

Highmark – Individual Plans

Rate request filing ID # HGHM-134061483 – This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx>

Overview

Initial request average rate change:	8.76%
Revised requested average rate change: ¹	8.76%
Range of requested:	2.01% to 14.25%
Effective date:	January 1, 2025
Mapped members:	72,016
Available in:	Rating Areas 1, 2, 4, 5, 6, 7, and 9

Key Information

Jan. 2023 – Dec. 2023 financial experience

Premiums	\$559,157,740
Claims	\$492,419,030
Administrative Expenses	\$49,542,591
Taxes & Fees	\$14,312,847
Insurer made (after taxes)	\$2,883,272

How insurer plans to spend your premium

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

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

The insurer expects its annual medical costs to increase 10.0%.

Explanation of Requested Rate Change:

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

¹ Note that insurers will have the opportunity to revise their rate change request in July, after they are scheduled to receive updated information about the impact of a federal program called risk adjustment. This document will be updated accordingly at that time.



An Independent Licensee of the Blue Cross and Blue Shield Association

May 15, 2024

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

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

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

Dear Ms. Swartz:

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

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

Requested Company Information

1. Company Name & NAIC #: **Highmark Inc., NAIC # 54771**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off the exchange.**
4. Effective date of coverage: **January 1, 2025**

5. Average rate change requested: **8.8% increase**
6. Range of rate change requested: **2.0 to 14.2%**
7. Total additional annual revenue generated from the proposed rate change: **\$63,498,823**
8. Product(s): **EPO, PPO**
9. Rating Areas and the change from 2024: **Rating Areas 1, 2, 4, 5, 6, 7, 9**

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

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

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

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

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

Product Name / Type	Contract Form & SERFF#
my Direct Blue EPO	EPO/WDP-7; HGHM-134058674
my Direct Blue EPO Premier	EPO/Premier/WDP-3; HGHM-134058697
my Direct Blue EPO HDHP	EPO/HDHP/WDP-7; HGHM-134058690
my Direct Blue Major Events EPO	CAT/EPO/WDP-5; HGHM-134058719
my Direct Blue EPO Adult Dental and Vision	EPO/ADV/WDP-4; HGHM-134058721
my Direct Blue EPO Premier Adult Dental and Vision	EPO/Premier/ADV/WDP-3; HGHM-134058723
my Blue Access PPO	BA/PPO/WDP-4; HGHM-134058743
my Blue Access PPO Premier	BA/PPO/Premier/WDP-3; HGHM-134058746
my Blue Access PPO Adult Dental and Vision	BA/PPO/ADV/WDP-4; HGHM-134058764
my Blue Access PPO Premier Adult Dental and Vision	BA/PPO/Premier/ADV/WDP-3; HGHM-134058753

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

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

Additional Filing Disclosures

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

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

Request for Confidentiality

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

Ms. Lindsy Swartz, Director
Highmark Inc. 2025 Individual Market Rates
May 15, 2024
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Public disclosure of any information contained in this Filing would allow Highmark competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of Highmark's business. Therefore, Highmark asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

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

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

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

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

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

Sincerely,

[REDACTED]

[REDACTED]

Director, Actuarial Services
Highmark Inc.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

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

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

In accordance with the Department’s March 28, 2024 rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 50% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

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

B. Rate History and Proposed Variations in Rate Changes

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

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

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

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

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

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 8.8%
- Table 11: 8.8%

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

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

D. Membership Count

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

E. Benefit/Cost Sharing Changes

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

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

F. Experience Period Claims and Premium

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

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

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

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

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

G. Credibility of Data

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

H. Trend Identification

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

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics, and morbidity of the ACA population from 2020 to 2023 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing.

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

I. Historical Experience

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

2. Rate Development & Change

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

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

Some of the items separately identified in Table 5 include:

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

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

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

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

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

The development of the \$19.86 PMPM value in cell C31 of Table 5 is found in Table 16. Table 16 begins with the development of the risk adjustment transfer for the non-catastrophic pool. This produces the \$24.35 PMPM in Table 16 cell C15, which aligns to Attachment B. Next, Table 16 cell C17 includes a manual adjustment of (\$0.22) PMPM to account for the inclusion of the catastrophic pool, conversion from billable to total membership, and an adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Finally, Table 16 cell C19 incorporates the projected net impact for the High Cost Risk Pool program of (\$4.27) PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 88%. This results in a percentage of 2.6%. The PMPM of \$22.41 is calculated as 2.6% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$36.82 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2023 incurred claims by member to the CY2025 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 4.5%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

