preference	58	1775.09
75729PA0050104	Rating Area 7	No Preference	59	1813.40
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75729PA0050104	Rating Area 7	No Preference	61	1957.61
75729PA0050104	Rating Area 7	No Preference	62	2001.50
75729PA0050104	Rating Area 7	No Preference	63	2056.54
75729PA0050104	Rating Area 7	No Preference	64 and over	2089.98
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75729PA0050104	Rating Area 9	No Preference	24	668.80
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75729PA0050104	Rating Area 9	No Preference	30	759.08
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75729PA0050104	Rating Area 9	No Preference	33	801.21
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75729PA0050104	Rating Area 9	No Preference	36	822.61
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75729PA0050104	Rating Area 9	No Preference	38	833.32
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75729PA0050104	Rating Area 9	No Preference	41	870.77
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75729PA0050104	Rating Area 9	No Preference	50	1194.46
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75729PA0050104	Rating Area 9	No Preference	52	1305.48
75729PA0050104	Rating Area 9	No Preference	53	1364.34
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75729PA0050104	Rating Area 9	No Preference	55	1491.41
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75729PA0050104	Rating Area 9	No Preference	62	1921.44
75729PA0050104	Rating Area 9	No Preference	63	1974.28
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75729PA0050105	Rating Area 2	No Preference	0-14	348.92
75729PA0050105	Rating Area 2	No Preference	15	379.93
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75729PA0050105	Rating Area 2	No Preference	17	403.65
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75729PA0050105	Rating Area 2	No Preference	23	456.10
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75729PA0050105	Rating Area 2	No Preference	26	467.05
75729PA0050105	Rating Area 2	No Preference	27	477.99
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75729PA0050105	Rating Area 2	No Preference	29	510.37
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75729PA0050105	Rating Area 2	No Preference	31	528.62
75729PA0050105	Rating Area 2	No Preference	32	539.57
75729PA0050105	Rating Area 2	No Preference	33	546.41
75729PA0050105	Rating Area 2	No Preference	34	553.70
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75729PA0050105	Rating Area 2	No Preference	39	575.60
75729PA0050105	Rating Area 2	No Preference	40	582.89
75729PA0050105	Rating Area 2	No Preference	41	593.84
75729PA0050105	Rating Area 2	No Preference	42	604.33
75729PA0050105	Rating Area 2	No Preference	43	618.93
75729PA0050105	Rating Area 2	No Preference	44	637.17
75729PA0050105	Rating Area 2	No Preference	45	658.61
75729PA0050105	Rating Area 2	No Preference	46	684.15
75729PA0050105	Rating Area 2	No Preference	47	712.88
75729PA0050105	Rating Area 2	No Preference	48	745.72
75729PA0050105	Rating Area 2	No Preference	49	778.10
75729PA0050105	Rating Area 2	No Preference	50	814.59
75729PA0050105	Rating Area 2	No Preference	51	850.62
75729PA0050105	Rating Area 2	No Preference	52	890.31
75729PA0050105	Rating Area 2	No Preference	53	930.44
75729PA0050105	Rating Area 2	No Preference	54	973.77
75729PA0050105	Rating Area 2	No Preference	55	1017.10

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75729PA0050105	Rating Area 6	No Preference	15	379.93
75729PA0050105	Rating Area 6	No Preference	16	391.79
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75729PA0050105	Rating Area 6	No Preference	20	442.42
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75729PA0050105	Rating Area 6	No Preference	59	1187.23
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75729PA0050105	Rating Area 6	No Preference	61	1281.64
75729PA0050105	Rating Area 6	No Preference	62	1310.37
75729PA0050105	Rating Area 6	No Preference	63	1346.40
75729PA0050105	Rating Area 6	No Preference	64 and over	1368.30
75729PA0050105	Rating Area 7	No Preference	0-14	436.14
75729PA0050105	Rating Area 7	No Preference	15	474.91
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75729PA0050105	Rating Area 7	No Preference	17	504.56
75729PA0050105	Rating Area 7	No Preference	18	520.52
75729PA0050105	Rating Area 7	No Preference	19	536.49
75729PA0050105	Rating Area 7	No Preference	20	553.02
75729PA0050105	Rating Area 7	No Preference	21	570.13
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75729PA0050105	Rating Area 7	No Preference	23	570.13
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75729PA0050105	Rating Area 7	No Preference	33	683.01
75729PA0050105	Rating Area 7	No Preference	34	692.13
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75729PA0050105	Rating Area 7	No Preference	37	705.81
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75729PA0050105	Rating Area 7	No Preference	40	728.62
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75729PA0050105	Rating Area 7	No Preference	60	1547.32
75729PA0050105	Rating Area 7	No Preference	61	1602.05
75729PA0050105	Rating Area 7	No Preference	62	1637.97
75729PA0050105	Rating Area 7	No Preference	63	1683.01
75729PA0050105	Rating Area 7	No Preference	64 and over	1710.37
75729PA0050105	Rating Area 9	No Preference	0-14	418.70
75729PA0050105	Rating Area 9	No Preference	15	455.92
75729PA0050105	Rating Area 9	No Preference	16	470.15
75729PA0050105	Rating Area 9	No Preference	17	484.38
75729PA0050105	Rating Area 9	No Preference	18	499.70
75729PA0050105	Rating Area 9	No Preference	19	515.03
75729PA0050105	Rating Area 9	No Preference	20	530.90
75729PA0050105	Rating Area 9	No Preference	21	547.32
75729PA0050105	Rating Area 9	No Preference	22	547.32

75729PA0050105	Rating Area 9	No Preference	23	547.32
75729PA0050105	Rating Area 9	No Preference	24	547.32
75729PA0050105	Rating Area 9	No Preference	25	549.51
75729PA0050105	Rating Area 9	No Preference	26	560.45
75729PA0050105	Rating Area 9	No Preference	27	573.59
75729PA0050105	Rating Area 9	No Preference	28	594.94
75729PA0050105	Rating Area 9	No Preference	29	612.45
75729PA0050105	Rating Area 9	No Preference	30	621.21
75729PA0050105	Rating Area 9	No Preference	31	634.34
75729PA0050105	Rating Area 9	No Preference	32	647.48
75729PA0050105	Rating Area 9	No Preference	33	655.69
75729PA0050105	Rating Area 9	No Preference	34	664.45
75729PA0050105	Rating Area 9	No Preference	35	668.82
75729PA0050105	Rating Area 9	No Preference	36	673.20
75729PA0050105	Rating Area 9	No Preference	37	677.58
75729PA0050105	Rating Area 9	No Preference	38	681.96
75729PA0050105	Rating Area 9	No Preference	39	690.72
75729PA0050105	Rating Area 9	No Preference	40	699.47
75729PA0050105	Rating Area 9	No Preference	41	712.61
75729PA0050105	Rating Area 9	No Preference	42	725.20
75729PA0050105	Rating Area 9	No Preference	43	742.71
75729PA0050105	Rating Area 9	No Preference	44	764.60
75729PA0050105	Rating Area 9	No Preference	45	790.33
75729PA0050105	Rating Area 9	No Preference	46	820.98
75729PA0050105	Rating Area 9	No Preference	47	855.46
75729PA0050105	Rating Area 9	No Preference	48	894.87
75729PA0050105	Rating Area 9	No Preference	49	933.73
75729PA0050105	Rating Area 9	No Preference	50	977.51
75729PA0050105	Rating Area 9	No Preference	51	1020.75
75729PA0050105	Rating Area 9	No Preference	52	1068.37
75729PA0050105	Rating Area 9	No Preference	53	1116.53
75729PA0050105	Rating Area 9	No Preference	54	1168.53
75729PA0050105	Rating Area 9	No Preference	55	1220.52
75729PA0050105	Rating Area 9	No Preference	56	1276.89
75729PA0050105	Rating Area 9	No Preference	57	1333.82
75729PA0050105	Rating Area 9	No Preference	58	1394.57
75729PA0050105	Rating Area 9	No Preference	59	1424.67
75729PA0050105	Rating Area 9	No Preference	60	1485.42
75729PA0050105	Rating Area 9	No Preference	61	1537.97
75729PA0050105	Rating Area 9	No Preference	62	1572.45
75729PA0050105	Rating Area 9	No Preference	63	1615.69
75729PA0050105	Rating Area 9	No Preference	64 and over	1641.96
75729PA0050107	Rating Area 2	No Preference	0-14	296.45
75729PA0050107	Rating Area 2	No Preference	15	322.80
75729PA0050107	Rating Area 2	No Preference	16	332.87
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75729PA0050107	Rating Area 2	No Preference	18	353.80
75729PA0050107	Rating Area 2	No Preference	19	364.65
75729PA0050107	Rating Area 2	No Preference	20	375.89
75729PA0050107	Rating Area 2	No Preference	21	387.52
75729PA0050107	Rating Area 2	No Preference	22	387.52
75729PA0050107	Rating Area 2	No Preference	23	387.52
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75729PA0050107	Rating Area 2	No Preference	27	406.11
75729PA0050107	Rating Area 2	No Preference	28	421.23
75729PA0050107	Rating Area 2	No Preference	29	433.63
75729PA0050107	Rating Area 2	No Preference	30	439.83
75729PA0050107	Rating Area 2	No Preference	31	449.13
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75729PA0050107	Rating Area 2	No Preference	33	464.24
75729PA0050107	Rating Area 2	No Preference	34	470.44
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75729PA0050107	Rating Area 2	No Preference	37	479.74
75729PA0050107	Rating Area 2	No Preference	38	482.84
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75729PA0050107	Rating Area 2	No Preference	40	495.24
75729PA0050107	Rating Area 2	No Preference	41	504.54
75729PA0050107	Rating Area 2	No Preference	42	513.45
75729PA0050107	Rating Area 2	No Preference	43	525.86
75729PA0050107	Rating Area 2	No Preference	44	541.36
75729PA0050107	Rating Area 2	No Preference	45	559.57
75729PA0050107	Rating Area 2	No Preference	46	581.27
75729PA0050107	Rating Area 2	No Preference	47	605.68
75729PA0050107	Rating Area 2	No Preference	48	633.58
75729PA0050107	Rating Area 2	No Preference	49	661.10
75729PA0050107	Rating Area 2	No Preference	50	692.10
75729PA0050107	Rating Area 2	No Preference	51	722.71
75729PA0050107	Rating Area 2	No Preference	52	756.43
75729PA0050107	Rating Area 2	No Preference	53	790.53
75729PA0050107	Rating Area 2	No Preference	54	827.34
75729PA0050107	Rating Area 2	No Preference	55	864.15
75729PA0050107	Rating Area 2	No Preference	56	904.07
75729PA0050107	Rating Area 2	No Preference	57	944.37
75729PA0050107	Rating Area 2	No Preference	58	987.38
75729PA0050107	Rating Area 2	No Preference	59	1008.70
75729PA0050107	Rating Area 2	No Preference	60	1051.71
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75729PA0050107	Rating Area 2	No Preference	62	1113.32
75729PA0050107	Rating Area 2	No Preference	63	1143.94
75729PA0050107	Rating Area 2	No Preference	64 and over	1162.54
75729PA0050107	Rating Area 3	No Preference	0-14	281.63
75729PA0050107	Rating Area 3	No Preference	15	306.66
75729PA0050107	Rating Area 3	No Preference	16	316.23
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75729PA0050107	Rating Area 3	No Preference	18	336.11
75729PA0050107	Rating Area 3	No Preference	19	346.42
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75729PA0050107	Rating Area 3	No Preference	23	368.14
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75729PA0050107	Rating Area 3	No Preference	25	369.61
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75729PA0050107	Rating Area 3	No Preference	29	411.95
75729PA0050107	Rating Area 3	No Preference	30	417.84
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75729PA0050107	Rating Area 6	No Preference	41	504.54
75729PA0050107	Rating Area 6	No Preference	42	513.45
75729PA0050107	Rating Area 6	No Preference	43	525.86
75729PA0050107	Rating Area 6	No Preference	44	541.36
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75729PA0050107	Rating Area 6	No Preference	52	756.43
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75729PA0050107	Rating Area 6	No Preference	62	1113.32
75729PA0050107	Rating Area 6	No Preference	63	1143.94
75729PA0050107	Rating Area 6	No Preference	64 and over	1162.54
75729PA0050107	Rating Area 7	No Preference	0-14	370.56
75729PA0050107	Rating Area 7	No Preference	15	403.50
75729PA0050107	Rating Area 7	No Preference	16	416.09
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75729PA0050107	Rating Area 7	No Preference	43	657.32
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75729PA0050107	Rating Area 7	No Preference	52	945.53
75729PA0050107	Rating Area 7	No Preference	53	988.16
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75729PA0050107	Rating Area 7	No Preference	55	1080.19
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75729PA0050107	Rating Area 7	No Preference	57	1180.46
75729PA0050107	Rating Area 7	No Preference	58	1234.23
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75729PA0050107	Rating Area 7	No Preference	62	1391.66
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75729PA0050107	Rating Area 9	No Preference	30	527.79
75729PA0050107	Rating Area 9	No Preference	31	538.95
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75729PA0050107	Rating Area 9	No Preference	33	557.09
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75729PA0050107	Rating Area 9	No Preference	36	571.97
75729PA0050107	Rating Area 9	No Preference	37	575.69
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75729PA0050107	Rating Area 9	No Preference	39	586.85
75729PA0050107	Rating Area 9	No Preference	40	594.29
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75729PA0050107	Rating Area 9	No Preference	43	631.03
75729PA0050107	Rating Area 9	No Preference	44	649.63
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75729PA0050107	Rating Area 9	No Preference	47	726.82
75729PA0050107	Rating Area 9	No Preference	48	760.30
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75729PA0050107	Rating Area 9	No Preference	52	907.71
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75729PA0050107	Rating Area 9	No Preference	55	1036.98
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75729PA0050107	Rating Area 9	No Preference	58	1184.86
75729PA0050107	Rating Area 9	No Preference	59	1210.44
75729PA0050107	Rating Area 9	No Preference	60	1262.05
75729PA0050107	Rating Area 9	No Preference	61	1306.69
75729PA0050107	Rating Area 9	No Preference	62	1335.99
75729PA0050107	Rating Area 9	No Preference	63	1372.73
75729PA0050107	Rating Area 9	No Preference	64 and over	1395.05
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75729PA0050108	Rating Area 3	No Preference	15	364.21
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75729PA0050108	Rating Area 3	No Preference	17	386.94
75729PA0050108	Rating Area 3	No Preference	18	399.19
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75729PA0050108	Rating Area 3	No Preference	20	424.11
75729PA0050108	Rating Area 3	No Preference	21	437.23
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75729PA0050108	Rating Area 3	No Preference	49	745.90
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75729PA0050108	Rating Area 3	No Preference	53	891.94
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75729PA0050108	Rating Area 3	No Preference	57	1065.52
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75729PA0050108	Rating Area 3	No Preference	60	1186.63
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75729PA0050108	Rating Area 6	No Preference	17	407.31
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75729PA0050108	Rating Area 6	No Preference	19	433.08
75729PA0050108	Rating Area 6	No Preference	20	446.43
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75729PA0050108	Rating Area 6	No Preference	26	471.28
75729PA0050108	Rating Area 6	No Preference	27	482.33
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75729PA0050108	Rating Area 6	No Preference	29	515.00
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75729PA0050108	Rating Area 6	No Preference	34	558.73
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75729PA0050108	Rating Area 6	No Preference	38	573.45
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75729PA0050108	Rating Area 6	No Preference	41	599.23
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75729PA0050108	Rating Area 6	No Preference	47	719.35
75729PA0050108	Rating Area 6	No Preference	48	752.49
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75729PA0050108	Rating Area 6	No Preference	51	858.34
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75729PA0050108	Rating Area 6	No Preference	53	938.88
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75729PA0050108	Rating Area 6	No Preference	57	1121.60
75729PA0050108	Rating Area 6	No Preference	58	1172.68