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

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

B. Retention Items

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

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

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

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

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

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

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

C. Normalized Market-Adjusted Projected Allowed Total Claims

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

D. Components of Rate Change

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

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

3. Plan Rate Development

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

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

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

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

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

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

Impact of Non-Payment of Cost Sharing Reduction Subsidies

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

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

Table 11 presents the Company’s 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 8.8%.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

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

C. Network Factors

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

D. Service Area Composition

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

6. Actuarial Certifications

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

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

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

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

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

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

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

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

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



Title: Actuarial Manager, Individual Markets

Date: 05/15/2024

Highmark Inc.

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

Individual Market Product Portfolio

Supplemental Exhibits

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

Highmark Inc.

Individual Market

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

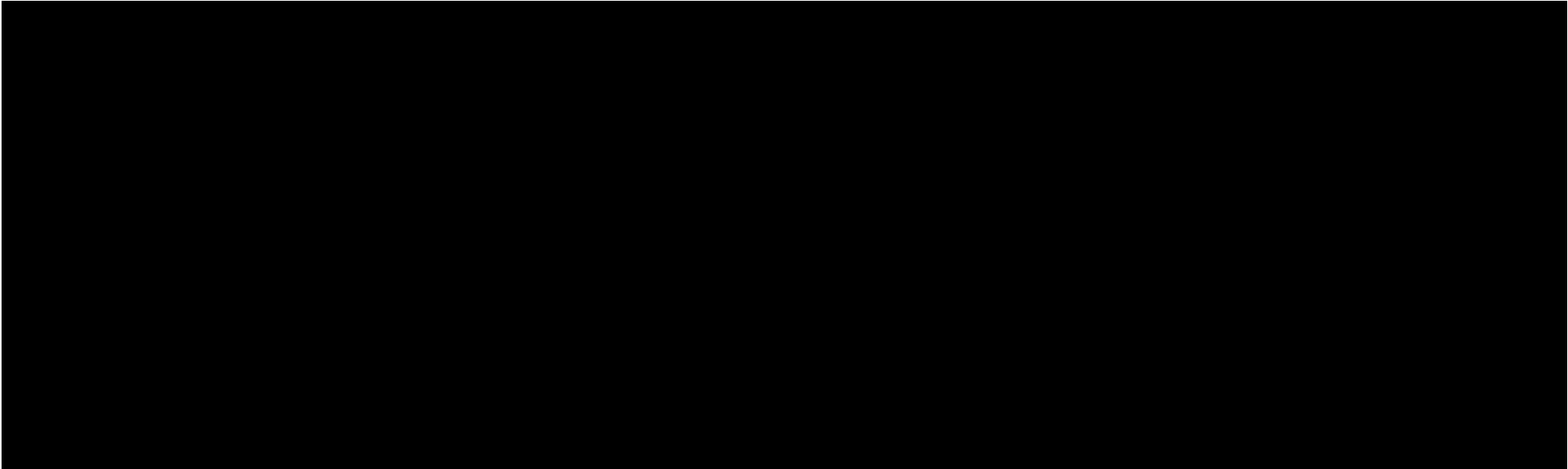
Components of 'Change in Morbidity'	2023 Member Distribution	2023 Normalized Allowed PMPM	2025 Member Distribution	2023 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
WPA - HMARK ACA			33.0%	\$413.36	1.019
WPA - Other Highmark			2.0%	\$468.64	1.155
WPA - Prior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

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

Highmark Inc.

Individual Market

Attachment B - Risk Adjustment Calculation



Highmark Inc.

Individual Market

Attachment C - Induced Demand Calculation

Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
33709PA0870012	Gold	56,256	\$44,667,556	\$39,530,276	0.885	0.888	1.004
33709PA1500005	Gold	20,328	\$16,744,184	\$14,818,411	0.885	0.888	1.004
33709PA1430001	Gold	30,672	\$24,646,606	\$22,239,043	0.902	0.917	1.016
33709PA1440001	Gold	15,516	\$12,919,847	\$11,657,793	0.902	0.917	1.016
33709PA0890004	Gold	6,912	\$5,313,614	\$4,421,848	0.832	0.808	0.971
33709PA0870016	Gold	7,044	\$5,414,858	\$4,519,290	0.835	0.811	0.972
33709PA1430002	Silver	3,756	\$3,170,777	\$3,073,027	0.969	1.034	1.067
33709PA1440002	Silver	3,816	\$3,324,902	\$3,222,401	0.969	1.034	1.067
33709PA0870015	Silver	21,192	\$17,320,157	\$16,041,186	0.926	0.957	1.033
33709PA0870013	Silver	2,664	\$1,959,117	\$1,475,950	0.753	0.701	0.930
33709PA1500003	Silver	672	\$517,633	\$389,972	0.753	0.701	0.930
33709PA0870007	Bronze	14,136	\$10,287,141	\$7,516,122	0.731	0.672	0.920
33709PA1500001	Bronze	4,128	\$3,152,534	\$2,303,345	0.731	0.672	0.920
33709PA0890002	Bronze	3,696	\$2,697,254	\$1,976,762	0.733	0.675	0.921
33709PA0870014	Bronze	2,868	\$2,032,667	\$1,343,906	0.661	0.592	0.896
33709PA1040001	Catastrophic	960	\$617,734	\$378,260	0.612	0.542	0.884
33709PA1600004	Gold	27,048	\$25,428,851	\$22,504,242	0.885	0.888	1.004
33709PA1170005	Gold	11,844	\$11,486,705	\$10,165,602	0.885	0.888	1.004
33709PA1350001	Gold	13,560	\$12,901,520	\$11,641,256	0.902	0.917	1.016
33709PA1360001	Gold	9,036	\$8,860,381	\$7,994,870	0.902	0.917	1.016
33709PA1180004	Gold	4,212	\$3,832,996	\$3,189,717	0.832	0.808	0.971
33709PA1160008	Gold	3,564	\$3,243,931	\$2,707,415	0.835	0.811	0.972
33709PA1350002	Silver	468	\$467,795	\$453,373	0.969	1.034	1.067
33709PA1360002	Silver	1,104	\$1,133,452	\$1,098,509	0.969	1.034	1.067
33709PA1160007	Silver	7,332	\$7,095,325	\$6,571,385	0.926	0.957	1.033
33709PA1160002	Silver	1,428	\$1,243,419	\$936,762	0.753	0.701	0.930
33709PA1170002	Silver	516	\$467,302	\$352,054	0.753	0.701	0.930
33709PA1160001	Bronze	4,224	\$3,639,609	\$2,659,218	0.731	0.672	0.920
33709PA1170001	Bronze	1,896	\$1,701,885	\$1,243,453	0.731	0.672	0.920
33709PA1180001	Bronze	2,892	\$2,498,207	\$1,830,885	0.733	0.675	0.921
33709PA1160006	Bronze	1,332	\$1,117,769	\$739,018	0.661	0.592	0.896
33709PA1540001	Catastrophic	372	\$283,422	\$173,549	0.612	0.542	0.884
33709PA1410004	Gold	29,496	\$31,813,781	\$28,154,832	0.885	0.888	1.004
33709PA1420004	Gold	12,996	\$14,403,139	\$12,746,613	0.885	0.888	1.004
33709PA1380001	Gold	14,592	\$15,927,776	\$14,371,897	0.902	0.917	1.016
33709PA1390001	Gold	9,756	\$10,933,225	\$9,865,230	0.902	0.917	1.016
33709PA1370003	Gold	4,488	\$4,684,795	\$3,898,562	0.832	0.808	0.971
33709PA1410007	Gold	4,464	\$4,661,410	\$3,890,456	0.835	0.811	0.972
33709PA1380002	Silver	456	\$522,920	\$506,800	0.969	1.034	1.067
33709PA1390002	Silver	1,116	\$1,310,040	\$1,269,654	0.969	1.034	1.067
33709PA1410006	Silver	7,848	\$8,713,058	\$8,069,661	0.926	0.957	1.033
33709PA1410003	Silver	1,596	\$1,594,335	\$1,201,133	0.753	0.701	0.930
33709PA1420003	Silver	516	\$533,461	\$401,897	0.753	0.701	0.930
33709PA1410001	Bronze	4,500	\$4,448,362	\$3,250,119	0.731	0.672	0.920
33709PA1420001	Bronze	2,076	\$2,126,849	\$1,553,945	0.731	0.672	0.920
33709PA1370001	Bronze	3,408	\$3,376,767	\$2,474,764	0.733	0.675	0.921
33709PA1410005	Bronze	1,572	\$1,513,408	\$1,000,596	0.661	0.592	0.896
33709PA1550001	Catastrophic	300	\$262,221	\$160,567	0.612	0.542	0.884