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75729PA0050108	Rating Area 6	No Preference	61	1293.26
75729PA0050108	Rating Area 6	No Preference	62	1322.26
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75729PA0050108	Rating Area 9	No Preference	20	535.71
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75729PA0050108	Rating Area 9	No Preference	27	578.79
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75729PA0050108	Rating Area 9	No Preference	30	626.84
75729PA0050108	Rating Area 9	No Preference	31	640.10
75729PA0050108	Rating Area 9	No Preference	32	653.35
75729PA0050108	Rating Area 9	No Preference	33	661.64
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75729PA0050108	Rating Area 9	No Preference	35	674.89
75729PA0050108	Rating Area 9	No Preference	36	679.31
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75729PA0050108	Rating Area 9	No Preference	38	688.14
75729PA0050108	Rating Area 9	No Preference	39	696.98
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75729PA0050108	Rating Area 9	No Preference	41	719.07
75729PA0050108	Rating Area 9	No Preference	42	731.78
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75729PA0050108	Rating Area 9	No Preference	45	797.50
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75729PA0050108	Rating Area 9	No Preference	62	1586.71
75729PA0050108	Rating Area 9	No Preference	63	1630.34
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75729PA0050127	Rating Area 9	No Preference	63	1974.28
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75729PA0050128	Rating Area 6	No Preference	63	1942.81
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75729PA0050128	Rating Area 7	No Preference	53	1678.24
75729PA0050128	Rating Area 7	No Preference	54	1756.40
75729PA0050128	Rating Area 7	No Preference	55	1834.55
75729PA0050128	Rating Area 7	No Preference	56	1919.28
75729PA0050128	Rating Area 7	No Preference	57	2004.84
75729PA0050128	Rating Area 7	No Preference	58	2096.16
75729PA0050128	Rating Area 7	No Preference	59	2141.40
75729PA0050128	Rating Area 7	No Preference	60	2232.72
75729PA0050128	Rating Area 7	No Preference	61	2311.70
75729PA0050128	Rating Area 7	No Preference	62	2363.52
75729PA0050128	Rating Area 7	No Preference	63	2428.51
75729PA0050128	Rating Area 7	No Preference	64 and over	2468.00
75729PA0050128	Rating Area 9	No Preference	0-14	604.17
75729PA0050128	Rating Area 9	No Preference	15	657.87
75729PA0050128	Rating Area 9	No Preference	16	678.40
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75729PA0050128	Rating Area 9	No Preference	18	721.05
75729PA0050128	Rating Area 9	No Preference	19	743.16
75729PA0050128	Rating Area 9	No Preference	20	766.07
75729PA0050128	Rating Area 9	No Preference	21	789.77
75729PA0050128	Rating Area 9	No Preference	22	789.77
75729PA0050128	Rating Area 9	No Preference	23	789.77
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75729PA0050128	Rating Area 9	No Preference	25	792.92
75729PA0050128	Rating Area 9	No Preference	26	808.72
75729PA0050128	Rating Area 9	No Preference	27	827.67
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75729PA0050128	Rating Area 9	No Preference	29	883.74
75729PA0050128	Rating Area 9	No Preference	30	896.38
75729PA0050128	Rating Area 9	No Preference	31	915.33
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75729PA0050128	Rating Area 9	No Preference	33	946.13
75729PA0050128	Rating Area 9	No Preference	34	958.77
75729PA0050128	Rating Area 9	No Preference	35	965.09
75729PA0050128	Rating Area 9	No Preference	36	971.41
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75729PA0050128	Rating Area 9	No Preference	38	984.04
75729PA0050128	Rating Area 9	No Preference	39	996.68
75729PA0050128	Rating Area 9	No Preference	40	1009.31
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75729PA0050128	Rating Area 9	No Preference	43	1071.71
75729PA0050128	Rating Area 9	No Preference	44	1103.30
75729PA0050128	Rating Area 9	No Preference	45	1140.41
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75729PA0050128	Rating Area 9	No Preference	47	1234.40
75729PA0050128	Rating Area 9	No Preference	48	1291.26
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75729PA0050128	Rating Area 9	No Preference	52	1541.61
75729PA0050128	Rating Area 9	No Preference	53	1611.11
75729PA0050128	Rating Area 9	No Preference	54	1686.14
75729PA0050128	Rating Area 9	No Preference	55	1761.17
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75729PA0050128	Rating Area 9	No Preference	58	2012.31
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75729PA0050128	Rating Area 9	No Preference	63	2331.37
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75729PA0050131	Rating Area 3	No Preference	22	636.63
75729PA0050131	Rating Area 3	No Preference	23	636.63
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75729PA0050131	Rating Area 3	No Preference	39	803.42
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75729PA0050131	Rating Area 3	No Preference	63	1879.32
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75729PA0050131	Rating Area 6	No Preference	0-14	512.65
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75729PA0050132	Rating Area 6	No Preference	63	1749.48
75729PA0050132	Rating Area 6	No Preference	64 and over	1777.92
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75729PA0050132	Rating Area 9	No Preference	54	1518.35
75729PA0050132	Rating Area 9	No Preference	55	1585.91
75729PA0050132	Rating Area 9	No Preference	56	1659.16
75729PA0050132	Rating Area 9	No Preference	57	1733.12
75729PA0050132	Rating Area 9	No Preference	58	1812.06
75729PA0050132	Rating Area 9	No Preference	59	1851.17
75729PA0050132	Rating Area 9	No Preference	60	1930.11
75729PA0050132	Rating Area 9	No Preference	61	1998.39
75729PA0050132	Rating Area 9	No Preference	62	2043.19
75729PA0050132	Rating Area 9	No Preference	63	2099.37
75729PA0050132	Rating Area 9	No Preference	64 and over	2133.51
75729PA0050133	Rating Area 3	No Preference	0-14	407.24
75729PA0050133	Rating Area 3	No Preference	15	443.44
75729PA0050133	Rating Area 3	No Preference	16	457.28
75729PA0050133	Rating Area 3	No Preference	17	471.12
75729PA0050133	Rating Area 3	No Preference	18	486.02
75729PA0050133	Rating Area 3	No Preference	19	500.93
75729PA0050133	Rating Area 3	No Preference	20	516.37
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75729PA0050133	Rating Area 3	No Preference	22	532.34
75729PA0050133	Rating Area 3	No Preference	23	532.34
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75729PA0050133	Rating Area 3	No Preference	25	534.47
75729PA0050133	Rating Area 3	No Preference	26	545.11
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75729PA0050133	Rating Area 3	No Preference	28	578.65
75729PA0050133	Rating Area 3	No Preference	29	595.69
75729PA0050133	Rating Area 3	No Preference	30	604.20
75729PA0050133	Rating Area 3	No Preference	31	616.98
75729PA0050133	Rating Area 3	No Preference	32	629.76
75729PA0050133	Rating Area 3	No Preference	33	637.74
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75729PA0050133	Rating Area 3	No Preference	35	650.52
75729PA0050133	Rating Area 3	No Preference	36	654.78
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75729PA0050133	Rating Area 3	No Preference	38	663.29
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75729PA0050133	Rating Area 3	No Preference	43	722.38
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75729PA0050133	Rating Area 3	No Preference	45	768.70
75729PA0050133	Rating Area 3	No Preference	46	798.51
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75729PA0050133	Rating Area 3	No Preference	48	870.37
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75729PA0050133	Rating Area 3	No Preference	53	1085.97
75729PA0050133	Rating Area 3	No Preference	54	1136.54
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75729PA0050133	Rating Area 3	No Preference	56	1241.95
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75729PA0050133	Rating Area 3	No Preference	59	1385.68
75729PA0050133	Rating Area 3	No Preference	60	1444.77
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75729PA0050133	Rating Area 3	No Preference	62	1529.41
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75729PA0050133	Rating Area 3	No Preference	64 and over	1597.01
75729PA0050133	Rating Area 6	No Preference	0-14	428.67
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75729PA0050133	Rating Area 6	No Preference	17	495.92
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75729PA0050133	Rating Area 6	No Preference	62	1609.90
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75729PA0050133	Rating Area 9	No Preference	62	1931.88
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75729PA0050137	Rating Area 2	No Preference	34	632.86
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75729PA0050137	Rating Area 2	No Preference	45	752.75
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75729PA0050137	Rating Area 2	No Preference	51	972.22
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75729PA0050137	Rating Area 6	No Preference	60	1414.80
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75729PA0050137	Rating Area 6	No Preference	62	1497.69
75729PA0050137	Rating Area 6	No Preference	63	1538.87
75729PA0050137	Rating Area 6	No Preference	64 and over	1563.89

75729PA0050137	Rating Area 7	No Preference	0-14	498.49
75729PA0050137	Rating Area 7	No Preference	15	542.80
75729PA0050137	Rating Area 7	No Preference	16	559.74
75729PA0050137	Rating Area 7	No Preference	17	576.69
75729PA0050137	Rating Area 7	No Preference	18	594.93
75729PA0050137	Rating Area 7	No Preference	19	613.18
75729PA0050137	Rating Area 7	No Preference	20	632.07
75729PA0050137	Rating Area 7	No Preference	21	651.63
75729PA0050137	Rating Area 7	No Preference	22	651.63
75729PA0050137	Rating Area 7	No Preference	23	651.63
75729PA0050137	Rating Area 7	No Preference	24	651.63
75729PA0050137	Rating Area 7	No Preference	25	654.23
75729PA0050137	Rating Area 7	No Preference	26	667.26
75729PA0050137	Rating Area 7	No Preference	27	682.90
75729PA0050137	Rating Area 7	No Preference	28	708.31
75729PA0050137	Rating Area 7	No Preference	29	729.17
75729PA0050137	Rating Area 7	No Preference	30	739.59
75729PA0050137	Rating Area 7	No Preference	31	755.23
75729PA0050137	Rating Area 7	No Preference	32	770.87
75729PA0050137	Rating Area 7	No Preference	33	780.64
75729PA0050137	Rating Area 7	No Preference	34	791.07
75729PA0050137	Rating Area 7	No Preference	35	796.28
75729PA0050137	Rating Area 7	No Preference	36	801.50
75729PA0050137	Rating Area 7	No Preference	37	806.71
75729PA0050137	Rating Area 7	No Preference	38	811.92
75729PA0050137	Rating Area 7	No Preference	39	822.35
75729PA0050137	Rating Area 7	No Preference	40	832.77
75729PA0050137	Rating Area 7	No Preference	41	848.41
75729PA0050137	Rating Area 7	No Preference	42	863.40
75729PA0050137	Rating Area 7	No Preference	43	884.25
75729PA0050137	Rating Area 7	No Preference	44	910.32
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75729PA0050137	Rating Area 7	No Preference	46	977.43
75729PA0050137	Rating Area 7	No Preference	47	1018.49
75729PA0050137	Rating Area 7	No Preference	48	1065.40
75729PA0050137	Rating Area 7	No Preference	49	1111.67
75729PA0050137	Rating Area 7	No Preference	50	1163.80
75729PA0050137	Rating Area 7	No Preference	51	1215.28
75729PA0050137	Rating Area 7	No Preference	52	1271.97
75729PA0050137	Rating Area 7	No Preference	53	1329.31
75729PA0050137	Rating Area 7	No Preference	54	1391.21
75729PA0050137	Rating Area 7	No Preference	55	1453.12
75729PA0050137	Rating Area 7	No Preference	56	1520.24
75729PA0050137	Rating Area 7	No Preference	57	1588.00
75729PA0050137	Rating Area 7	No Preference	58	1660.33
75729PA0050137	Rating Area 7	No Preference	59	1696.17
75729PA0050137	Rating Area 7	No Preference	60	1768.50
75729PA0050137	Rating Area 7	No Preference	61	1831.06
75729PA0050137	Rating Area 7	No Preference	62	1872.11
75729PA0050137	Rating Area 7	No Preference	63	1923.59
75729PA0050137	Rating Area 7	No Preference	64 and over	1954.87
75729PA0050137	Rating Area 9	No Preference	0-14	478.55
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75729PA0050137	Rating Area 9	No Preference	16	537.35
75729PA0050137	Rating Area 9	No Preference	17	553.62
75729PA0050137	Rating Area 9	No Preference	18	571.13
75729PA0050137	Rating Area 9	No Preference	19	588.65
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75729PA0050137	Rating Area 9	No Preference	25	628.06
75729PA0050137	Rating Area 9	No Preference	26	640.57
75729PA0050137	Rating Area 9	No Preference	27	655.58
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75729PA0050137	Rating Area 9	No Preference	29	700.00
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75729PA0050137	Rating Area 9	No Preference	32	740.03
75729PA0050137	Rating Area 9	No Preference	33	749.42
75729PA0050137	Rating Area 9	No Preference	34	759.43
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75729PA0050137	Rating Area 9	No Preference	36	769.44
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75729PA0050137	Rating Area 9	No Preference	51	1166.66
75729PA0050137	Rating Area 9	No Preference	52	1221.09
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75729PA0050137	Rating Area 9	No Preference	56	1459.43
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75729PA0050137	Rating Area 9	No Preference	58	1593.92
75729PA0050137	Rating Area 9	No Preference	59	1628.33
75729PA0050137	Rating Area 9	No Preference	60	1697.76
75729PA0050137	Rating Area 9	No Preference	61	1757.82
75729PA0050137	Rating Area 9	No Preference	62	1797.23
75729PA0050137	Rating Area 9	No Preference	63	1846.65
75729PA0050137	Rating Area 9	No Preference	64 and over	1876.67
75729PA0050140	Rating Area 6	No Preference	0-14	466.67
75729PA0050140	Rating Area 6	No Preference	15	508.15
75729PA0050140	Rating Area 6	No Preference	16	524.01
75729PA0050140	Rating Area 6	No Preference	17	539.87
75729PA0050140	Rating Area 6	No Preference	18	556.96
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75729PA0050140	Rating Area 6	No Preference	22	610.03

75729PA0050140	Rating Area 6	No Preference	23	610.03
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75729PA0050140	Rating Area 6	No Preference	25	612.47
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75729PA0050140	Rating Area 6	No Preference	29	682.62
75729PA0050140	Rating Area 6	No Preference	30	692.38
75729PA0050140	Rating Area 6	No Preference	31	707.02
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75729PA0050140	Rating Area 6	No Preference	34	740.57
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75729PA0050140	Rating Area 6	No Preference	62	1752.61
75729PA0050140	Rating Area 6	No Preference	63	1800.80
75729PA0050140	Rating Area 6	No Preference	64 and over	1830.08
75729PA0050141	Rating Area 6	No Preference	0-14	414.21
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75729PA0050141	Rating Area 6	No Preference	39	683.31
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75729PA0050141	Rating Area 6	No Preference	41	704.97
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75729PA0050141	Rating Area 6	No Preference	62	1555.58
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75729PA0050142	Rating Area 6	No Preference	25	515.88
75729PA0050142	Rating Area 6	No Preference	26	526.15
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75729PA0050142	Rating Area 6	No Preference	28	558.52
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75729PA0050142	Rating Area 6	No Preference	32	607.85
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75729PA0050142	Rating Area 6	No Preference	60	1394.51
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75729PA0050143	Rating Area 6	No Preference	16	367.78
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75729PA0050143	Rating Area 6	No Preference	55	954.76
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75729PA0050143	Rating Area 6	No Preference	60	1161.98
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75729PA0050143	Rating Area 6	No Preference	62	1230.06
75729PA0050143	Rating Area 6	No Preference	63	1263.88
75729PA0050143	Rating Area 6	No Preference	64 and over	1284.43
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75729PA0050144	Rating Area 3	No Preference	26	593.44
75729PA0050144	Rating Area 3	No Preference	27	607.34
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75729PA0050144	Rating Area 3	No Preference	51	1080.82
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75729PA0050144	Rating Area 3	No Preference	62	1664.98
75729PA0050144	Rating Area 3	No Preference	63	1710.76
75729PA0050144	Rating Area 3	No Preference	64 and over	1738.58
75729PA0050144	Rating Area 6	No Preference	0-14	466.67
75729PA0050144	Rating Area 6	No Preference	15	508.15
75729PA0050144	Rating Area 6	No Preference	16	524.01
75729PA0050144	Rating Area 6	No Preference	17	539.87
75729PA0050144	Rating Area 6	No Preference	18	556.96
75729PA0050144	Rating Area 6	No Preference	19	574.04
75729PA0050144	Rating Area 6	No Preference	20	591.73
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75729PA0050144	Rating Area 6	No Preference	22	610.03
75729PA0050144	Rating Area 6	No Preference	23	610.03
75729PA0050144	Rating Area 6	No Preference	24	610.03
75729PA0050144	Rating Area 6	No Preference	25	612.47
75729PA0050144	Rating Area 6	No Preference	26	624.67
75729PA0050144	Rating Area 6	No Preference	27	639.31
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75729PA0050144	Rating Area 6	No Preference	29	682.62
75729PA0050144	Rating Area 6	No Preference	30	692.38
75729PA0050144	Rating Area 6	No Preference	31	707.02
75729PA0050144	Rating Area 6	No Preference	32	721.66
75729PA0050144	Rating Area 6	No Preference	33	730.81
75729PA0050144	Rating Area 6	No Preference	34	740.57
75729PA0050144	Rating Area 6	No Preference	35	745.45
75729PA0050144	Rating Area 6	No Preference	36	750.33
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75729PA0050144	Rating Area 6	No Preference	39	769.86
75729PA0050144	Rating Area 6	No Preference	40	779.62
75729PA0050144	Rating Area 6	No Preference	41	794.26
75729PA0050144	Rating Area 6	No Preference	42	808.29
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75729PA0050144	Rating Area 6	No Preference	44	852.21
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75729PA0050144	Rating Area 6	No Preference	47	953.47
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75729PA0050144	Rating Area 6	No Preference	54	1302.41
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75729PA0050144	Rating Area 6	No Preference	56	1423.20
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75729PA0050144	Rating Area 6	No Preference	58	1554.35
75729PA0050144	Rating Area 6	No Preference	59	1587.90
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75729PA0050144	Rating Area 6	No Preference	62	1752.61
75729PA0050144	Rating Area 6	No Preference	63	1800.80
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75729PA0050146	Rating Area 6	No Preference	63	1516.80
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75729PA0050147	Rating Area 6	No Preference	63	1263.88
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75729PA0050148	Rating Area 3	No Preference	35	708.18
75729PA0050148	Rating Area 3	No Preference	36	712.82
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75729PA0050151	Rating Area 3	No Preference	35	497.03
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75729PA0050151	Rating Area 3	No Preference	60	1103.88
75729PA0050151	Rating Area 3	No Preference	61	1142.93
75729PA0050151	Rating Area 3	No Preference	62	1168.55
75729PA0050151	Rating Area 3	No Preference	63	1200.69
75729PA0050151	Rating Area 3	No Preference	64 and over	1220.21

2025 Rates Table Template v14.0				
<i>All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.</i>				
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
HIOS Issuer ID*	75729			
Rate Effective Date*	10/1/2025			
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
75729PA0050062	Rating Area 2	No Preference	0-14	315.47
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75729PA0050062	Rating Area 2	No Preference	17	364.96
75729PA0050062	Rating Area 2	No Preference	18	376.51
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75729PA0050062	Rating Area 2	No Preference	20	400.01
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75729PA0050062	Rating Area 2	No Preference	27	432.18
75729PA0050062	Rating Area 2	No Preference	28	448.26
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75729PA0050062	Rating Area 2	No Preference	30	468.06
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75729PA0050062	Rating Area 3	No Preference	15	326.34
75729PA0050062	Rating Area 3	No Preference	16	336.53
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75729PA0050062	Rating Area 3	No Preference	18	357.68
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75729PA0050062	Rating Area 3	No Preference	64 and over	1175.30
75729PA0050062	Rating Area 5	No Preference	0-14	299.70
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75729PA0050062	Rating Area 5	No Preference	63	1156.49
75729PA0050062	Rating Area 5	No Preference	64 and over	1175.30
75729PA0050062	Rating Area 6	No Preference	0-14	315.47
75729PA0050062	Rating Area 6	No Preference	15	343.52
75729PA0050062	Rating Area 6	No Preference	16	354.24
75729PA0050062	Rating Area 6	No Preference	17	364.96
75729PA0050062	Rating Area 6	No Preference	18	376.51
75729PA0050062	Rating Area 6	No Preference	19	388.05
75729PA0050062	Rating Area 6	No Preference	20	400.01
75729PA0050062	Rating Area 6	No Preference	21	412.39
75729PA0050062	Rating Area 6	No Preference	22	412.39
75729PA0050062	Rating Area 6	No Preference	23	412.39
75729PA0050062	Rating Area 6	No Preference	24	412.39
75729PA0050062	Rating Area 6	No Preference	25	414.03
75729PA0050062	Rating Area 6	No Preference	26	422.28
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75729PA0050062	Rating Area 6	No Preference	28	448.26
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75729PA0050062	Rating Area 6	No Preference	30	468.06
75729PA0050062	Rating Area 6	No Preference	31	477.95
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75729PA0050062	Rating Area 6	No Preference	33	494.04
75729PA0050062	Rating Area 6	No Preference	34	500.64
75729PA0050062	Rating Area 6	No Preference	35	503.93
75729PA0050062	Rating Area 6	No Preference	36	507.23
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75729PA0050062	Rating Area 6	No Preference	38	513.83
75729PA0050062	Rating Area 6	No Preference	39	520.43
75729PA0050062	Rating Area 6	No Preference	40	527.03
75729PA0050062	Rating Area 6	No Preference	41	536.93
75729PA0050062	Rating Area 6	No Preference	42	546.41
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75729PA0050062	Rating Area 6	No Preference	44	576.10
75729PA0050062	Rating Area 6	No Preference	45	595.48
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75729PA0050062	Rating Area 6	No Preference	48	674.25
75729PA0050062	Rating Area 6	No Preference	49	703.53
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75729PA0050062	Rating Area 6	No Preference	51	769.10
75729PA0050062	Rating Area 6	No Preference	52	804.98
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75729PA0050062	Rating Area 6	No Preference	55	919.62
75729PA0050062	Rating Area 6	No Preference	56	962.09
75729PA0050062	Rating Area 6	No Preference	57	1004.98
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75729PA0050062	Rating Area 6	No Preference	59	1073.44
75729PA0050062	Rating Area 6	No Preference	60	1119.21
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75729PA0050062	Rating Area 6	No Preference	62	1184.78
75729PA0050062	Rating Area 6	No Preference	63	1217.36
75729PA0050062	Rating Area 6	No Preference	64 and over	1237.16

75729PA0050062	Rating Area 7	No Preference	0-14	394.34
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75729PA0050062	Rating Area 7	No Preference	16	442.80
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75729PA0050062	Rating Area 7	No Preference	19	485.07
75729PA0050062	Rating Area 7	No Preference	20	500.02
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75729PA0050062	Rating Area 7	No Preference	30	585.07
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75729PA0050062	Rating Area 7	No Preference	64 and over	1546.44
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75729PA0050062	Rating Area 9	No Preference	39	624.52
75729PA0050062	Rating Area 9	No Preference	40	632.43
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75729PA0050062	Rating Area 9	No Preference	54	1056.53
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75729PA0050062	Rating Area 9	No Preference	62	1421.74
75729PA0050062	Rating Area 9	No Preference	63	1460.83
75729PA0050062	Rating Area 9	No Preference	64 and over	1484.59
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75729PA0050068	Rating Area 3	No Preference	53	1165.93
75729PA0050068	Rating Area 3	No Preference	54	1220.22
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75729PA0050068	Rating Area 3	No Preference	56	1333.38
75729PA0050068	Rating Area 3	No Preference	57	1392.82
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75729PA0050068	Rating Area 3	No Preference	63	1687.16
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75729PA0050068	Rating Area 6	No Preference	51	1122.01
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75729PA0050068	Rating Area 6	No Preference	53	1227.29
75729PA0050068	Rating Area 6	No Preference	54	1284.44
75729PA0050068	Rating Area 6	No Preference	55	1341.60
75729PA0050068	Rating Area 6	No Preference	56	1403.56
75729PA0050068	Rating Area 6	No Preference	57	1466.13
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75729PA0050068	Rating Area 6	No Preference	59	1566.00
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75729PA0050068	Rating Area 6	No Preference	63	1775.96
75729PA0050068	Rating Area 6	No Preference	64 and over	1804.84
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75729PA0050068	Rating Area 9	No Preference	50	1289.38
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75729PA0050068	Rating Area 9	No Preference	61	2028.64
75729PA0050068	Rating Area 9	No Preference	62	2074.12
75729PA0050068	Rating Area 9	No Preference	63	2131.15
75729PA0050068	Rating Area 9	No Preference	64 and over	2165.81
75729PA0050070	Rating Area 2	No Preference	0-14	464.41
75729PA0050070	Rating Area 2	No Preference	15	505.69
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75729PA0050070	Rating Area 2	No Preference	35	741.84
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75729PA0050070	Rating Area 2	No Preference	40	775.84
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75729PA0050070	Rating Area 2	No Preference	58	1546.82
75729PA0050070	Rating Area 2	No Preference	59	1580.21
75729PA0050070	Rating Area 2	No Preference	60	1647.60
75729PA0050070	Rating Area 2	No Preference	61	1705.88
75729PA0050070	Rating Area 2	No Preference	62	1744.12
75729PA0050070	Rating Area 2	No Preference	63	1792.08
75729PA0050070	Rating Area 2	No Preference	64 and over	1821.22
75729PA0050070	Rating Area 3	No Preference	0-14	441.19
75729PA0050070	Rating Area 3	No Preference	15	480.41
75729PA0050070	Rating Area 3	No Preference	16	495.40
75729PA0050070	Rating Area 3	No Preference	17	510.40
75729PA0050070	Rating Area 3	No Preference	18	526.55
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75729PA0050070	Rating Area 3	No Preference	21	576.73
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75729PA0050070	Rating Area 3	No Preference	23	576.73
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75729PA0050070	Rating Area 3	No Preference	26	590.56
75729PA0050070	Rating Area 3	No Preference	27	604.40
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75729PA0050070	Rating Area 6	No Preference	59	1580.21
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75729PA0050070	Rating Area 6	No Preference	61	1705.88
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75729PA0050071	Rating Area 7	No Preference	37	847.51
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75729PA0050071	Rating Area 7	No Preference	40	874.90
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75729PA0050071	Rating Area 7	No Preference	44	956.36
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75729PA0050073	Rating Area 9	No Preference	63	1584.80
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75729PA0050078	Rating Area 6	No Preference	57	1366.37
75729PA0050078	Rating Area 6	No Preference	58	1428.61
75729PA0050078	Rating Area 6	No Preference	59	1459.44
75729PA0050078	Rating Area 6	No Preference	60	1521.68
75729PA0050078	Rating Area 6	No Preference	61	1575.51
75729PA0050078	Rating Area 6	No Preference	62	1610.83
75729PA0050078	Rating Area 6	No Preference	63	1655.12
75729PA0050078	Rating Area 6	No Preference	64 and over	1682.03
75729PA0050078	Rating Area 7	No Preference	0-14	536.15
75729PA0050078	Rating Area 7	No Preference	15	583.81
75729PA0050078	Rating Area 7	No Preference	16	602.03
75729PA0050078	Rating Area 7	No Preference	17	620.25
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75729PA0050078	Rating Area 7	No Preference	20	679.82
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75729PA0050078	Rating Area 7	No Preference	24	700.85
75729PA0050078	Rating Area 7	No Preference	25	703.65
75729PA0050078	Rating Area 7	No Preference	26	717.67
75729PA0050078	Rating Area 7	No Preference	27	734.49
75729PA0050078	Rating Area 7	No Preference	28	761.82
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75729PA0050078	Rating Area 7	No Preference	30	795.46
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75729PA0050078	Rating Area 7	No Preference	33	839.62
75729PA0050078	Rating Area 7	No Preference	34	850.83
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75729PA0050078	Rating Area 7	No Preference	36	862.04
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75729PA0050078	Rating Area 7	No Preference	39	884.47
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75729PA0050078	Rating Area 7	No Preference	41	912.50
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75729PA0050078	Rating Area 7	No Preference	44	979.08
75729PA0050078	Rating Area 7	No Preference	45	1012.02
75729PA0050078	Rating Area 7	No Preference	46	1051.27
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75729PA0050078	Rating Area 7	No Preference	48	1145.89
75729PA0050078	Rating Area 7	No Preference	49	1195.65
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75729PA0050078	Rating Area 7	No Preference	51	1307.08
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75729PA0050078	Rating Area 7	No Preference	55	1562.89
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75729PA0050078	Rating Area 9	No Preference	21	672.82
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75729PA0050078	Rating Area 9	No Preference	58	1714.33
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75729PA0050078	Rating Area 9	No Preference	62	1932.99
75729PA0050078	Rating Area 9	No Preference	63	1986.15
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75729PA0050079	Rating Area 2	No Preference	51	892.04
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75729PA0050079	Rating Area 6	No Preference	55	1066.62
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75729PA0050079	Rating Area 9	No Preference	63	1694.34
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75729PA0050080	Rating Area 2	No Preference	18	596.89
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75729PA0050080	Rating Area 2	No Preference	35	798.90
75729PA0050080	Rating Area 2	No Preference	36	804.13
75729PA0050080	Rating Area 2	No Preference	37	809.36
75729PA0050080	Rating Area 2	No Preference	38	814.59
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75729PA0050080	Rating Area 2	No Preference	63	1929.92
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75729PA0050080	Rating Area 3	No Preference	0-14	475.12
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75729PA0050080	Rating Area 3	No Preference	19	584.43
75729PA0050080	Rating Area 3	No Preference	20	602.45
75729PA0050080	Rating Area 3	No Preference	21	621.08
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75729PA0050080	Rating Area 3	No Preference	24	621.08
75729PA0050080	Rating Area 3	No Preference	25	623.56
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75729PA0050080	Rating Area 3	No Preference	27	650.89
75729PA0050080	Rating Area 3	No Preference	28	675.11
75729PA0050080	Rating Area 3	No Preference	29	694.99
75729PA0050080	Rating Area 3	No Preference	30	704.92
75729PA0050080	Rating Area 3	No Preference	31	719.83
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75729PA0050080	Rating Area 3	No Preference	33	744.05
75729PA0050080	Rating Area 3	No Preference	34	753.99
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75729PA0050080	Rating Area 3	No Preference	36	763.93
75729PA0050080	Rating Area 3	No Preference	37	768.89
75729PA0050080	Rating Area 3	No Preference	38	773.86
75729PA0050080	Rating Area 3	No Preference	39	783.80
75729PA0050080	Rating Area 3	No Preference	40	793.74
75729PA0050080	Rating Area 3	No Preference	41	808.64
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75729PA0050080	Rating Area 3	No Preference	43	842.80
75729PA0050080	Rating Area 3	No Preference	44	867.65
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75729PA0050080	Rating Area 3	No Preference	46	931.62
75729PA0050080	Rating Area 3	No Preference	47	970.74
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75729PA0050080	Rating Area 3	No Preference	51	1158.31
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75729PA0050080	Rating Area 3	No Preference	53	1267.00
75729PA0050080	Rating Area 3	No Preference	54	1326.00
75729PA0050080	Rating Area 3	No Preference	55	1385.00
75729PA0050080	Rating Area 3	No Preference	56	1448.97
75729PA0050080	Rating Area 3	No Preference	57	1513.57
75729PA0050080	Rating Area 3	No Preference	58	1582.51
75729PA0050080	Rating Area 3	No Preference	59	1616.67
75729PA0050080	Rating Area 3	No Preference	60	1685.60
75729PA0050080	Rating Area 3	No Preference	61	1745.23
75729PA0050080	Rating Area 3	No Preference	62	1784.36
75729PA0050080	Rating Area 3	No Preference	63	1833.42
75729PA0050080	Rating Area 3	No Preference	64 and over	1863.23

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75729PA0050080	Rating Area 5	No Preference	15	517.36
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75729PA0050080	Rating Area 6	No Preference	51	1219.27
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75729PA0050080	Rating Area 6	No Preference	56	1525.24
75729PA0050080	Rating Area 6	No Preference	57	1593.23
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75729PA0050080	Rating Area 6	No Preference	62	1878.27
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75729PA0050080	Rating Area 9	No Preference	47	1226.20
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75729PA0050080	Rating Area 9	No Preference	56	1830.28
75729PA0050080	Rating Area 9	No Preference	57	1911.87
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75729PA0050080	Rating Area 9	No Preference	63	2315.90
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75729PA0050082	Rating Area 3	No Preference	52	1221.14
75729PA0050082	Rating Area 3	No Preference	53	1276.19
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75729PA0050082	Rating Area 9	No Preference	21	790.22
75729PA0050082	Rating Area 9	No Preference	22	790.22
75729PA0050082	Rating Area 9	No Preference	23	790.22
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75729PA0050082	Rating Area 9	No Preference	25	793.37
75729PA0050082	Rating Area 9	No Preference	26	809.18
75729PA0050082	Rating Area 9	No Preference	27	828.14
75729PA0050082	Rating Area 9	No Preference	28	858.96
75729PA0050082	Rating Area 9	No Preference	29	884.25
75729PA0050082	Rating Area 9	No Preference	30	896.89
75729PA0050082	Rating Area 9	No Preference	31	915.85
75729PA0050082	Rating Area 9	No Preference	32	934.82
75729PA0050082	Rating Area 9	No Preference	33	946.67
75729PA0050082	Rating Area 9	No Preference	34	959.32
75729PA0050082	Rating Area 9	No Preference	35	965.64
75729PA0050082	Rating Area 9	No Preference	36	971.96
75729PA0050082	Rating Area 9	No Preference	37	978.28
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75729PA0050082	Rating Area 9	No Preference	39	997.25
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75729PA0050082	Rating Area 9	No Preference	41	1028.85
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75729PA0050082	Rating Area 9	No Preference	44	1103.92
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75729PA0050082	Rating Area 9	No Preference	60	2144.63
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75729PA0050082	Rating Area 9	No Preference	62	2270.28
75729PA0050082	Rating Area 9	No Preference	63	2332.70
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75729PA0050096	Rating Area 2	No Preference	63	1602.18
75729PA0050096	Rating Area 2	No Preference	64 and over	1628.23
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75729PA0050096	Rating Area 9	No Preference	63	1922.61
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75729PA0050097	Rating Area 3	No Preference	26	529.89
75729PA0050097	Rating Area 3	No Preference	27	542.31
75729PA0050097	Rating Area 3	No Preference	28	562.49
75729PA0050097	Rating Area 3	No Preference	29	579.05
75729PA0050097	Rating Area 3	No Preference	30	587.33
75729PA0050097	Rating Area 3	No Preference	31	599.75
75729PA0050097	Rating Area 3	No Preference	32	612.17
75729PA0050097	Rating Area 3	No Preference	33	619.93
75729PA0050097	Rating Area 3	No Preference	34	628.21
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75729PA0050097	Rating Area 3	No Preference	36	636.49
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75729PA0050097	Rating Area 3	No Preference	39	653.05
75729PA0050097	Rating Area 3	No Preference	40	661.33
75729PA0050097	Rating Area 3	No Preference	41	673.75
75729PA0050097	Rating Area 3	No Preference	42	685.65
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75729PA0050097	Rating Area 3	No Preference	44	722.91
75729PA0050097	Rating Area 3	No Preference	45	747.23
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75729PA0050097	Rating Area 3	No Preference	47	808.81
75729PA0050097	Rating Area 3	No Preference	48	846.07
75729PA0050097	Rating Area 3	No Preference	49	882.81
75729PA0050097	Rating Area 3	No Preference	50	924.20
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75729PA0050097	Rating Area 3	No Preference	63	1527.58
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75729PA0050097	Rating Area 6	No Preference	0-14	416.70
75729PA0050097	Rating Area 6	No Preference	15	453.74
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75729PA0050097	Rating Area 6	No Preference	18	497.32
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75729PA0050097	Rating Area 6	No Preference	39	687.42
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75729PA0050097	Rating Area 6	No Preference	41	709.21
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75729PA0050097	Rating Area 9	No Preference	62	1877.93
75729PA0050097	Rating Area 9	No Preference	63	1929.57
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75729PA0050102	Rating Area 2	No Preference	46	864.12
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75729PA0050102	Rating Area 2	No Preference	53	1175.20
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75729PA0050102	Rating Area 2	No Preference	56	1343.99
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75729PA0050102	Rating Area 2	No Preference	58	1467.85
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75729PA0050102	Rating Area 6	No Preference	58	1467.85
75729PA0050102	Rating Area 6	No Preference	59	1499.54
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75729PA0050102	Rating Area 6	No Preference	62	1655.08
75729PA0050102	Rating Area 6	No Preference	63	1700.59
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75729PA0050102	Rating Area 7	No Preference	0-14	550.88
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75729PA0050102	Rating Area 9	No Preference	39	872.42
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75729PA0050102	Rating Area 9	No Preference	63	2040.71
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75729PA0050103	Rating Area 2	No Preference	0-14	450.36
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75729PA0050103	Rating Area 2	No Preference	38	733.53
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75729PA0050103	Rating Area 2	No Preference	41	766.50
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75729PA0050103	Rating Area 2	No Preference	43	798.88
75729PA0050103	Rating Area 2	No Preference	44	822.42
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75729PA0050103	Rating Area 2	No Preference	46	883.06
75729PA0050103	Rating Area 2	No Preference	47	920.15
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75729PA0050103	Rating Area 2	No Preference	49	1004.33
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75729PA0050103	Rating Area 2	No Preference	52	1149.16
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75729PA0050103	Rating Area 2	No Preference	54	1256.89
75729PA0050103	Rating Area 2	No Preference	55	1312.82
75729PA0050103	Rating Area 2	No Preference	56	1373.45
75729PA0050103	Rating Area 2	No Preference	57	1434.68
75729PA0050103	Rating Area 2	No Preference	58	1500.03
75729PA0050103	Rating Area 2	No Preference	59	1532.40
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75729PA0050103	Rating Area 2	No Preference	61	1654.27
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75729PA0050103	Rating Area 2	No Preference	63	1737.86
75729PA0050103	Rating Area 2	No Preference	64 and over	1766.12
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75729PA0050103	Rating Area 3	No Preference	15	465.87
75729PA0050103	Rating Area 3	No Preference	16	480.41
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75729PA0050103	Rating Area 3	No Preference	21	559.28
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75729PA0050104	Rating Area 3	No Preference	42	717.32
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75729PA0050104	Rating Area 3	No Preference	44	756.30
75729PA0050104	Rating Area 3	No Preference	45	781.75
75729PA0050104	Rating Area 3	No Preference	46	812.06
75729PA0050104	Rating Area 3	No Preference	47	846.17
75729PA0050104	Rating Area 3	No Preference	48	885.15
75729PA0050104	Rating Area 3	No Preference	49	923.59
75729PA0050104	Rating Area 3	No Preference	50	966.90
75729PA0050104	Rating Area 3	No Preference	51	1009.67
75729PA0050104	Rating Area 3	No Preference	52	1056.77
75729PA0050104	Rating Area 3	No Preference	53	1104.41
75729PA0050104	Rating Area 3	No Preference	54	1155.84
75729PA0050104	Rating Area 3	No Preference	55	1207.27
75729PA0050104	Rating Area 3	No Preference	56	1263.03
75729PA0050104	Rating Area 3	No Preference	57	1319.33
75729PA0050104	Rating Area 3	No Preference	58	1379.42
75729PA0050104	Rating Area 3	No Preference	59	1409.20
75729PA0050104	Rating Area 3	No Preference	60	1469.29
75729PA0050104	Rating Area 3	No Preference	61	1521.27
75729PA0050104	Rating Area 3	No Preference	62	1555.37
75729PA0050104	Rating Area 3	No Preference	63	1598.14
75729PA0050104	Rating Area 3	No Preference	64 and over	1624.13
75729PA0050104	Rating Area 5	No Preference	0-14	414.15
75729PA0050104	Rating Area 5	No Preference	15	450.97
75729PA0050104	Rating Area 5	No Preference	16	465.04
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75729PA0050104	Rating Area 5	No Preference	18	494.28
75729PA0050104	Rating Area 5	No Preference	19	509.43
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75729PA0050104	Rating Area 5	No Preference	64 and over	1624.13
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75729PA0050104	Rating Area 6	No Preference	20	552.77
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75729PA0050104	Rating Area 6	No Preference	39	719.17
75729PA0050104	Rating Area 6	No Preference	40	728.29
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75729PA0050104	Rating Area 6	No Preference	42	755.08
75729PA0050104	Rating Area 6	No Preference	43	773.31
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75729PA0050104	Rating Area 6	No Preference	45	822.89
75729PA0050104	Rating Area 6	No Preference	46	854.80
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75729PA0050104	Rating Area 6	No Preference	52	1112.38
75729PA0050104	Rating Area 6	No Preference	53	1162.53
75729PA0050104	Rating Area 6	No Preference	54	1216.67
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75729PA0050104	Rating Area 6	No Preference	56	1329.50
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75729PA0050104	Rating Area 6	No Preference	58	1452.03
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75729PA0050104	Rating Area 6	No Preference	61	1601.33
75729PA0050104	Rating Area 6	No Preference	62	1637.23
75729PA0050104	Rating Area 6	No Preference	63	1682.25
75729PA0050104	Rating Area 6	No Preference	64 and over	1709.61
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75729PA0050104	Rating Area 7	No Preference	40	910.37
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75729PA0050104	Rating Area 7	No Preference	61	2001.66
75729PA0050104	Rating Area 7	No Preference	62	2046.54
75729PA0050104	Rating Area 7	No Preference	63	2102.82
75729PA0050104	Rating Area 7	No Preference	64 and over	2137.01
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75729PA0050104	Rating Area 9	No Preference	49	1166.64
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75729PA0050104	Rating Area 9	No Preference	51	1275.37
75729PA0050104	Rating Area 9	No Preference	52	1334.86
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75729PA0050104	Rating Area 9	No Preference	54	1460.00
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75729PA0050104	Rating Area 9	No Preference	56	1595.41
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75729PA0050104	Rating Area 9	No Preference	58	1742.43
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75729PA0050104	Rating Area 9	No Preference	60	1855.95
75729PA0050104	Rating Area 9	No Preference	61	1921.60
75729PA0050104	Rating Area 9	No Preference	62	1964.68
75729PA0050104	Rating Area 9	No Preference	63	2018.70
75729PA0050104	Rating Area 9	No Preference	64 and over	2051.53
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75729PA0050105	Rating Area 2	No Preference	15	388.48
75729PA0050105	Rating Area 2	No Preference	16	400.61
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75729PA0050105	Rating Area 2	No Preference	33	558.70
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75729PA0050105	Rating Area 2	No Preference	41	607.20
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75729PA0050105	Rating Area 2	No Preference	43	632.85
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75729PA0050105	Rating Area 2	No Preference	47	728.93
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75729PA0050105	Rating Area 2	No Preference	50	832.92
75729PA0050105	Rating Area 2	No Preference	51	869.77
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75729PA0050105	Rating Area 2	No Preference	53	951.38
75729PA0050105	Rating Area 2	No Preference	54	995.69
75729PA0050105	Rating Area 2	No Preference	55	1039.99