33709PA0940006	Gold	107,160	\$100,332,924	\$90,601,292	0.903	0.918	1.016
33709PA1450001	Gold	28,620	\$27,572,832	\$24,898,449	0.903	0.918	1.016
33709PA1340001	Gold	28,764	\$27,354,504	\$25,298,137	0.925	0.955	1.032
33709PA1400001	Gold	13,116	\$12,820,609	\$11,856,823	0.925	0.955	1.032
33709PA0950004	Gold	7,800	\$7,092,681	\$6,082,139	0.858	0.845	0.986
33709PA0940010	Gold	26,424	\$23,825,976	\$20,160,116	0.846	0.828	0.979
33709PA1340002	Silver	7,308	\$7,382,406	\$7,406,875	1.003	1.100	1.097
33709PA1400002	Silver	4,092	\$4,233,545	\$4,247,577	1.003	1.100	1.097
33709PA0940009	Silver	64,548	\$62,864,003	\$60,151,897	0.957	1.012	1.057
33709PA0940007	Silver	1,848	\$1,605,202	\$1,254,108	0.781	0.737	0.943
33709PA1120003	Silver	1,104	\$993,558	\$776,244	0.781	0.737	0.943
33709PA0940002	Bronze	48,156	\$41,233,935	\$31,040,731	0.753	0.700	0.930
33709PA1120001	Bronze	10,212	\$9,076,319	\$6,832,614	0.753	0.700	0.930
33709PA0950001	Bronze	8,160	\$7,028,897	\$5,356,092	0.762	0.712	0.934
33709PA0940008	Bronze	15,168	\$12,697,983	\$8,901,091	0.701	0.637	0.909
33709PA0960001	Catastrophic	1,332	\$999,608	\$618,087	0.618	0.548	0.886
33709PA0970006	Gold	17,772	\$16,293,775	\$14,713,386	0.903	0.918	1.016
33709PA1130005	Gold	4,668	\$4,406,327	\$3,978,943	0.903	0.918	1.016
33709PA1460001	Gold	4,824	\$4,492,227	\$4,154,525	0.925	0.955	1.032
33709PA1470001	Gold	2,172	\$2,080,136	\$1,923,762	0.925	0.955	1.032
33709PA0980004	Gold	1,260	\$1,121,948	\$962,096	0.858	0.845	0.986
33709PA0970010	Gold	4,152	\$3,665,932	\$3,101,892	0.846	0.828	0.979
33709PA1460002	Silver	1,248	\$1,234,492	\$1,238,584	1.003	1.100	1.097
33709PA1470002	Silver	660	\$668,967	\$671,184	1.003	1.100	1.097
33709PA0970009	Silver	10,656	\$10,162,202	\$9,723,780	0.957	1.012	1.057
33709PA0970007	Silver	312	\$265,373	\$207,330	0.781	0.737	0.943
33709PA1130003	Silver	180	\$158,742	\$124,022	0.781	0.737	0.943
33709PA0970002	Bronze	8,064	\$6,761,300	\$5,089,878	0.753	0.700	0.930
33709PA1130001	Bronze	1,704	\$1,484,162	\$1,117,271	0.753	0.700	0.930
33709PA0980001	Bronze	1,392	\$1,174,154	\$894,718	0.762	0.712	0.934
33709PA0970008	Bronze	2,448	\$2,006,750	\$1,406,701	0.701	0.637	0.909
33709PA0990001	Catastrophic	216	\$158,728	\$98,147	0.618	0.548	0.886
33709PA1480004	Gold	30,036	\$34,671,537	\$31,308,627	0.903	0.918	1.016
33709PA1490004	Gold	12,360	\$14,602,762	\$13,186,390	0.903	0.918	1.016
33709PA1520001	Gold	10,992	\$12,887,678	\$11,918,851	0.925	0.955	1.032
33709PA1530001	Gold	8,052	\$9,653,869	\$8,928,142	0.925	0.955	1.032
33709PA1500003	Gold	4,068	\$4,559,456	\$3,909,839	0.858	0.845	0.986
33709PA1480007	Gold	5,256	\$5,842,858	\$4,943,877	0.846	0.828	0.979
33709PA1520002	Silver	324	\$403,522	\$404,859	1.003	1.100	1.097
33709PA1530002	Silver	468	\$594,288	\$596,258	1.003	1.100	1.097
33709PA1480006	Silver	6,528	\$7,838,303	\$7,500,139	0.957	1.012	1.057
33709PA1480003	Silver	780	\$835,291	\$652,594	0.781	0.737	0.943
33709PA1490003	Silver	552	\$608,432	\$475,354	0.781	0.737	0.943
33709PA1480001	Bronze	13,896	\$14,669,273	\$11,042,966	0.753	0.700	0.930
33709PA1490001	Bronze	3,840	\$4,178,608	\$3,145,638	0.753	0.700	0.930
33709PA1500001	Bronze	2,832	\$3,006,656	\$2,291,103	0.762	0.712	0.934
33709PA1480005	Bronze	2,664	\$2,749,498	\$1,927,356	0.701	0.637	0.909
33709PA1510001	Catastrophic	300	\$277,560	\$171,624	0.618	0.548	0.886
Total		923,112	\$867,644,486	\$759,277,732	0.875	0.875	1.000