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75729PA0050105	Rating Area 6	No Preference	38	581.09
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75729PA0050105	Rating Area 7	No Preference	0-14	445.96
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75729PA0050105	Rating Area 7	No Preference	17	515.91
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75729PA0050105	Rating Area 7	No Preference	19	548.56
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75729PA0050105	Rating Area 7	No Preference	58	1485.37
75729PA0050105	Rating Area 7	No Preference	59	1517.43
75729PA0050105	Rating Area 7	No Preference	60	1582.14
75729PA0050105	Rating Area 7	No Preference	61	1638.10
75729PA0050105	Rating Area 7	No Preference	62	1674.83
75729PA0050105	Rating Area 7	No Preference	63	1720.88
75729PA0050105	Rating Area 7	No Preference	64 and over	1748.86
75729PA0050105	Rating Area 9	No Preference	0-14	428.12
75729PA0050105	Rating Area 9	No Preference	15	466.18
75729PA0050105	Rating Area 9	No Preference	16	480.73
75729PA0050105	Rating Area 9	No Preference	17	495.28
75729PA0050105	Rating Area 9	No Preference	18	510.95
75729PA0050105	Rating Area 9	No Preference	19	526.62
75729PA0050105	Rating Area 9	No Preference	20	542.85
75729PA0050105	Rating Area 9	No Preference	21	559.64
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75729PA0050105	Rating Area 9	No Preference	23	559.64
75729PA0050105	Rating Area 9	No Preference	24	559.64
75729PA0050105	Rating Area 9	No Preference	25	561.87
75729PA0050105	Rating Area 9	No Preference	26	573.07
75729PA0050105	Rating Area 9	No Preference	27	586.50
75729PA0050105	Rating Area 9	No Preference	28	608.32
75729PA0050105	Rating Area 9	No Preference	29	626.23
75729PA0050105	Rating Area 9	No Preference	30	635.19
75729PA0050105	Rating Area 9	No Preference	31	648.62
75729PA0050105	Rating Area 9	No Preference	32	662.05
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75729PA0050105	Rating Area 9	No Preference	34	679.40
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75729PA0050105	Rating Area 9	No Preference	36	688.35
75729PA0050105	Rating Area 9	No Preference	37	692.83
75729PA0050105	Rating Area 9	No Preference	38	697.31
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75729PA0050105	Rating Area 9	No Preference	40	715.21
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75729PA0050105	Rating Area 9	No Preference	42	741.52
75729PA0050105	Rating Area 9	No Preference	43	759.43
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75729PA0050105	Rating Area 9	No Preference	45	808.11
75729PA0050105	Rating Area 9	No Preference	46	839.45
75729PA0050105	Rating Area 9	No Preference	47	874.71
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75729PA0050105	Rating Area 9	No Preference	49	954.74
75729PA0050105	Rating Area 9	No Preference	50	999.51
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75729PA0050105	Rating Area 9	No Preference	52	1092.41
75729PA0050105	Rating Area 9	No Preference	53	1141.66
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75729PA0050105	Rating Area 9	No Preference	56	1305.63
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75729PA0050105	Rating Area 9	No Preference	58	1425.95
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75729PA0050105	Rating Area 9	No Preference	62	1607.83
75729PA0050105	Rating Area 9	No Preference	63	1652.04
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75729PA0050107	Rating Area 2	No Preference	19	372.86
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75729PA0050107	Rating Area 2	No Preference	21	396.24
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75729PA0050107	Rating Area 2	No Preference	23	396.24
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75729PA0050107	Rating Area 2	No Preference	47	619.31
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75729PA0050107	Rating Area 2	No Preference	56	924.41
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75729PA0050107	Rating Area 2	No Preference	58	1009.60
75729PA0050107	Rating Area 2	No Preference	59	1031.40
75729PA0050107	Rating Area 2	No Preference	60	1075.38
75729PA0050107	Rating Area 2	No Preference	61	1113.42
75729PA0050107	Rating Area 2	No Preference	62	1138.38
75729PA0050107	Rating Area 2	No Preference	63	1169.68
75729PA0050107	Rating Area 2	No Preference	64 and over	1188.70
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75729PA0050107	Rating Area 6	No Preference	55	883.60
75729PA0050107	Rating Area 6	No Preference	56	924.41
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75729PA0050107	Rating Area 6	No Preference	63	1169.68
75729PA0050107	Rating Area 6	No Preference	64 and over	1188.70
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75729PA0050107	Rating Area 9	No Preference	56	1109.30
75729PA0050107	Rating Area 9	No Preference	57	1158.75
75729PA0050107	Rating Area 9	No Preference	58	1211.53
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75729PA0050107	Rating Area 9	No Preference	63	1403.62
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75729PA0050108	Rating Area 6	No Preference	63	1389.19
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75729PA0050108	Rating Area 9	No Preference	22	564.72
75729PA0050108	Rating Area 9	No Preference	23	564.72
75729PA0050108	Rating Area 9	No Preference	24	564.72
75729PA0050108	Rating Area 9	No Preference	25	566.97
75729PA0050108	Rating Area 9	No Preference	26	578.26
75729PA0050108	Rating Area 9	No Preference	27	591.82
75729PA0050108	Rating Area 9	No Preference	28	613.84
75729PA0050108	Rating Area 9	No Preference	29	631.91
75729PA0050108	Rating Area 9	No Preference	30	640.95
75729PA0050108	Rating Area 9	No Preference	31	654.50
75729PA0050108	Rating Area 9	No Preference	32	668.05
75729PA0050108	Rating Area 9	No Preference	33	676.52
75729PA0050108	Rating Area 9	No Preference	34	685.56
75729PA0050108	Rating Area 9	No Preference	35	690.08
75729PA0050108	Rating Area 9	No Preference	36	694.60
75729PA0050108	Rating Area 9	No Preference	37	699.11
75729PA0050108	Rating Area 9	No Preference	38	703.63
75729PA0050108	Rating Area 9	No Preference	39	712.67
75729PA0050108	Rating Area 9	No Preference	40	721.70
75729PA0050108	Rating Area 9	No Preference	41	735.25
75729PA0050108	Rating Area 9	No Preference	42	748.24
75729PA0050108	Rating Area 9	No Preference	43	766.31
75729PA0050108	Rating Area 9	No Preference	44	788.90
75729PA0050108	Rating Area 9	No Preference	45	815.44
75729PA0050108	Rating Area 9	No Preference	46	847.07
75729PA0050108	Rating Area 9	No Preference	47	882.64
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75729PA0050108	Rating Area 9	No Preference	53	1152.01
75729PA0050108	Rating Area 9	No Preference	54	1205.66
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75729PA0050108	Rating Area 9	No Preference	60	1532.63
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75729PA0050108	Rating Area 9	No Preference	62	1622.42
75729PA0050108	Rating Area 9	No Preference	63	1667.03
75729PA0050108	Rating Area 9	No Preference	64 and over	1694.13
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75729PA0050127	Rating Area 2	No Preference	16	489.52
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75729PA0050127	Rating Area 2	No Preference	61	1601.33
75729PA0050127	Rating Area 2	No Preference	62	1637.23
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75729PA0050127	Rating Area 6	No Preference	64 and over	1709.61
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75729PA0050128	Rating Area 5	No Preference	28	694.92
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75729PA0050128	Rating Area 5	No Preference	33	765.88
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75729PA0050128	Rating Area 5	No Preference	35	781.22
75729PA0050128	Rating Area 5	No Preference	36	786.34
75729PA0050128	Rating Area 5	No Preference	37	791.45
75729PA0050128	Rating Area 5	No Preference	38	796.56
75729PA0050128	Rating Area 5	No Preference	39	806.79
75729PA0050128	Rating Area 5	No Preference	40	817.02
75729PA0050128	Rating Area 5	No Preference	41	832.36
75729PA0050128	Rating Area 5	No Preference	42	847.07
75729PA0050128	Rating Area 5	No Preference	43	867.53
75729PA0050128	Rating Area 5	No Preference	44	893.10
75729PA0050128	Rating Area 5	No Preference	45	923.14
75729PA0050128	Rating Area 5	No Preference	46	958.95
75729PA0050128	Rating Area 5	No Preference	47	999.22
75729PA0050128	Rating Area 5	No Preference	48	1045.25
75729PA0050128	Rating Area 5	No Preference	49	1090.64
75729PA0050128	Rating Area 5	No Preference	50	1141.78
75729PA0050128	Rating Area 5	No Preference	51	1192.29
75729PA0050128	Rating Area 5	No Preference	52	1247.91
75729PA0050128	Rating Area 5	No Preference	53	1304.17
75729PA0050128	Rating Area 5	No Preference	54	1364.90
75729PA0050128	Rating Area 5	No Preference	55	1425.63
75729PA0050128	Rating Area 5	No Preference	56	1491.48
75729PA0050128	Rating Area 5	No Preference	57	1557.97
75729PA0050128	Rating Area 5	No Preference	58	1628.93
75729PA0050128	Rating Area 5	No Preference	59	1664.09
75729PA0050128	Rating Area 5	No Preference	60	1735.05
75729PA0050128	Rating Area 5	No Preference	61	1796.42
75729PA0050128	Rating Area 5	No Preference	62	1836.70
75729PA0050128	Rating Area 5	No Preference	63	1887.20
75729PA0050128	Rating Area 5	No Preference	64 and over	1917.89
75729PA0050128	Rating Area 6	No Preference	0-14	514.80
75729PA0050128	Rating Area 6	No Preference	15	560.56
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75729PA0050128	Rating Area 6	No Preference	17	595.56
75729PA0050128	Rating Area 6	No Preference	18	614.40
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75729PA0050128	Rating Area 6	No Preference	24	672.95
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75729PA0050128	Rating Area 6	No Preference	27	705.25
75729PA0050128	Rating Area 6	No Preference	28	731.49
75729PA0050128	Rating Area 6	No Preference	29	753.02
75729PA0050128	Rating Area 6	No Preference	30	763.79
75729PA0050128	Rating Area 6	No Preference	31	779.94
75729PA0050128	Rating Area 6	No Preference	32	796.09
75729PA0050128	Rating Area 6	No Preference	33	806.19
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75729PA0050128	Rating Area 6	No Preference	35	822.34
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75729PA0050128	Rating Area 6	No Preference	37	833.10
75729PA0050128	Rating Area 6	No Preference	38	838.49
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75729PA0050128	Rating Area 6	No Preference	40	860.02
75729PA0050128	Rating Area 6	No Preference	41	876.17
75729PA0050128	Rating Area 6	No Preference	42	891.65
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75729PA0050128	Rating Area 6	No Preference	45	971.73
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75729PA0050128	Rating Area 6	No Preference	50	1201.88
75729PA0050128	Rating Area 6	No Preference	51	1255.04
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75729PA0050128	Rating Area 6	No Preference	53	1372.81
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75729PA0050128	Rating Area 6	No Preference	56	1569.98
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75729PA0050128	Rating Area 6	No Preference	58	1714.66
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75729PA0050128	Rating Area 6	No Preference	60	1826.37
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75729PA0050128	Rating Area 6	No Preference	62	1933.37
75729PA0050128	Rating Area 6	No Preference	63	1986.53
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75729PA0050128	Rating Area 7	No Preference	51	1568.80
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75729PA0050128	Rating Area 7	No Preference	54	1795.92
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75729PA0050128	Rating Area 7	No Preference	63	2483.16
75729PA0050128	Rating Area 7	No Preference	64 and over	2523.54
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75729PA0050128	Rating Area 9	No Preference	51	1506.05
75729PA0050128	Rating Area 9	No Preference	52	1576.30
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75729PA0050128	Rating Area 9	No Preference	55	1800.80
75729PA0050128	Rating Area 9	No Preference	56	1883.97
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75729PA0050128	Rating Area 9	No Preference	60	2191.64
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75729PA0050128	Rating Area 9	No Preference	62	2320.04
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75729PA0050131	Rating Area 3	No Preference	50	1162.60
75729PA0050131	Rating Area 3	No Preference	51	1214.03
75729PA0050131	Rating Area 3	No Preference	52	1270.66
75729PA0050131	Rating Area 3	No Preference	53	1327.94
75729PA0050131	Rating Area 3	No Preference	54	1389.78
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75729PA0050131	Rating Area 3	No Preference	56	1518.67
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75729PA0050131	Rating Area 3	No Preference	63	1921.61
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75729PA0050131	Rating Area 6	No Preference	39	864.74
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75729PA0050131	Rating Area 6	No Preference	62	1968.62
75729PA0050131	Rating Area 6	No Preference	63	2022.75
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75729PA0050131	Rating Area 9	No Preference	62	2362.34
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75729PA0050132	Rating Area 3	No Preference	32	681.03
75729PA0050132	Rating Area 3	No Preference	33	689.66
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75729PA0050132	Rating Area 3	No Preference	36	708.08
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75729PA0050132	Rating Area 3	No Preference	38	717.29
75729PA0050132	Rating Area 3	No Preference	39	726.51
75729PA0050132	Rating Area 3	No Preference	40	735.72
75729PA0050132	Rating Area 3	No Preference	41	749.53
75729PA0050132	Rating Area 3	No Preference	42	762.77
75729PA0050132	Rating Area 3	No Preference	43	781.20
75729PA0050132	Rating Area 3	No Preference	44	804.22
75729PA0050132	Rating Area 3	No Preference	45	831.28
75729PA0050132	Rating Area 3	No Preference	46	863.52
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75729PA0050132	Rating Area 3	No Preference	48	941.23
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75729PA0050132	Rating Area 3	No Preference	50	1028.16
75729PA0050132	Rating Area 3	No Preference	51	1073.64
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75729PA0050132	Rating Area 3	No Preference	53	1174.38
75729PA0050132	Rating Area 3	No Preference	54	1229.07
75729PA0050132	Rating Area 3	No Preference	55	1283.76
75729PA0050132	Rating Area 3	No Preference	56	1343.06
75729PA0050132	Rating Area 3	No Preference	57	1402.93
75729PA0050132	Rating Area 3	No Preference	58	1466.83
75729PA0050132	Rating Area 3	No Preference	59	1498.49
75729PA0050132	Rating Area 3	No Preference	60	1562.39
75729PA0050132	Rating Area 3	No Preference	61	1617.66
75729PA0050132	Rating Area 3	No Preference	62	1653.92
75729PA0050132	Rating Area 3	No Preference	63	1699.40
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75729PA0050132	Rating Area 6	No Preference	16	520.53
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75729PA0050132	Rating Area 6	No Preference	19	570.22
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75729PA0050132	Rating Area 6	No Preference	27	635.06
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75729PA0050132	Rating Area 9	No Preference	56	1696.49
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75729PA0050132	Rating Area 9	No Preference	63	2146.61
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75729PA0050133	Rating Area 3	No Preference	58	1386.92
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75729PA0050137	Rating Area 2	No Preference	50	951.99
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75729PA0050137	Rating Area 3	No Preference	41	659.30
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75729PA0050137	Rating Area 3	No Preference	43	687.15
75729PA0050137	Rating Area 3	No Preference	44	707.41
75729PA0050137	Rating Area 3	No Preference	45	731.21
75729PA0050137	Rating Area 3	No Preference	46	759.57
75729PA0050137	Rating Area 3	No Preference	47	791.47
75729PA0050137	Rating Area 3	No Preference	48	827.93
75729PA0050137	Rating Area 3	No Preference	49	863.88
75729PA0050137	Rating Area 3	No Preference	50	904.39
75729PA0050137	Rating Area 3	No Preference	51	944.39
75729PA0050137	Rating Area 3	No Preference	52	988.45
75729PA0050137	Rating Area 3	No Preference	53	1033.01
75729PA0050137	Rating Area 3	No Preference	54	1081.12
75729PA0050137	Rating Area 3	No Preference	55	1129.22

75729PA0050137	Rating Area 3	No Preference	56	1181.38
75729PA0050137	Rating Area 3	No Preference	57	1234.04
75729PA0050137	Rating Area 3	No Preference	58	1290.25
75729PA0050137	Rating Area 3	No Preference	59	1318.10
75729PA0050137	Rating Area 3	No Preference	60	1374.31
75729PA0050137	Rating Area 3	No Preference	61	1422.92
75729PA0050137	Rating Area 3	No Preference	62	1454.82
75729PA0050137	Rating Area 3	No Preference	63	1494.83
75729PA0050137	Rating Area 3	No Preference	64 and over	1519.13
75729PA0050137	Rating Area 5	No Preference	0-14	387.38
75729PA0050137	Rating Area 5	No Preference	15	421.81
75729PA0050137	Rating Area 5	No Preference	16	434.98
75729PA0050137	Rating Area 5	No Preference	17	448.14
75729PA0050137	Rating Area 5	No Preference	18	462.32
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75729PA0050137	Rating Area 5	No Preference	20	491.19
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75729PA0050137	Rating Area 5	No Preference	22	506.38
75729PA0050137	Rating Area 5	No Preference	23	506.38
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75729PA0050137	Rating Area 5	No Preference	25	508.40
75729PA0050137	Rating Area 5	No Preference	26	518.53
75729PA0050137	Rating Area 5	No Preference	27	530.68
75729PA0050137	Rating Area 5	No Preference	28	550.43
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75729PA0050137	Rating Area 5	No Preference	30	574.74
75729PA0050137	Rating Area 5	No Preference	31	586.89
75729PA0050137	Rating Area 5	No Preference	32	599.04
75729PA0050137	Rating Area 5	No Preference	33	606.64
75729PA0050137	Rating Area 5	No Preference	34	614.74
75729PA0050137	Rating Area 5	No Preference	35	618.79
75729PA0050137	Rating Area 5	No Preference	36	622.84
75729PA0050137	Rating Area 5	No Preference	37	626.90
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75729PA0050137	Rating Area 5	No Preference	39	639.05
75729PA0050137	Rating Area 5	No Preference	40	647.15
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75729PA0050137	Rating Area 5	No Preference	43	687.15
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75729PA0050137	Rating Area 5	No Preference	50	904.39
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75729PA0050137	Rating Area 5	No Preference	54	1081.12
75729PA0050137	Rating Area 5	No Preference	55	1129.22
75729PA0050137	Rating Area 5	No Preference	56	1181.38
75729PA0050137	Rating Area 5	No Preference	57	1234.04
75729PA0050137	Rating Area 5	No Preference	58	1290.25
75729PA0050137	Rating Area 5	No Preference	59	1318.10
75729PA0050137	Rating Area 5	No Preference	60	1374.31
75729PA0050137	Rating Area 5	No Preference	61	1422.92
75729PA0050137	Rating Area 5	No Preference	62	1454.82
75729PA0050137	Rating Area 5	No Preference	63	1494.83
75729PA0050137	Rating Area 5	No Preference	64 and over	1519.13
75729PA0050137	Rating Area 6	No Preference	0-14	407.77
75729PA0050137	Rating Area 6	No Preference	15	444.01
75729PA0050137	Rating Area 6	No Preference	16	457.87
75729PA0050137	Rating Area 6	No Preference	17	471.73
75729PA0050137	Rating Area 6	No Preference	18	486.66
75729PA0050137	Rating Area 6	No Preference	19	501.58
75729PA0050137	Rating Area 6	No Preference	20	517.04
75729PA0050137	Rating Area 6	No Preference	21	533.03
75729PA0050137	Rating Area 6	No Preference	22	533.03
75729PA0050137	Rating Area 6	No Preference	23	533.03
75729PA0050137	Rating Area 6	No Preference	24	533.03
75729PA0050137	Rating Area 6	No Preference	25	535.16
75729PA0050137	Rating Area 6	No Preference	26	545.82
75729PA0050137	Rating Area 6	No Preference	27	558.61
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75729PA0050137	Rating Area 6	No Preference	29	596.46
75729PA0050137	Rating Area 6	No Preference	30	604.99
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75729PA0050137	Rating Area 6	No Preference	32	630.57
75729PA0050137	Rating Area 6	No Preference	33	638.57
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75729PA0050137	Rating Area 6	No Preference	36	655.63
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75729PA0050137	Rating Area 6	No Preference	39	672.68
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75729PA0050137	Rating Area 6	No Preference	41	694.00
75729PA0050137	Rating Area 6	No Preference	42	706.26
75729PA0050137	Rating Area 6	No Preference	43	723.32
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75729PA0050137	Rating Area 6	No Preference	45	769.69
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75729PA0050137	Rating Area 6	No Preference	48	871.50
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75729PA0050137	Rating Area 6	No Preference	50	951.99
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75729PA0050137	Rating Area 6	No Preference	52	1040.47
75729PA0050137	Rating Area 6	No Preference	53	1087.38
75729PA0050137	Rating Area 6	No Preference	54	1138.02
75729PA0050137	Rating Area 6	No Preference	55	1188.65
75729PA0050137	Rating Area 6	No Preference	56	1243.56
75729PA0050137	Rating Area 6	No Preference	57	1298.99
75729PA0050137	Rating Area 6	No Preference	58	1358.16
75729PA0050137	Rating Area 6	No Preference	59	1387.47
75729PA0050137	Rating Area 6	No Preference	60	1446.64
75729PA0050137	Rating Area 6	No Preference	61	1497.81
75729PA0050137	Rating Area 6	No Preference	62	1531.39
75729PA0050137	Rating Area 6	No Preference	63	1573.50
75729PA0050137	Rating Area 6	No Preference	64 and over	1599.09

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75729PA0050137	Rating Area 7	No Preference	16	572.34
75729PA0050137	Rating Area 7	No Preference	17	589.66
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75729PA0050137	Rating Area 7	No Preference	27	698.27
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75729PA0050137	Rating Area 7	No Preference	29	745.57
75729PA0050137	Rating Area 7	No Preference	30	756.23
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75729PA0050137	Rating Area 7	No Preference	32	788.22
75729PA0050137	Rating Area 7	No Preference	33	798.21
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75729PA0050137	Rating Area 7	No Preference	36	819.53
75729PA0050137	Rating Area 7	No Preference	37	824.86
75729PA0050137	Rating Area 7	No Preference	38	830.19
75729PA0050137	Rating Area 7	No Preference	39	840.85
75729PA0050137	Rating Area 7	No Preference	40	851.51
75729PA0050137	Rating Area 7	No Preference	41	867.50
75729PA0050137	Rating Area 7	No Preference	42	882.83
75729PA0050137	Rating Area 7	No Preference	43	904.15
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75729PA0050137	Rating Area 7	No Preference	45	962.12
75729PA0050137	Rating Area 7	No Preference	46	999.43
75729PA0050137	Rating Area 7	No Preference	47	1041.41
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75729PA0050137	Rating Area 7	No Preference	49	1136.68
75729PA0050137	Rating Area 7	No Preference	50	1189.99
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75729PA0050137	Rating Area 7	No Preference	52	1300.59
75729PA0050137	Rating Area 7	No Preference	53	1359.22
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75729PA0050137	Rating Area 7	No Preference	55	1485.82
75729PA0050137	Rating Area 7	No Preference	56	1554.45
75729PA0050137	Rating Area 7	No Preference	57	1623.74
75729PA0050137	Rating Area 7	No Preference	58	1697.70
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75729PA0050137	Rating Area 7	No Preference	61	1872.26
75729PA0050137	Rating Area 7	No Preference	62	1914.24
75729PA0050137	Rating Area 7	No Preference	63	1966.88
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75729PA0050137	Rating Area 9	No Preference	15	532.82
75729PA0050137	Rating Area 9	No Preference	16	549.45
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75729PA0050137	Rating Area 9	No Preference	18	583.99
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75729PA0050137	Rating Area 9	No Preference	30	725.99
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75729PA0050137	Rating Area 9	No Preference	33	766.28
75729PA0050137	Rating Area 9	No Preference	34	776.52
75729PA0050137	Rating Area 9	No Preference	35	781.63
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75729PA0050137	Rating Area 9	No Preference	37	791.87
75729PA0050137	Rating Area 9	No Preference	38	796.98
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75729PA0050137	Rating Area 9	No Preference	54	1365.62
75729PA0050137	Rating Area 9	No Preference	55	1426.39
75729PA0050137	Rating Area 9	No Preference	56	1492.27
75729PA0050137	Rating Area 9	No Preference	57	1558.79
75729PA0050137	Rating Area 9	No Preference	58	1629.79
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75729PA0050137	Rating Area 9	No Preference	60	1735.97
75729PA0050137	Rating Area 9	No Preference	61	1797.37
75729PA0050137	Rating Area 9	No Preference	62	1837.67
75729PA0050137	Rating Area 9	No Preference	63	1888.20
75729PA0050137	Rating Area 9	No Preference	64 and over	1918.90
75729PA0050140	Rating Area 6	No Preference	0-14	477.17
75729PA0050140	Rating Area 6	No Preference	15	519.59
75729PA0050140	Rating Area 6	No Preference	16	535.81
75729PA0050140	Rating Area 6	No Preference	17	552.02
75729PA0050140	Rating Area 6	No Preference	18	569.49
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75729PA0050140	Rating Area 6	No Preference	21	623.76
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75729PA0050140	Rating Area 6	No Preference	25	626.25
75729PA0050140	Rating Area 6	No Preference	26	638.73
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75729PA0050140	Rating Area 6	No Preference	28	678.02
75729PA0050140	Rating Area 6	No Preference	29	697.98
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75729PA0050140	Rating Area 6	No Preference	31	722.93
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75729PA0050140	Rating Area 6	No Preference	39	787.18
75729PA0050140	Rating Area 6	No Preference	40	797.16
75729PA0050140	Rating Area 6	No Preference	41	812.13
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75729PA0050140	Rating Area 6	No Preference	43	846.44
75729PA0050140	Rating Area 6	No Preference	44	871.39
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75729PA0050140	Rating Area 6	No Preference	46	935.63
75729PA0050140	Rating Area 6	No Preference	47	974.93
75729PA0050140	Rating Area 6	No Preference	48	1019.84
75729PA0050140	Rating Area 6	No Preference	49	1064.13
75729PA0050140	Rating Area 6	No Preference	50	1114.03
75729PA0050140	Rating Area 6	No Preference	51	1163.30
75729PA0050140	Rating Area 6	No Preference	52	1217.57
75729PA0050140	Rating Area 6	No Preference	53	1272.46
75729PA0050140	Rating Area 6	No Preference	54	1331.72
75729PA0050140	Rating Area 6	No Preference	55	1390.98
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75729PA0050140	Rating Area 6	No Preference	57	1520.09
75729PA0050140	Rating Area 6	No Preference	58	1589.33
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75729PA0050140	Rating Area 6	No Preference	60	1692.87
75729PA0050140	Rating Area 6	No Preference	61	1752.75
75729PA0050140	Rating Area 6	No Preference	62	1792.05
75729PA0050140	Rating Area 6	No Preference	63	1841.33
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75729PA0050141	Rating Area 6	No Preference	0-14	423.53
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75729PA0050141	Rating Area 6	No Preference	29	619.52
75729PA0050141	Rating Area 6	No Preference	30	628.37
75729PA0050141	Rating Area 6	No Preference	31	641.66
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75729PA0050141	Rating Area 6	No Preference	33	663.25
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75729PA0050141	Rating Area 6	No Preference	36	680.97
75729PA0050141	Rating Area 6	No Preference	37	685.40
75729PA0050141	Rating Area 6	No Preference	38	689.83
75729PA0050141	Rating Area 6	No Preference	39	698.68
75729PA0050141	Rating Area 6	No Preference	40	707.54
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75729PA0050141	Rating Area 6	No Preference	42	733.56
75729PA0050141	Rating Area 6	No Preference	43	751.28
75729PA0050141	Rating Area 6	No Preference	44	773.43
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75729PA0050141	Rating Area 6	No Preference	49	944.50
75729PA0050141	Rating Area 6	No Preference	50	988.79
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75729PA0050141	Rating Area 6	No Preference	52	1080.69
75729PA0050141	Rating Area 6	No Preference	53	1129.41
75729PA0050141	Rating Area 6	No Preference	54	1182.01
75729PA0050141	Rating Area 6	No Preference	55	1234.60
75729PA0050141	Rating Area 6	No Preference	56	1291.63
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75729PA0050141	Rating Area 6	No Preference	58	1410.66
75729PA0050141	Rating Area 6	No Preference	59	1441.11
75729PA0050141	Rating Area 6	No Preference	60	1502.56
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75729PA0050141	Rating Area 6	No Preference	62	1590.59
75729PA0050141	Rating Area 6	No Preference	63	1634.32
75729PA0050141	Rating Area 6	No Preference	64 and over	1660.90
75729PA0050142	Rating Area 6	No Preference	0-14	401.92
75729PA0050142	Rating Area 6	No Preference	15	437.64
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75729PA0050142	Rating Area 6	No Preference	17	464.96
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75729PA0050142	Rating Area 6	No Preference	19	494.39
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75729PA0050142	Rating Area 6	No Preference	21	525.39
75729PA0050142	Rating Area 6	No Preference	22	525.39
75729PA0050142	Rating Area 6	No Preference	23	525.39
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75729PA0050142	Rating Area 6	No Preference	26	537.99
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75729PA0050142	Rating Area 6	No Preference	28	571.09
75729PA0050142	Rating Area 6	No Preference	29	587.90
75729PA0050142	Rating Area 6	No Preference	30	596.31
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75729PA0050142	Rating Area 6	No Preference	33	629.41
75729PA0050142	Rating Area 6	No Preference	34	637.82
75729PA0050142	Rating Area 6	No Preference	35	642.02
75729PA0050142	Rating Area 6	No Preference	36	646.22
75729PA0050142	Rating Area 6	No Preference	37	650.43
75729PA0050142	Rating Area 6	No Preference	38	654.63
75729PA0050142	Rating Area 6	No Preference	39	663.03
75729PA0050142	Rating Area 6	No Preference	40	671.44
75729PA0050142	Rating Area 6	No Preference	41	684.05
75729PA0050142	Rating Area 6	No Preference	42	696.13
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75729PA0050142	Rating Area 6	No Preference	46	788.08
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75729PA0050142	Rating Area 6	No Preference	48	859.00
75729PA0050142	Rating Area 6	No Preference	49	896.31
75729PA0050142	Rating Area 6	No Preference	50	938.34
75729PA0050142	Rating Area 6	No Preference	51	979.84
75729PA0050142	Rating Area 6	No Preference	52	1025.55
75729PA0050142	Rating Area 6	No Preference	53	1071.78
75729PA0050142	Rating Area 6	No Preference	54	1121.69
75729PA0050142	Rating Area 6	No Preference	55	1171.61
75729PA0050142	Rating Area 6	No Preference	56	1225.72
75729PA0050142	Rating Area 6	No Preference	57	1280.36
75729PA0050142	Rating Area 6	No Preference	58	1338.68
75729PA0050142	Rating Area 6	No Preference	59	1367.57
75729PA0050142	Rating Area 6	No Preference	60	1425.89
75729PA0050142	Rating Area 6	No Preference	61	1476.33
75729PA0050142	Rating Area 6	No Preference	62	1509.43
75729PA0050142	Rating Area 6	No Preference	63	1550.93
75729PA0050142	Rating Area 6	No Preference	64 and over	1576.15
75729PA0050143	Rating Area 6	No Preference	0-14	334.90
75729PA0050143	Rating Area 6	No Preference	15	364.67
75729PA0050143	Rating Area 6	No Preference	16	376.05
75729PA0050143	Rating Area 6	No Preference	17	387.43
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75729PA0050143	Rating Area 6	No Preference	19	411.95
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75729PA0050143	Rating Area 6	No Preference	27	458.79
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75729PA0050143	Rating Area 6	No Preference	62	1257.74
75729PA0050143	Rating Area 6	No Preference	63	1292.32
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75729PA0050144	Rating Area 3	No Preference	15	493.61
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75729PA0050144	Rating Area 3	No Preference	53	1208.84
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75729PA0050144	Rating Area 3	No Preference	63	1749.26
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75729PA0050144	Rating Area 6	No Preference	62	1792.05
75729PA0050144	Rating Area 6	No Preference	63	1841.33
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75729PA0050145	Rating Area 3	No Preference	60	1427.43
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75729PA0050145	Rating Area 3	No Preference	62	1511.06
75729PA0050145	Rating Area 3	No Preference	63	1552.61
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75729PA0050146	Rating Area 3	No Preference	62	1433.96
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75729PA0050146	Rating Area 6	No Preference	49	896.31
75729PA0050146	Rating Area 6	No Preference	50	938.34
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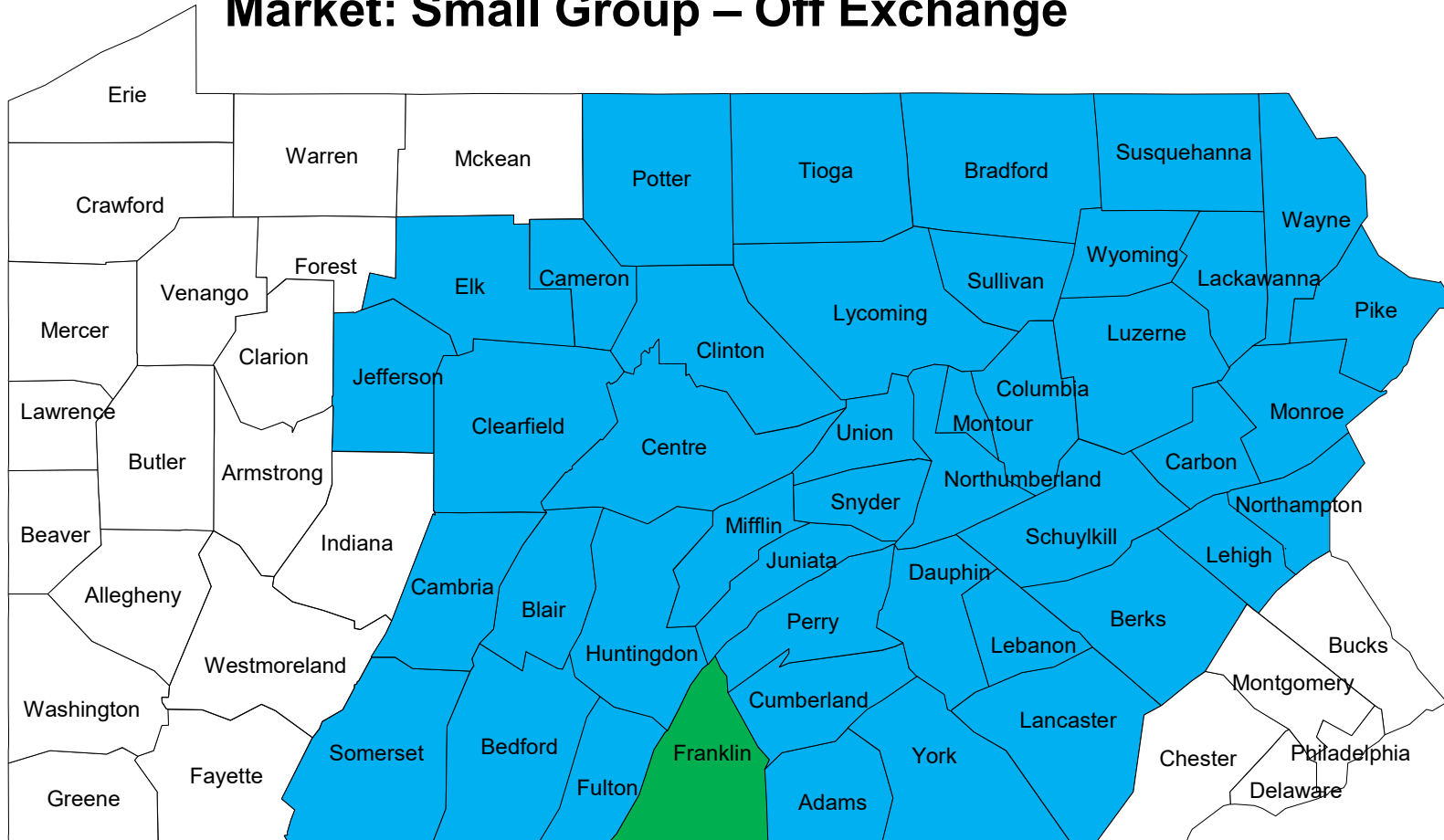
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2024 to 2025 Service Area

Issuer: Geisinger Quality Options (75729)

Market: Small Group – Off Exchange



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

Geisinger Quality Options
Small Group Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083517

1. On Page 5 of the Actuarial Memorandum under the “Projected Risk Adjustments PMPM” section, the first sentence reads “Our small group Exchange population is assumed...”. Is this a typo? If so, please provide an updated version of the Actuarial Memorandum with the appropriate correction.