Highmark Inc.

Individual Market

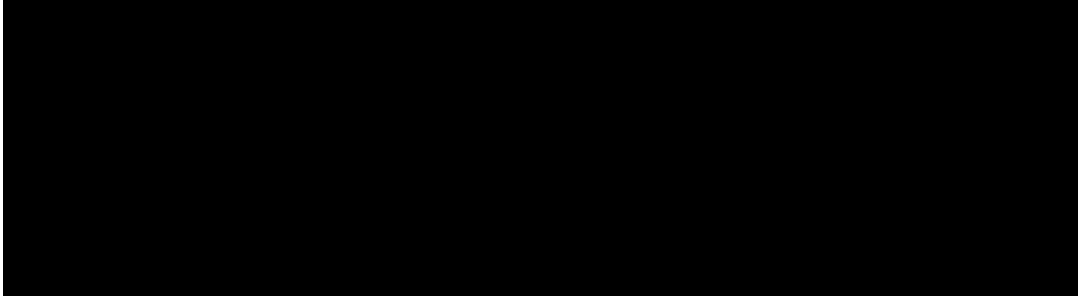
Attachment C - Induced Demand Calculation

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to-Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
33709PA0870012	Gold	0.885	1.138	1.134	0.888
33709PA1150005	Gold	0.885	1.138	1.134	0.888
33709PA1430001	Gold	0.902	1.152	1.134	0.917
33709PA1440001	Gold	0.902	1.152	1.134	0.917
33709PA0890004	Gold	0.832	1.100	1.134	0.808
33709PA0870016	Gold	0.835	1.102	1.134	0.811
33709PA1430002	Silver	0.969	1.210	1.134	1.034
33709PA1440002	Silver	0.969	1.210	1.134	1.034
33709PA0870015	Silver	0.926	1.172	1.134	0.957
33709PA0870013	Silver	0.753	1.054	1.134	0.701
33709PA1150003	Silver	0.753	1.054	1.134	0.701
33709PA0870007	Bronze	0.731	1.043	1.134	0.672
33709PA1150001	Bronze	0.731	1.043	1.134	0.672
33709PA0890002	Bronze	0.733	1.044	1.134	0.675
33709PA0870014	Bronze	0.661	1.016	1.134	0.592
33709PA1040001	Catastrophic	0.612	1.003	1.134	0.542
33709PA1160004	Gold	0.885	1.138	1.134	0.888
33709PA1170005	Gold	0.885	1.138	1.134	0.888
33709PA1350001	Gold	0.902	1.152	1.134	0.917
33709PA1360001	Gold	0.902	1.152	1.134	0.917
33709PA1180004	Gold	0.832	1.100	1.134	0.808
33709PA1160008	Gold	0.835	1.102	1.134	0.811
33709PA1350002	Silver	0.969	1.210	1.134	1.034
33709PA1360002	Silver	0.969	1.210	1.134	1.034
33709PA1160007	Silver	0.926	1.172	1.134	0.957
33709PA1160002	Silver	0.753	1.054	1.134	0.701
33709PA1170002	Silver	0.753	1.054	1.134	0.701
33709PA1160001	Bronze	0.731	1.043	1.134	0.672
33709PA1170001	Bronze	0.731	1.043	1.134	0.672
33709PA1180001	Bronze	0.733	1.044	1.134	0.675
33709PA1160006	Bronze	0.661	1.016	1.134	0.592
33709PA1540001	Catastrophic	0.612	1.003	1.134	0.542
33709PA1410004	Gold	0.885	1.138	1.134	0.888
33709PA1420004	Gold	0.885	1.138	1.134	0.888
33709PA1380001	Gold	0.902	1.152	1.134	0.917
33709PA1390001	Gold	0.902	1.152	1.134	0.917
33709PA1370003	Gold	0.832	1.100	1.134	0.808
33709PA1410007	Gold	0.835	1.102	1.134	0.811
33709PA1380002	Silver	0.969	1.210	1.134	1.034
33709PA1390002	Silver	0.969	1.210	1.134	1.034
33709PA1410006	Silver	0.926	1.172	1.134	0.957
33709PA1410003	Silver	0.753	1.054	1.134	0.701
33709PA1420003	Silver	0.753	1.054	1.134	0.701
33709PA1410001	Bronze	0.731	1.043	1.134	0.672
33709PA1420001	Bronze	0.731	1.043	1.134	0.672
33709PA1370001	Bronze	0.733	1.044	1.134	0.675