No, this is not a typographical error. If you believe this is an error upon further review, can you please provide clarification as to why you think there is an error?

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

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

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

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

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

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

5. The final sentence under section “Reliance” on page 9 of the Actuarial Memorandum states “When practical, steps were taken to improve the data when necessary.” Please provide a detailed narrative that describes what steps and changes were made to the data, and why they were necessary.

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

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

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

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

7. Please provide a detailed quantitative exhibit that provides the projected loss ratio for PY25 in a manner consistent with what has been provided for the experience period in Table 2 of the PAAME. The 'Projected Loss Ratio 2025' sheet of the "PID_Response_Exhibits_GQO_SmGrp_061924.xlsx" file shows the calculation of the PY25 projected loss ratio using the same calculation approach as Table 2. The PMPM components used in this calculation are from Table 5 and Table 6.

8. Please provide a detailed quantitative exhibit that walks from the experience period loss ratio of 81.93% for this specific legal entity to the projection period's loss ratio provided in response to objection #7. Within the exhibit, please include at a minimum the impact to the loss ratio for trend, requested rate increase, changes to admin, taxes, and profit margin.

Please refer to the 'Projected Loss Ratio Support' sheet of the "PID_Response_Exhibits_GQO_SmGrp_061924.xlsx" file. Our projected incurred claims and risk adjustment values for policy year 2025 are based on the combined GHP and GQO data contained in Table 2B rather than the GQO-specific data summarized in Table 2. Therefore, we believe starting from the 84.7% loss ratio in Table 2B is a more helpful comparison given the manual data used within our filing. We don't typically look at our experience vs. projections in this manner so this is a very high-level summary that we put together for the purposes of this question only. We typically analyze the components of the required rate increase in a very similar fashion to Table 8 so we would recommend referring to that table for a more detailed breakout of the components of our rate increase.

9. The following objections pertain to the "PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324" file:

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

- Incurred month
- Ultimate incurred claims adjusted net of Rx rebates for COVID
- Ultimate allowed claims adjusted net of Rx rebates for COVID
- Members

Please refer to the updated "Trend Backup" sheet within the "PID_Response_Exhibits_GQO_SmGrp_061924.xlsx" file.

b. Based on the information included on the "Trend Components" tab, please provide a detailed narrative that describes the drivers of the large 2023 annual change in both the inpatient hospital and prescription drug service categories for cost and other medical for utilization.

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

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

The main driver of the variance between actual and expected administrative costs in these historical years was related to the Shared Services Allocation that GQO was allocated from the Geisinger System. Prior to 2024, our allocation of these costs was a significant portion of our actual admin costs every year and it was very difficult to project. Starting in 2024, the allocation of these expenses to GQO was reduced significantly. This should shrink the gap between projected and actual admin in future years.

d. Based on the information included on the “Commission” tab, please provide a narrative that describes the significance of the general override levels.



e. Based on the information included on the “Benefit Changes” tab, please include additional columns within the exhibit that walk from the 2024 pricing AV to the 2025 pricing AV. At a minimum please include two additional columns to account for impacts due to model changes and benefit changes. Please refer to the updated “Benefit Changes” sheet within the “PID_Response_Exhibits_GQO_SmGrp_061924.xlsx” file. Any changes to the Pricing AVs that aren’t caused by benefit changes are attributable to the updated experience data being used within the model.

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

a. Silver: 75729PA0050143, 75729PA0050147, and 75729PA0050151

b. Gold: 75729PA0050142, 75729PA0050146, and 75729PA0050150

c. Platinum: 75729PA0050140, 75729PA0050144, and 75729PA0050148

Some plans, such as 75729PA0050143, 75729PA0050147, and 75729PA0050151, are distinguishable only by their service area. 75729PA0050143 belongs to service area PAS007, 75729PA0050147 belongs to service area PAS008, and 75729PA0050151 belongs to service area PAS009. Please refer to the ‘Service Areas’ sheet of the “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324.xlsx” file for a list of the different service areas defined by Geisinger. Differentiating plans across service areas allows Geisinger to preserve flexibility and align counties with unique regional and network characteristics.

11. Please provide a narrative that describes why the company has decided to not apply a tobacco load to the SG ACA plans.

Our decision not to apply tobacco load factors to the SG ACA plans is consistent with our prior filings, and it is also consistent with the approach taken by all insurers who sell SG ACA plans in our service area based on the 2024 rate filings.

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

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

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

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

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

The Actual MLR from Standard Question #9 contains non-ACA business. Standard Question #9 specifically asks for: “the final information which was filed for the specified calendar year”. The Actual MLR from Standard Question #9 is based on the official MLR Annual Reporting Form submitted by Geisinger’s finance team, which includes both ACA and Non-ACA business. We do not file official MLR Annual Reporting Forms broken out by ACA and Non-ACA business.

**Geisinger Quality Options
Small Group Filing for 2025
Benefit Changes**

2025 HIOS Plan ID	2025 Plan Name	Benefit Changes	2024 Pricing AV	Benefit Change Impact	Model Experience Impact	2025 Pricing AV
75729PA0050070	Geisinger All-Access PPO 20/40/1000	MOOP from \$8600 to \$9200. Outpatient Facility Fee Copay from \$175 to \$225	93.0%	0.0%	-0.1%	92.9%
75729PA0050102	Geisinger All-Access PPO 20/40/500	MOOP from \$9100 to \$9200. Inpatient Copay from \$200 to \$300 Outpatient Facility Fee Copay from \$250 to \$350.	92.0%	-1.1%	-0.9%	90.0%
75729PA0050103	Geisinger All-Access PPO 20/40/1500	MOOP from \$9100 to \$9200. Outpatient Facility Fee Copay from \$150 to \$175	90.9%	0.0%	0.3%	91.2%
75729PA0050128	Geisinger All-Access PPO 10/20/0	ER Copay from \$75 to \$150. Imaging Copay from \$100 to \$150. Outpatient Facility Fee Copay from \$150 to \$200	99.1%	-0.6%	0.1%	98.6%
75729PA0050131	Geisinger All-Access Extra PPO 10/40/0	ER Copay from \$125 to \$150	99.4%	-0.1%	0.3%	99.6%
75729PA0050140	Geisinger Choices PPO 10/20/0	MOOP from \$2000 to \$2500	95.9%	-0.1%	-1.4%	94.4%
75729PA0050144	Geisinger Choices PPO 10/20/0	MOOP from \$2000 to \$2500	95.9%	-0.1%	-1.4%	94.4%
75729PA0050148	Geisinger Choices PPO 10/20/0	MOOP from \$2000 to \$2500	95.9%	-0.1%	-1.4%	94.4%

Geisinger Quality Options
Small Group Filing for 2025
Trend Backup

Month-Year	Members	Ultimate Incurred Claims	Prescription Drug Rebates	Ultimate Incurred Claims (Net of Prescription Drug Rebates)	Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjustment Factor	COVID Adjusted Ultimate Incurred Claims (Net of Prescription Drug Rebates)	COVID Adjusted Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjusted Annual Allowed PMPM
Jan-20	21,626	\$ 12,784,951.43	\$ (289,878.77)	\$ 12,495,072.66	\$ 13,957,198	1.000	\$ 12,495,072.66	\$ 13,957,198	
Feb-20	21,131	\$ 10,139,644.28	\$ (269,852.47)	\$ 9,869,791.81	\$ 11,107,276	1.000	\$ 9,869,791.81	\$ 11,107,276	
Mar-20	21,234	\$ 10,307,845.22	\$ (317,694.27)	\$ 9,990,150.95	\$ 10,993,606	1.131	\$ 11,302,972.91	\$ 12,438,294	
Apr-20	20,586	\$ 7,572,618.33	\$ (263,365.17)	\$ 7,309,253.16	\$ 7,875,418	1.722	\$ 12,586,568.21	\$ 13,561,507	
May-20	20,346	\$ 9,165,775.89	\$ (243,505.58)	\$ 8,922,270.31	\$ 9,723,770	1.193	\$ 10,641,277.08	\$ 11,597,197	
Jun-20	19,954	\$ 12,538,645.10	\$ (259,983.28)	\$ 12,278,661.82	\$ 13,306,822	0.842	\$ 10,335,335.60	\$ 11,200,770	
Jul-20	19,250	\$ 10,358,848.13	\$ (290,729.86)	\$ 10,068,118.27	\$ 11,160,174	1.077	\$ 10,842,778.91	\$ 12,018,859	
Aug-20	18,883	\$ 9,738,806.20	\$ (309,944.58)	\$ 9,428,861.62	\$ 10,411,409	1.092	\$ 10,295,650.82	\$ 11,368,523	
Sep-20	18,361	\$ 10,580,419.70	\$ (335,586.76)	\$ 10,244,832.94	\$ 11,201,229	0.978	\$ 10,016,753.33	\$ 10,951,857	
Oct-20	18,019	\$ 12,207,361.98	\$ (384,560.83)	\$ 11,822,801.15	\$ 12,744,136	0.796	\$ 9,405,947.67	\$ 10,138,940	
Nov-20	17,655	\$ 9,931,773.79	\$ (290,412.68)	\$ 9,641,361.11	\$ 10,474,431	0.929	\$ 8,957,257.09	\$ 9,731,217	
Dec-20	15,848	\$ 9,974,783.96	\$ (249,223.48)	\$ 9,725,560.48	\$ 10,584,385	0.954	\$ 9,274,737.87	\$ 10,093,752	\$ 593.26
Jan-21	15,056	\$ 8,135,062.68	\$ (260,905.62)	\$ 7,874,157.06	\$ 8,750,242	0.953	\$ 7,501,145.79	\$ 8,335,729	
Feb-21	14,804	\$ 8,705,469.83	\$ (266,095.42)	\$ 8,439,374.41	\$ 9,256,509	0.953	\$ 8,040,003.34	\$ 8,818,470	
Mar-21	14,436	\$ 9,326,538.09	\$ (308,282.92)	\$ 9,018,255.17	\$ 9,967,220	0.953	\$ 8,590,584.57	\$ 9,494,547	
Apr-21	14,109	\$ 8,885,138.50	\$ (296,365.84)	\$ 8,588,772.66	\$ 9,383,133	0.953	\$ 8,181,210.42	\$ 8,937,876	
May-21	13,821	\$ 9,048,874.22	\$ (295,167.42)	\$ 8,753,706.80	\$ 9,473,307	0.953	\$ 8,338,489.96	\$ 9,023,958	
Jun-21	13,663	\$ 9,958,842.25	\$ (319,574.80)	\$ 9,639,267.45	\$ 10,447,501	0.953	\$ 9,182,297.96	\$ 9,952,215	
Jul-21	13,393	\$ 8,666,070.39	\$ (247,774.43)	\$ 8,418,295.96	\$ 9,124,629	0.953	\$ 8,020,539.01	\$ 8,693,498	
Aug-21	13,198	\$ 8,504,276.07	\$ (267,592.11)	\$ 8,236,683.96	\$ 8,977,035	0.953	\$ 7,846,502.42	\$ 8,551,782	
Sep-21	13,065	\$ 8,436,789.78	\$ (245,529.71)	\$ 8,191,260.07	\$ 8,826,543	0.953	\$ 7,803,980.64	\$ 8,409,227	
Oct-21	12,776	\$ 8,140,455.84	\$ (226,898.98)	\$ 7,913,556.86	\$ 8,531,568	0.953	\$ 7,539,851.95	\$ 8,128,678	
Nov-21	12,516	\$ 8,398,821.77	\$ (233,714.80)	\$ 8,165,106.97	\$ 8,808,161	0.953	\$ 7,779,546.05	\$ 8,392,235	
Dec-21	11,453	\$ 9,094,581.79	\$ (243,360.01)	\$ 8,851,221.78	\$ 9,531,708	0.953	\$ 8,433,670.22	\$ 9,082,055	\$ 652.04
Jan-22	11,375	\$ 7,057,140.88	\$ (406,573.64)	\$ 6,650,567.24	\$ 7,330,872	1.000	\$ 6,650,567.24	\$ 7,330,872	
Feb-22	11,216	\$ 6,351,197.55	\$ (359,884.45)	\$ 5,991,313.10	\$ 6,600,132	1.000	\$ 5,991,313.10	\$ 6,600,132	
Mar-22	11,155	\$ 7,917,850.92	\$ (365,379.54)	\$ 7,552,471.38	\$ 8,293,809	1.000	\$ 7,552,471.38	\$ 8,293,809	
Apr-22	10,953	\$ 6,389,666.48	\$ (426,115.01)	\$ 5,963,551.47	\$ 6,612,479	1.000	\$ 5,963,551.47	\$ 6,612,479	
May-22	10,802	\$ 7,112,610.15	\$ (423,904.91)	\$ 6,688,705.24	\$ 7,325,430	1.000	\$ 6,688,705.24	\$ 7,325,430	
Jun-22	10,733	\$ 6,962,662.96	\$ (395,837.37)	\$ 6,566,825.59	\$ 7,189,940	1.000	\$ 6,566,825.59	\$ 7,189,940	
Jul-22	10,537	\$ 7,024,733.18	\$ (324,597.80)	\$ 6,700,135.38	\$ 7,297,738	1.000	\$ 6,700,135.38	\$ 7,297,738	
Aug-22	10,454	\$ 7,080,795.26	\$ (419,457.72)	\$ 6,661,337.55	\$ 7,292,323	1.000	\$ 6,661,337.55	\$ 7,292,323	
Sep-22	10,281	\$ 7,289,915.65	\$ (336,952.95)	\$ 6,952,962.69	\$ 7,536,134	1.000	\$ 6,952,962.69	\$ 7,536,134	
Oct-22	10,068	\$ 7,245,222.64	\$ (355,778.26)	\$ 6,889,444.38	\$ 7,437,459	1.000	\$ 6,889,444.38	\$ 7,437,459	
Nov-22	9,948	\$ 7,325,560.67	\$ (368,328.80)	\$ 6,957,231.86	\$ 7,441,882	1.000	\$ 6,957,231.86	\$ 7,441,882	
Dec-22	9,994	\$ 6,847,708.18	\$ (318,139.37)	\$ 6,529,568.81	\$ 7,056,015	1.000	\$ 6,529,568.81	\$ 7,056,015	\$ 685.52
Jan-23	9,880	\$ 6,995,120.32	\$ (442,301.45)	\$ 6,552,818.87	\$ 7,180,591	1.000	\$ 6,552,818.87	\$ 7,180,591	
Feb-23	9,861	\$ 6,630,334.88	\$ (368,935.40)	\$ 6,261,399.48	\$ 6,940,485	1.000	\$ 6,261,399.48	\$ 6,940,485	
Mar-23	9,832	\$ 7,378,081.99	\$ (414,853.94)	\$ 6,963,228.05	\$ 7,705,885	1.000	\$ 6,963,228.05	\$ 7,705,885	
Apr-23	9,846	\$ 7,081,023.77	\$ (405,263.44)	\$ 6,675,760.33	\$ 7,331,753	1.000	\$ 6,675,760.33	\$ 7,331,753	
May-23	9,802	\$ 7,384,329.81	\$ (443,593.73)	\$ 6,940,736.08	\$ 7,615,956	1.000	\$ 6,940,736.08	\$ 7,615,956	
Jun-23	9,812	\$ 7,387,032.75	\$ (420,000.95)	\$ 6,967,031.81	\$ 7,642,624	1.000	\$ 6,967,031.81	\$ 7,642,624	
Jul-23	9,792	\$ 8,057,168.56	\$ (387,787.96)	\$ 7,669,380.60	\$ 8,302,695	1.000	\$ 7,669,380.60	\$ 8,302,695	
Aug-23	9,753	\$ 8,482,218.91	\$ (359,977.30)	\$ 8,122,241.61	\$ 8,757,135	1.000	\$ 8,122,241.61	\$ 8,757,135	
Sep-23	9,805	\$ 7,137,483.08	\$ (487,109.87)	\$ 6,650,373.21	\$ 7,264,332	1.000	\$ 6,650,373.21	\$ 7,264,332	
Oct-23	9,808	\$ 8,149,864.23	\$ (461,783.43)	\$ 7,688,080.80	\$ 8,341,469	1.000	\$ 7,688,080.80	\$ 8,341,469	
Nov-23	9,915	\$ 7,519,483.93	\$ (443,408.26)	\$ 7,076,075.68	\$ 7,716,651	1.000	\$ 7,076,075.68	\$ 7,716,651	
Dec-23	10,331	\$ 8,317,830.75	\$ (515,028.14)	\$ 7,802,802.62	\$ 8,657,572	1.000	\$ 7,802,802.62	\$ 8,657,572	\$ 789.09

**Geisinger Quality Options
Small Group Filing for 2025
Projected Loss Ratio 2025**

	PMPM
Projected Incurred EHB Claims PMPM*	\$ 871.95
Projected Incurred Risk Adjustment PMPM	\$ 125.25
Projected Required Revenue PMPM	\$ 841.02
<hr/>	
2025 Projected Loss Ratio	90.2%

* Includes prescription drug rebates and capitation

**Geisinger Quality Options
Small Group Filing for 2025
Projected Loss Ratio Support**

2023 Loss Ratio	84.7%
Impact on Loss Ratio:	
Rate Increases	-9.3%
Trend	15.9%
Profit	1.5%
Taxes	0.6%
Admin	-2.0%
Miscellaneous	-1.2%
2025 Projected Loss Ratio	90.2%

Geisinger Quality Options
Small Group Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083517

1. Regarding your response to objection #1, the Department notes that there is no small group exchange market. Please remove the word “exchange” from the sentence, “Our small group Exchange population is assumed...”