33709PA1410005	Bronze	0.661	1.016	1.134	0.592
33709PA1550001	Catastrophic	0.612	1.003	1.134	0.542
33709PA0940006	Gold	0.903	1.152	1.134	0.918
33709PA1450001	Gold	0.903	1.152	1.134	0.918
33709PA1340001	Gold	0.925	1.170	1.134	0.955
33709PA1400001	Gold	0.925	1.170	1.134	0.955
33709PA0950004	Gold	0.858	1.118	1.134	0.845
33709PA0940010	Gold	0.846	1.110	1.134	0.828
33709PA1340002	Silver	1.003	1.243	1.134	1.100
33709PA1400002	Silver	1.003	1.243	1.134	1.100
33709PA0940009	Silver	0.957	1.199	1.134	1.012
33709PA0940007	Silver	0.781	1.069	1.134	0.737
33709PA1120003	Silver	0.781	1.069	1.134	0.737
33709PA0940002	Bronze	0.753	1.054	1.134	0.700
33709PA1120001	Bronze	0.753	1.054	1.134	0.700
33709PA0950001	Bronze	0.762	1.059	1.134	0.712
33709PA0940008	Bronze	0.701	1.030	1.134	0.637
33709PA0960001	Catastrophic	0.618	1.004	1.134	0.548
33709PA0970006	Gold	0.903	1.152	1.134	0.918
33709PA1130005	Gold	0.903	1.152	1.134	0.918
33709PA1460001	Gold	0.925	1.170	1.134	0.955
33709PA1470001	Gold	0.925	1.170	1.134	0.955
33709PA0980004	Gold	0.858	1.118	1.134	0.845
33709PA0970010	Gold	0.846	1.110	1.134	0.828
33709PA1460002	Silver	1.003	1.243	1.134	1.100
33709PA1470002	Silver	1.003	1.243	1.134	1.100
33709PA0970009	Silver	0.957	1.199	1.134	1.012
33709PA0970007	Silver	0.781	1.069	1.134	0.737
33709PA1130003	Silver	0.781	1.069	1.134	0.737
33709PA0970002	Bronze	0.753	1.054	1.134	0.700
33709PA1130001	Bronze	0.753	1.054	1.134	0.700
33709PA0980001	Bronze	0.762	1.059	1.134	0.712
33709PA0970008	Bronze	0.701	1.030	1.134	0.637
33709PA0990001	Catastrophic	0.618	1.004	1.134	0.548
33709PA1480004	Gold	0.903	1.152	1.134	0.918
33709PA1490004	Gold	0.903	1.152	1.134	0.918
33709PA1520001	Gold	0.925	1.170	1.134	0.955
33709PA1530001	Gold	0.925	1.170	1.134	0.955
33709PA1500003	Gold	0.858	1.118	1.134	0.845
33709PA1480007	Gold	0.846	1.110	1.134	0.828
33709PA1520002	Silver	1.003	1.243	1.134	1.100
33709PA1530002	Silver	1.003	1.243	1.134	1.100
33709PA1480006	Silver	0.957	1.199	1.134	1.012
33709PA1480003	Silver	0.781	1.069	1.134	0.737
33709PA1490003	Silver	0.781	1.069	1.134	0.737
33709PA1480001	Bronze	0.753	1.054	1.134	0.700
33709PA1490001	Bronze	0.753	1.054	1.134	0.700
33709PA1500001	Bronze	0.762	1.059	1.134	0.712
33709PA1480005	Bronze	0.701	1.030	1.134	0.637
33709PA1510001	Catastrophic	0.618	1.004	1.134	0.548

Highmark Inc.