The word “Exchange” has been removed from the Actuarial Memorandum.

2. Regarding your response to objection #5:

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

This question is only applicable to our individual market. There were no small group members marked with an out-of-state county in our experience data.

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

All groups covered by Geisinger’s Small Group ACA plans are located within our covered service area.

While a member within a group could reside outside of a covered service area, the group would still be rated based on the group’s address rather than the member’s address. We only observed one group consisting of 4 members in our experience period with a rating county that was outside of Geisinger’s covered service area. This group terminated during the 2023 experience period while located within Geisinger’s covered service area. After this group terminated, their rating county was updated to a county outside of our covered service area, which is why an out-of-area county was mistakenly identified for this group.

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

This group was assigned to a rating area and county according to its HIOS ID. This group belonged to HIOS ID 75729PA0050103, so the rating area and county with the highest membership for HIOS ID 75729PA0050103 were used for this group. Luzerne County was the county with the highest membership for HIOS plan 75729PA0050103 during the experience period. Therefore, this group was assigned to Luzerne County in Rating Area 3 for rating purposes.

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

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

3. Regarding your response to objection #8, the following objections pertain to the “Projected Loss Ratio Support” tab in the “PID_Response_Exhibits_GQO_SmGrp_061924” workbook.

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

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

adjustment factors such as Change in Demographics and Change in Other which are included in the “URRT Other” category on Table 8.

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

The impacts on the loss ratio were calculated by applying the change in each item to the numerator or denominator of the 2023 Loss Ratio as appropriate. The loss ratio was then recalculated after each change was applied and the impact shown is the changes in the loss ratio calculated for each row. The ‘Projected LR Support (Table 2b)’ tab of the “PID_Response_Exhibits_GQO_SmGrp_071224” file includes formulas to demonstrate these calculations. As mentioned in our prior response to objection #8, we don’t typically look at our experience vs. projections in this manner so this is a very high-level summary that we put together for the purposes of this question only.

c. Please provide a detailed quantitative exhibit that walks from the experience period loss ratio of 81.93 (Table 2) for this specific legal entity to the projection period’s loss ratio of 90.2%.

Please see the ‘Projected LR Support (Table 2)’ tab of the “PID_Response_Exhibits_GQO_SmGrp_071224” file.

4. Regarding your response to objection #9, while the Department observes on the “Trend” tab that the R12 trend for 2023 was 15.1%, it is unreasonable to assume that this high level of trend will continue from the experience period to the rating period, and the company has not provided any support to suggest that this will in fact be the case. Furthermore, the 15% elevated claims experience has been included in the underlying base experience. Please provide a detailed narrative that explains why Geisinger expects these elevated claims trend levels to continue into the rating period.

The 15.1% trend referenced from the “Trend” tab of the “PA_Act_Memo_Additional_Exhibits_GQO_SmGrp_050324” file is not the annual trend being used to project from the experience period to the rating period. As explained on page 4 of the memorandum, we use the prior 3 years of annual allowed trends weighted equally to develop the annual trend used in our filing. Weighting trend equally across the last three years helps to remove trend volatility that may occur year to year when reviewing smaller books of business such as the ACA block. Weighting the prior 3 years equally results in an annual trend of 10.1%, which is used to project from the experience period to the rating period.

5. Regarding your response to objection #13, Geisinger states that they did not have an explicit drug rebate projection in the filings for 2023, 2022, and 2021, but the Department notes that in your response to objection #4, Geisinger states, “they are projecting total rebates for 2025 to remain consistent with the 2023 experience period rebates.” This has been Geisinger’s drug rebate projection for 2023, 2022, and 2021 as well. Given this information, please see the attached table that the Department put together. Since actual is consistently greater than expected, the extra drug rebates must be accounted for in the rating period. The Department cannot approve these rates as submitted without an appropriate rating factor to account for the additional drug rebates. Please update the filing to reflect this.

Thank you for sharing the Drug Rebate table you put together. While we mostly agree with your calculations and comments about the implicit rebates assumed in the 2023, 2022, and 2021 filings, the one piece that is missing is the application of 2 years of prescription drug trends when calculating the implied projected rebates. Table 5 applies the two-year trend projection factor to Total Allowed EHB Claims net of prescription drug rebates. Therefore, the rebates are assumed to trend at the same rate as the rest of the prescription drug claims. The ‘Drug Rebates’ tab of the

“PID_Response_Exhibits_GQO_SmGrp_071224” file applies 2 years of prescription drug trend to calculate the projected rebates implied in each year. This reduces the “Difference PMPM” values, but we still recognize the Department’s point about the larger PMPM differences for 2022 and 2023.

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

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

**Geisinger Quality Options
Small Group Filing for 2025
Drug Rebates**

PY	Experience Period Rebates	Annual Prescription Drug Trend	Projected Rebates	Actual Prescription Drug Rebates	Projected Member Months	Actual Member Months	Projected Rebates PMPM	Actual Rebates PMPM	Difference PMPM
2021	\$ (2,538,256)	1.2%	\$ (2,601,287)	\$ (3,211,262)	227,796	162,290	\$ (11.42)	\$ (19.79)	\$ 8.37
2022	\$ (3,176,103)	6.5%	\$ (3,601,759)	\$ (4,500,950)	232,962	127,516	\$ (15.46)	\$ (35.30)	\$ 19.84
2023	\$ (3,373,549)	6.8%	\$ (3,848,816)	\$ (5,150,044)	162,320	118,437	\$ (23.71)	\$ (43.48)	\$ 19.77

**Geisinger Quality Options
 Small Group Filing for 2025
 Projected Loss Ratio Support (Table 2b)**

	Numerator PMPM	Denominator PMPM	Loss Ratio	Impact
2023 Loss Ratio	\$720.84	\$851.30	84.7%	
Impact on Loss Ratio:				
Rate Increases	\$720.84	\$956.46	75.4%	-9.3%
Trend	\$873.23	\$956.46	91.3%	15.9%
Profit	\$873.23	\$941.42	92.8%	1.5%
Taxes	\$873.23	\$935.75	93.3%	0.6%
Admin	\$873.23	\$956.30	91.3%	-2.0%
Miscellaneous				-1.1%
2025 Projected Loss Ratio			90.2%	

**Geisinger Quality Options
 Small Group Filing for 2025
 Projected Loss Ratio Support (Table 2)**

	Numerator PMPM	Denominator PMPM	Loss Ratio	Impact
2023 Loss Ratio	\$707.75	\$863.90	81.9%	
Impact on Loss Ratio:				
Rate Increases	\$707.75	\$969.64	73.0%	-8.9%
Trend	\$857.37	\$969.64	88.4%	15.4%
Profit	\$857.37	\$954.60	89.8%	1.4%
Taxes	\$857.37	\$948.93	90.4%	0.5%
Admin	\$857.37	\$969.48	88.4%	-1.9%
Miscellaneous				1.8%
2025 Projected Loss Ratio			90.2%	

Geisinger Quality Options
Small Group Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083517

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

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

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

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

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

a. SG

i. The sum of HCRP and RA transfer payments is \$877K for GHP and \$10.3M for GQO.

ii. According to the PY23 rate filing submitted in May of 2022, the Company projected a risk transfer payment of \$65.89 PMPM for both legal entities. This translates into an annual transfer payment of \$1.2M for GHP and \$6.5M for GQO.

iii. These observations suggest that the Company has seen a \$3.4M favorable windfall from the actual risk adjustment results for PY23.

b. Conclusion

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

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

3. The prescription drug rebate objection still stands. Please see the “Rx Rebates” tab in the attached Excel file. Specifically, the Company needs to explain the \$19.77 PMPM variance between projected and actual rebates PMPMs for SG, and why that variance will not be there in PY25.

Geisinger changed rebate vendors effective 1/1/2022 due to a contractual dispute with our old vendor. Therefore, at the time we made our 2023 rebate projections and submitted our 2023 rate filing in early 2022, we had no clear indication of how changing rebate vendors would affect rebates in 2022 and 2023. This change in rebate vendors in 2022 is the primary cause of the \$19.77 PMPM difference between the projected (based on 2021 experience) and actual rebates in 2023. Now that we have had the same rebate vendor for several years and expect to have the same rebate vendor for 2025, we can predict our projected rebates with more accuracy than we could in our 2023 rate filing. To be thorough in our rebate projections, we reached out to our rebate vendor again this week to confirm our rebate projections for 2025. Our vendor now predicts that rebates will decrease in 2025 relative to our 2023 experience. Based on this updated projection, we do not believe there is reasonable justification for increasing our projected rebates.

Gelsingher Health Plan
Small Group Filing for 2025
Trend Backup

Month-Year	Premium	Members	Incurred Claims	Completion Factor	Ultimate Incurred Claims	Ultimate Incurred PMPM	Prescription Drug Rebates (Enter Negative)	Ultimate Incurred Claims (Net of Prescription Drug Rebates)	Allowed Claims Gross Rebatas	Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjustment Factor	COVID Adjusted Ultimate Incurred Claims (Net of Prescription Drug Rebates)	COVID Adjusted Allowed Claims (Net of Prescription Drug Rebates)	Allowed Total Drug Claims	GLP-1 Gross Allowed Claims	GLP-1 Scripts	GLP-1 Rebates (Enter Negative)	GLP-1 Net Rebates	12 month rolling Allowed Claims PMPM	12 month rolling Allowed Claims Trend	Updated Trend Calculation
Jan-10	17,141	17,141	8,370,115	1.0000	8,370,115.36	488.20	(194,345.84)	8,175,769.52	9,491,652.40	9,297,307	1.000	8,175,769.52	9,297,307	1,867,424.71	87,794.67	122.00	(9,396.15)	78,398.82			
Feb-10	17,412	17,412	7,941,803.74	1.0000	7,941,803.74	456.11	(194,444.19)	7,747,359.55	8,892,347.78	8,697,900	1.000	7,747,359.55	8,697,900	1,774,743.51	70,103.57	95.00	(7,178.37)	62,925.17			
Mar-10	17,491	17,491	8,427,450.81	1.0000	8,427,450.81	485.12	(195,451.44)	8,231,999.37	9,132,010.91	8,937,001	1.000	8,231,999.37	9,132,001	1,832,884.74	83,484.80	91.00	(7,738.00)	55,746.80			
Apr-10	17,804	17,804	10,172,470.23	1.0000	10,172,470.23	586.06	(186,263.91)	10,458,734.15	11,720,050.24	11,568,786	1.000	10,458,734.15	11,568,786	2,204,441.74	88,118.31	116.00	(9,095.13)	79,023.18			
May-10	18,085	18,085	9,545,546.72	1.0000	9,545,546.72	531.90	(188,071.51)	9,357,475.21	10,715,220.91	10,587,005	1.000	9,357,475.21	10,587,005	1,862,498.08	108,039.81	145.00	(11,519.65)	96,519.16			
Jun-10	18,621	18,621	9,138,664.18	1.0000	9,138,664.18	492.49	(189,439.86)	8,949,224.32	9,948,694.99	9,798,609	1.000	8,949,224.32	9,798,609	1,936,488.74	84,484.01	89.00	(7,248.89)	57,235.81			
Jul-10	19,025	19,025	10,329,463.18	1.0000	10,329,463.18	542.79	(210,378.50)	10,119,084.68	11,402,092.75	11,171,674	1.000	10,119,084.68	11,402,092.75	2,138,466.98	107,248.24	142.00	(11,662.00)	95,586.24			
Aug-10	19,214	19,214	10,372,893.26	1.0000	10,372,893.26	539.30	(184,447.90)	10,188,445.36	11,480,677.39	11,209,625	1.000	10,188,445.36	11,209,625	2,150,077.47	108,629.37	145.00	(11,995.65)	96,633.71			
Sep-10	19,492	19,492	10,231,061.20	1.0000	10,231,061.20	519.58	(213,056.20)	9,978,005.00	10,978,544.70	10,828,118	1.000	9,978,005.00	10,828,118	2,123,428.28	105,169.40	145.00	(13,011.61)	92,157.79			
Oct-10	20,080	20,080	10,510,939.98	1.0000	10,510,939.98	524.79	(192,023.01)	10,318,916.97	11,627,666.08	11,392,641	1.000	10,318,916.97	11,392,641	2,140,979.27	119,395.72	186.00	(16,796.50)	102,609.22			
Nov-10	20,390	20,390	10,300,501.21	1.0000	10,300,501.21	513.20	(228,133.30)	10,072,367.91	11,191,898.79	11,027,851	1.000	10,072,367.91	11,027,851	2,163,310.00	113,905.21	151.00	(16,294.70)	98,744.50			
Dec-10	22,567	22,567	12,346,482.71	1.0000	12,346,482.71	547.10	(289,349.53)	12,057,133.18	13,661,809.21	13,362,460	1.000	12,057,133.18	13,362,460	2,651,273.07	133,665.20	184.00	(16,216.00)	117,449.80			
Jan-11	22,959	22,959	12,184,551.43	1.0000	12,184,551.43	531.18	(289,878.77)	11,894,672.66	13,227,076.43	13,007,196	1.000	11,894,672.66	13,007,196	2,716,028.04	136,689.20	208.00	(18,610.83)	118,078.37			
Feb-11	23,151	23,151	10,139,644.24	1.0000	10,139,644.24	478.85	(289,814.47)	9,849,829.77	11,170,159.58	10,957,068	1.000	9,849,829.77	10,957,068	2,131,542.88	109,662.15	189.00	(17,148.66)	124,809.29			
Mar-11	23,124	23,124	10,307,845.22	1.0000	10,307,845.22	485.44	(187,894.77)	10,120,950.45	11,313,300.31	10,999,006	1.111	11,302,972.91	12,438,294	2,991,657.70	173,874.52	272.00	(20,299.75)	153,574.77			
Apr-11	20,366	20,366	7,373,618.68	1.0000	7,373,618.68	376.85	(262,591.17)	7,111,027.51	7,900,231.66	7,872,458	1.722	12,388,693.25	13,568,930	3,711,942.88	151,568.64	203.00	(17,148.66)	134,809.29			
May-11	20,344	20,344	9,165,778.89	1.0000	9,165,778.89	450.50	(243,500.58)	8,922,278.32	9,967,275.51	9,723,700	1.193	10,644,277.08	11,607,193	2,596,905.78	159,000.00	167.00	(18,239.00)	140,761.00			
Jun-11	19,954	19,954	12,538,645.10	1.0000	12,538,645.10	628.38	(259,893.28)	12,278,751.82	13,566,806.43	13,356,827	0.842	10,333,935.60	11,200,720	2,703,886.24	170,544.80	220.00	(21,096.75)	149,448.05			
Jul-11	19,200	19,200	10,358,888	1.0000	10,358,888	538.12	(290,729.86)	10,068,158.14	11,400,920.75	11,190,174	1.077	10,847,789.50	12,018,899	2,693,804.64	169,965.00	206.00	(24,191.40)	145,773.60			
Aug-11	18,883	18,883	9,738,806.20	1.0000	9,738,806.20	515.74	(300,944.58)	9,437,861.62	10,411,409	10,211,409	1.092	10,295,629.92	11,368,523	2,584,688.11	163,121.28	210.00	(22,669.00)	140,452.28			
Sep-11	18,361	18,361	10,580,410.70	1.0000	10,580,410.70	576.54	(318,566.55)	10,261,844.15	11,286,818.86	11,107,129	0.978	10,326,743.21	10,984,817	2,452,493.67	137,170.00	178.00	(19,119.00)	117,851.00			
Oct-11	18,019	18,019	12,007,361	1.0000	12,007,361	677.47	(186,556.02)	11,820,805.15	13,112,696.38	12,744,136	1.796	14,005,765.66	15,158,975	2,799,812.80	166,786.00	219.00	(23,911.00)	142,875.00			
Nov-11	17,635	17,635	9,931,774.28	1.0000	9,931,774.28	562.55	(290,411.88)	9,641,362.41	10,744,844.17	10,474,431	0.922	8,947,247.09	9,731,217	2,243,088.74	134,447.37	176.00	(9,329.00)	125,118.37			
Dec-11	15,848	15,848	9,934,784	1.0000	9,934,784	628.60	(243,213.48)	9,691,570.52	10,618,603.03	10,384,385	0.954	9,274,724.77	10,000,793	2,160,904.24	142,372.34	186.00	(20,517.00)	121,855.34			5.74
Jan-12	15,054	15,054	8,135,081	1.0000	8,135,081	540.52	(265,061.62)	7,870,019.40	8,724,152.29	8,505,242	0.961	7,905,146.01	8,316,720	1,896,248.00	140,681.31	189.00	(20,992.00)	129,889.00			2.74
Feb-12	14,804	14,804	8,705,868	1.0000	8,705,868	598.32	(266,209.42)	8,439,659.46	9,524,023.07	9,256,628	0.963	8,040,402.30	8,818,869	1,878,088.72	145,656.67	183.00	(20,215.00)	125,441.67			5.92
Mar-12	14,438	14,438	9,125,913	1.0000	9,125,913	646.02	(268,292.93)	8,857,620.19	10,142,973.13	9,966,996	0.963	8,689,906.96	9,498,952	2,196,546.28	150,500.00	188.00	(20,216.00)	130,284.00			3.88
Apr-12	14,109	14,109	8,855,104.18	1.0000	8,855,104.18	620.75	(296,350.84)	8,558,753.34	9,662,444.31	9,383,099	0.961	8,197,486.44	8,937,843	1,962,844.24	139,116.18	212.00	(18,790.00)	120,326.18			2.84
May-12	13,851	13,851	9,689,178	1.0000	9,689,178	699.75	(298,167.42)	9,391,010.58	10,765,728.77	10,474,611	0.963	8,188,272.81	8,924,249	1,888,814.31	164,500.00	210.00	(22,127.00)	142,373.00			3.98
Jun-12	13,661	13,661	9,958,917.05	1.0000	9,958,917.05	728.00	(310,554.54)	9,648,362.51	10,770,102.86	10,447,276	0.963	8,192,748.90	9,955,247	2,000,904.42	164,202.51	209.00	(22,404.00)	141,808.51			3.47
Jul-12	13,383	13,383	8,650,819	1.0000	8,650,819	647.04	(247,774.43)	8,403,044.57	9,127,142.25	8,924,388	0.963	8,020,299.44	8,699,249	2,041,138.28	161,097.88	203.00	(28,401.17)	132,696.71			4.14
Aug-12	13,228	13,228	8,504,156	1.0000	8,504,156	644.35	(262,031.11)	8,242,125.05	9,243,515.65	9,076,940	0.963	7,846,817.68	8,551,693	2,005,035.71	160,541.21	197.00	(28,104.00)	132,437.21			5.48
Sep-12	13,085	13,085	8,436,616	1.0000	8,436,616	645.74	(245,520.71)	8,191,095.31	9,071,889.61	8,826,839	0.963	7,803,843.61	8,408,061	2,041,668.71	160,000.00	201.00	(28,034.00)	131,966.71			6.22
Oct-12	12,776	12,776	8,141,511	1.0000	8,141,511	637.20	(226,899.88)	7,914,611.42	8,720,520.31	8,523,622	0.963	7,540,893.91	8,026,887	1,989,638.48	170,748.48	214.00	(31,195.74)	139,552.74			6.89
Nov-12	12,511	12,511	8,400,800	1.0000	8,400,800	673.89	(239,734.80)	8,160,865.21	9,091,800.20	8,849,185	0.963	7,790,031.31	8,400,731	1,989,416.80	163,699.80	202.00	(28,737.00)	134,962.80			8.68
Dec-12	11,453	11,453	9,094,810	1.0000	9,094,810	794.15	(243,350.01)	8,851,460.09	9,775,328.79	9,531,986	0.963	8,433,887.78	9,080,230	1,979,396.26	172,862.30	212.00	(30,010.00)	142,852.30			9.90
Jan-13	11,375	11,375	7,816,388	1.0000	7,816,388	687.17	(246,509.18)	7,569,878.90	8,384,798.51	8,187,236	1.000	7,569,878.90	8,187,236	1,979,028.31	160,518.00	196.00	(38,544.00)	121,974.00			12.90
Feb-13	11,215	11,215	8,333,131.78	1.0000	8,333,131.78	741.94	(259,894.40)	8,073,237.38	8,962,957.37	8,766,201	1.000	8,073,237.38	8,766,201	2,026,957.00	172,702.21	216.00	(37,464.00)	135,238.21			11.74
Mar-13	11,155	11,155	7,919,652.37	1.0000	7,919,652.37	709.96	(266,379.54)	7,653,272.83	8,666,207.68	8,299,628	1.000	7,653,272.83	8,299,628	2,076,107.67	176,133.36	209.00	(43,673.67)	132,459.69			13.98
Apr-13	10,953	10,953	6,584,653	1.0000																	

Gesinger Health Plan
Individual Filing for 2025
Trend Backup

Month-Year	Premium	Members	Incurred Claims	Completion Factor	Ultimate Incurred Claims	Ultimate Incurred PMPM	Prescription Drug Rebates (Enter negative)	Ultimate Incurred Claims (Net of Prescription Drug Rebates)	Allowed Claims Gross	Allowed Claims Net of Prescription Drug Rebates	COVID Adjustment Factor	COVID Adjusted Ultimate Incurred Claims (Net of Prescription Drug Rebates)	COVID Adjusted Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjusted Annual Allowed PMPM	Allowed Total Drug Costs	GLP-1 Gross Allowed Claims	GLP-1 Scripts	GLP-1 Rebates (Enter negative)	GLP-1 Net Rebates	12 month rolling Allowed Claims PMPM	12 month rolling Allowed Claims Trend	Updated Trend Calculation	
Jan-10		42,721	20,814,988.1	1.0000	\$ 20,814,988.04	\$ 487.23	\$ (507,381.99)	\$ 20,307,596.25	\$ 26,347,727.85	\$ 25,840,346	1.0000	\$ 20,307,596.25	\$ 25,840,346	\$ 4,534,442.71	\$ 124,285.48	17,770		15,134.47	\$ 109,091.01				
Feb-10		40,126	19,926,569.2	1.0000	\$ 19,926,569.2	\$ 466.23	\$ (507,381.99)	\$ 19,419,179.53	\$ 24,154,654.97	\$ 23,644,274	1.0000	\$ 19,419,179.53	\$ 23,644,274	\$ 4,150,541.62	\$ 166,015.51	228		19,134.50	\$ 146,880.01	\$ 146,880.01			
Mar-10		38,408	21,204,733.1	1.0000	\$ 21,204,733.1	\$ 555.11	\$ (507,381.99)	\$ 20,697,351.11	\$ 26,932,127.3	\$ 26,424,773	1.0000	\$ 20,697,351.11	\$ 26,424,773	\$ 4,656,775.75	\$ 169,103.15	214		19,128.30	\$ 147,974.85	\$ 147,974.85			
Apr-10		37,275	23,336,338.3	1.0000	\$ 23,336,338.04	\$ 623.07	\$ (507,381.99)	\$ 22,828,956.04	\$ 27,745,212.77	\$ 27,230,310	1.0000	\$ 22,828,956.04	\$ 27,230,310	\$ 4,406,354.24	\$ 169,143.83	234		19,124.10	\$ 148,999.73	\$ 148,999.73			
May-10		37,113	22,007,361.6	1.0000	\$ 22,007,361.60	\$ 593.68	\$ (507,381.99)	\$ 21,500,029.61	\$ 26,940,062.04	\$ 26,426,126	1.0000	\$ 21,500,029.61	\$ 26,426,126	\$ 4,926,096.44	\$ 186,717.24	238		19,116.90	\$ 149,830.34	\$ 149,830.34			
Jun-10		36,709	19,368,310.1	1.0000	\$ 19,368,310.1	\$ 514.27	\$ (507,381.99)	\$ 18,860,928.11	\$ 22,824,036.43	\$ 22,309,260	1.0000	\$ 18,860,928.11	\$ 22,309,260	\$ 3,439,307.84	\$ 137,208.84	188		18,762.14	\$ 128,446.70	\$ 128,446.70			
Jul-10		35,723	19,743,223.38	1.0000	\$ 19,743,223.38	\$ 551.51	\$ (507,381.99)	\$ 19,235,841.39	\$ 23,400,698.08	\$ 22,891,844	1.0000	\$ 19,235,841.39	\$ 22,891,844	\$ 4,748,862.24	\$ 183,915.25	234		19,120.25	\$ 149,797.00	\$ 149,797.00			
Aug-10		35,221	21,605,100	1.0000	\$ 21,605,100	\$ 613.67	\$ (507,381.99)	\$ 21,097,718.01	\$ 24,820,775.44	\$ 24,305,024	1.0000	\$ 21,097,718.01	\$ 24,305,024	\$ 3,709,306.44	\$ 169,381.44	200		18,744.50	\$ 140,636.94	\$ 140,636.94			
Sep-10		34,671	19,842,439.51	1.0000	\$ 19,842,439.51	\$ 574.19	\$ (507,381.99)	\$ 19,335,057.52	\$ 23,400,698.08	\$ 22,946,716	1.0000	\$ 19,335,057.52	\$ 22,946,716	\$ 4,113,109.86	\$ 169,445.21	236		19,120.05	\$ 148,325.16	\$ 148,325.16			
Oct-10		34,027	22,384,883	1.0000	\$ 22,384,883	\$ 657.28	\$ (507,381.99)	\$ 21,877,499.01	\$ 25,509,272.95	\$ 25,014,238	1.0000	\$ 21,877,499.01	\$ 25,014,238	\$ 3,136,738.95	\$ 120,117.24	226		18,716.50	\$ 131,400.74	\$ 131,400.74			
Nov-10		33,402	20,348,322	1.0000	\$ 20,348,322	\$ 588.37	\$ (507,381.99)	\$ 19,840,940.23	\$ 23,644,274	\$ 23,136,931	1.0000	\$ 19,840,940.23	\$ 23,136,931	\$ 3,293,990.77	\$ 128,825.77	240		18,716.50	\$ 131,109.27	\$ 131,109.27			
Dec-10		32,910	21,281,348.21	1.0000	\$ 21,281,348.21	\$ 646.04	\$ (507,381.99)	\$ 20,773,966.22	\$ 23,644,274	\$ 23,136,931	1.0000	\$ 20,773,966.22	\$ 23,136,931	\$ 3,365,923.95	\$ 134,325.77	250		19,120.05	\$ 141,195.72	\$ 141,195.72			
Jan-11		32,298	21,573,819	1.0000	\$ 21,573,819	\$ 698.40	\$ (507,381.99)	\$ 21,066,437.01	\$ 24,820,775.44	\$ 24,305,024	1.0000	\$ 21,066,437.01	\$ 24,305,024	\$ 3,637,000.90	\$ 143,088.90	250		19,120.05	\$ 142,168.85	\$ 142,168.85			
Feb-11		32,482	18,972,659.85	1.0000	\$ 18,972,659.85	\$ 712.87	\$ (507,381.99)	\$ 18,465,277.86	\$ 22,644,177.77	\$ 22,136,795	1.0000	\$ 18,465,277.86	\$ 22,136,795	\$ 3,672,519.91	\$ 143,868.91	230		18,716.50	\$ 135,152.41	\$ 135,152.41			
Mar-11		32,285	14,971,135	1.0000	\$ 14,971,135.07	\$ 674.84	\$ (447,832.93)	\$ 14,523,302.14	\$ 17,308,948.04	\$ 16,899,916	0.962	\$ 13,867,469.20	\$ 16,129,300	\$ 3,260,738.87	\$ 155,881.50	230		18,716.50	\$ 137,165.00	\$ 137,165.00			
Apr-11		31,865	11,473,655.65	1.0000	\$ 11,473,655.65	\$ 522.76	\$ (447,832.93)	\$ 11,025,822.72	\$ 12,724,038.98	\$ 12,249,454	0.987	\$ 10,456,567.80	\$ 11,869,804	\$ 2,379,044.06	\$ 129,655.06	200		18,000.00	\$ 111,655.06	\$ 111,655.06			
May-11		31,699	12,324,086	1.0000	\$ 12,324,077.87	\$ 567.94	\$ (447,832.93)	\$ 11,877,244.94	\$ 13,612,827.68	\$ 13,141,022.11	1.056	\$ 11,461,555.46	\$ 12,488,027	\$ 3,049,204.06	\$ 147,015.73	217		18,011.71	\$ 119,003.73	\$ 119,003.73			
Jun-11		31,443	13,411,993	1.0000	\$ 13,411,993.00	\$ 625.48	\$ (447,832.93)	\$ 12,964,160.07	\$ 15,308,724.69	\$ 14,830,264	0.957	\$ 12,483,288.30	\$ 14,558,194	\$ 3,653,204.84	\$ 157,467.86	230		19,120.05	\$ 141,346.91	\$ 141,346.91			
Jul-11		31,200	14,472,834	1.0000	\$ 14,472,834.00	\$ 692.11	\$ (447,832.93)	\$ 14,025,001.07	\$ 16,800,870.21	\$ 16,344,070	0.965	\$ 13,335,823.33	\$ 15,433,236	\$ 3,949,626.70	\$ 164,680.00	230		19,120.05	\$ 142,566.75	\$ 142,566.75			
Aug-11		30,808	15,387,199.88	1.0000	\$ 15,387,199.88	\$ 736.30	\$ (447,832.93)	\$ 14,939,366.95	\$ 17,469,030.95	\$ 16,997,230	0.982	\$ 14,308,803.07	\$ 16,508,394	\$ 4,197,577.03	\$ 177,407.33	260		19,120.05	\$ 144,673.38	\$ 144,673.38			
Sep-11		30,590	16,099,608.92	1.0000	\$ 16,099,608.92	\$ 758.93	\$ (447,832.93)	\$ 15,651,776.00	\$ 18,422,426.06	\$ 17,959,246	0.821	\$ 14,822,426.06	\$ 16,545,524	\$ 4,730,088.35	\$ 184,641.81	267		19,120.05	\$ 146,766.85	\$ 146,766.85			
Oct-11		30,381	15,446,943	1.0000	\$ 15,446,943.00	\$ 705.66	\$ (447,832.93)	\$ 15,000,110.07	\$ 17,469,030.95	\$ 16,997,230	0.884	\$ 14,111,761.93	\$ 15,436,995	\$ 3,327,232.02	\$ 165,515.62	240		18,716.50	\$ 139,801.12	\$ 139,801.12			
Nov-11		30,200	15,122,261.41	1.0000	\$ 15,122,261.41	\$ 756.87	\$ (447,832.93)	\$ 14,674,428.48	\$ 16,800,870.21	\$ 16,344,070	0.824	\$ 13,822,272.25	\$ 14,920,571	\$ 3,273,744.21	\$ 162,777.25	242		18,716.50	\$ 138,060.75	\$ 138,060.75			
Dec-11		30,014	16,381,272.71	1.0000	\$ 16,381,272.71	\$ 837.89	\$ (447,832.93)	\$ 15,933,439.78	\$ 17,959,246	\$ 17,469,030	0.987	\$ 15,442,426.06	\$ 17,469,030	\$ 3,809,361.20	\$ 171,994.61	267		19,120.05	\$ 143,876.61	\$ 143,876.61			10.5%
Jan-12		29,544	17,468,077	1.0000	\$ 17,468,076.57	\$ 906.49	\$ (447,832.93)	\$ 17,020,243.64	\$ 19,400,000.00	\$ 18,952,170	0.963	\$ 16,244,263.89	\$ 18,422,984	\$ 4,222,716.00	\$ 184,518.81	270		19,120.05	\$ 145,604.81	\$ 145,604.81			7.1%
Feb-12		29,110	17,020,316	1.0000	\$ 17,020,316.70	\$ 968.99	\$ (447,832.93)	\$ 16,572,483.77	\$ 19,400,000.00	\$ 18,952,170	0.953	\$ 15,800,431.12	\$ 18,422,984	\$ 4,422,874.00	\$ 187,417.00	270		19,120.05	\$ 146,680.00	\$ 146,680.00			1.9%
Mar-12		28,677	14,818,413	1.0000	\$ 14,818,413.00	\$ 798.72	\$ (447,832.93)	\$ 14,370,580.07	\$ 17,308,948.04	\$ 16,899,916	0.953	\$ 13,667,470.20	\$ 15,629,666	\$ 3,415,724.41	\$ 138,315.41	230		17,749.00	\$ 120,566.41	\$ 120,566.41			1.9%
Apr-12		28,255	16,451,890	1.0000	\$ 16,451,890.34	\$ 728.13	\$ (447,832.93)	\$ 16,004,057.41	\$ 18,127,744.74	\$ 17,614,882	0.963	\$ 15,231,064.88	\$ 17,614,882	\$ 3,130,814.44	\$ 131,145.00	230		18,000.00	\$ 113,145.00	\$ 113,145.00			7.1%
May-12		27,927	14,387,167	1.0000	\$ 14,387,167.07	\$ 678.20	\$ (447,832.93)	\$ 13,939,334.14	\$ 16,306,488.92	\$ 15,822,415	0.953	\$ 13,305,294.95	\$ 15,409,463	\$ 3,102,860.44	\$ 134,776.33	230		17,749.00	\$ 117,027.33	\$ 117,027.33			4.3%
Jun-12		27,739	16,444,008	1.0000	\$ 16,444,008.40	\$ 756.43	\$ (447,832.93)	\$ 16,000,175.47	\$ 18,127,744.74	\$ 17,614,882	0.953	\$ 15,277,138.50	\$ 17,614,882	\$ 3,347,742.00	\$ 138,315.41	270		19,120.05	\$ 119,195.41	\$ 119,195.41			4.3%
Jul-12		27,590	16,219,423	1.0000	\$ 16,219,422.64	\$ 739.61	\$ (447,832.93)	\$ 15,771,589.71	\$ 18,127,744.74	\$ 17,614,882	0.953	\$ 15,035,568.85	\$ 17,290,307	\$ 3,143,014.44	\$ 134,146.41	240		18,716.50	\$ 115,430.91	\$ 115,430.91			4.0%
Aug-12		27,362	16,741,773	1.0000	\$ 16,741,773.00	\$ 795.43	\$ (447,832.93)	\$ 16,293,940.07	\$ 18,600,316	\$ 18,112,000	0.953	\$ 15,524,427.90	\$ 17,607,731	\$ 3,080,828.00	\$ 137,044.00	230		18,716.50	\$ 116,327.50	\$ 116,327.50			5.4%
Sep-12		27,130	18,219,288	1.0000	\$ 18,219,288.24	\$ 835.14	\$ (447,832.93)	\$ 17,771,455.31	\$ 20,441,042.11	\$ 19,968,633	0.987	\$ 17,324,626.38	\$ 19,968,633	\$ 3,751,411.11	\$ 141,318.11	238		19,120.05	\$ 117,400.11	\$ 117,400.11			6.4%
Oct-12		22,624	17,355,608	1.0000	\$ 17,355,608.45	\$ 779.90	\$ (447,832.93)	\$ 16,907,775.52	\$ 19,400,000.00	\$ 18,952,170	0.963	\$ 16,450,248.88	\$ 18,096,426	\$ 3,637,004.06	\$ 152,831.06	250		19,120.05	\$ 119,712.06	\$ 119,712.06			7.1%
Nov-12		22,014	19,736,800	1.0000	\$ 19,736,800.06	\$ 875.74	\$ (447,832.93)	\$ 19,288,967.13	\$ 21,463,900.00	\$ 20,966,309	0.953	\$ 17,880,968.94	\$ 19,971,451	\$ 4,092,596.45	\$ 158,256.45	250		19,120.05	\$ 121,136.45	\$ 121,136.45			8.4%
Dec-12		21,729	17,103,208.94	1.0000	\$ 17,103,208.94	\$ 787.13	\$ (447,832.93)	\$ 16,654,376.01	\$ 18,952,170	\$ 18,460,263	0.963	\$ 16,204,263.89	\$ 17,959,246	\$ 3,722,033.37	\$ 147,983.37	270		19,120.05	\$ 119,863.37	\$ 119,863.37			8.2%
Jan-13		21,501	16,433,276	1.0000	\$ 16,433,276.22	\$ 745.63	\$ (447,832.93)	\$ 16,000,175.47	\$ 17,959,246	\$ 17,469,030	1.0000	\$ 16,000,175.47	\$ 17,469,030	\$ 3,880,380.34	\$ 161,200.34	250		19,120.05	\$ 122,078.34	\$ 122,078.34			10.2%
Feb-13		21,274	16,023,355.02	1.0000	\$ 16,023,355.02	\$ 645.40	\$ (447,832.93)	\$ 15,575,522.09	\$ 17,308,948.04	\$ 16,899,916	1.0000	\$ 15,575,522.09	\$ 16,899,916	\$ 3,318,990.95	\$ 130,990.95	230		18,000.00	\$ 112,990.95	\$ 112,990.95			14.3%
Mar-13		21,030	16,333,839.78	1.0000	\$ 16,333,839.78	\$ 759.68	\$ (447,832.93)	\$ 15,886,006.85	\$ 19,727,619.55	\$ 19,235,844	1.0000	\$ 15,886,006.85	\$ 19,235,844	\$ 4,354,939.85	\$ 159,989.85	318		19,120.05	\$ 130,869.85	\$ 130,869.85			14.7%
Apr-13		20,759	14,833,387	1.0000	\$ 14,833,387.03	\$ 686.40	\$ (4																

**Geisinger Quality Options
Small Group Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083517**

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

[Confirmed.](#)

2. Please ensure that the 8/16/24 versions of the following items are posted in SERFF with your August 16th response to this data call.

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

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

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

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