Individual Market

Attachment D - Broker Commission Calculation



Highmark Inc.

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

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

Table E.2 - Experience Period Membership

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

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.27%	0.00%	0.27%
0.40%	0.00%	0.40%
0.37%	0.00%	0.37%
0.37%	0.00%	0.37%
0.37%	0.00%	0.37%
0.41%	0.00%	0.41%
0.36%	0.00%	0.36%
0.41%	0.00%	0.41%
0.41%	0.00%	0.41%
0.44%	0.00%	0.44%
0.40%	0.00%	0.40%
0.44%	0.00%	0.44%
0.38%	0.00%	0.38%
0.42%	0.00%	0.42%
0.43%	0.00%	0.43%
0.45%	0.00%	0.45%
0.50%	0.00%	0.50%
0.56%	0.00%	0.56%
0.54%	0.00%	0.54%
0.79%	0.00%	0.79%
0.88%	0.00%	0.88%
1.06%	0.00%	1.06%
1.07%	0.02%	1.09%
1.00%	0.01%	1.02%
0.98%	0.02%	1.00%
0.97%	0.02%	0.99%
1.65%	0.05%	1.70%
1.75%	0.07%	1.82%
1.64%	0.08%	1.72%
1.55%	0.06%	1.61%
1.46%	0.09%	1.55%
1.44%	0.08%	1.52%
1.41%	0.09%	1.50%
1.44%	0.10%	1.54%
1.52%	0.10%	1.62%
1.34%	0.07%	1.41%
1.47%	0.08%	1.55%
1.41%	0.10%	1.51%
1.41%	0.09%	1.50%
1.49%	0.11%	1.60%
1.45%	0.12%	1.57%
1.50%	0.09%	1.58%
1.37%	0.10%	1.47%
1.46%	0.12%	1.58%
1.53%	0.09%	1.61%
1.55%	0.08%	1.63%
1.52%	0.09%	1.61%
1.45%	0.08%	1.53%
1.44%	0.05%	1.49%
1.54%	0.08%	1.62%
1.62%	0.08%	1.70%
1.70%	0.09%	1.79%
1.80%	0.08%	1.88%
2.05%	0.09%	2.14%
1.98%	0.09%	2.07%
2.05%	0.09%	2.15%
2.16%	0.11%	2.27%
2.39%	0.13%	2.51%
2.66%	0.12%	2.78%
2.93%	0.14%	3.07%
3.41%	0.17%	3.58%
3.88%	0.15%	4.03%
4.69%	0.22%	4.92%
5.71%	0.26%	5.96%
6.30%	0.28%	6.58%
95.78%	4.22%	100.00%

Table E.4 - Area Factors

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

Table E.5 - 'Change in Demographics' Calculation

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

Highmark Inc.

Individual Market

Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
33709PA0870007	Renewing	1,221	1,221	\$ 513.72	\$ 553.23	7.69%
33709PA0870012	Renewing	4,522	4,522	\$ 677.29	\$ 731.13	7.95%
33709PA0870013	Renewing	214	214	\$ 560.30	\$ 576.49	2.89%
33709PA0870014	Renewing	226	226	\$ 461.23	\$ 487.57	5.71%
33709PA0870015	Renewing	1,656	1,656	\$ 730.79	\$ 787.65	7.78%
33709PA0870016	Renewing	535	535	\$ 625.61	\$ 667.59	6.71%
33709PA0890002	Renewing	298	298	\$ 524.53	\$ 556.53	6.10%
33709PA0890004	Renewing	593	593	\$ 634.07	\$ 665.65	4.98%
33709PA0940002	Renewing	3,813	3,813	\$ 612.99	\$ 670.73	9.42%
33709PA0940006	Renewing	8,341	8,341	\$ 811.91	\$ 879.70	8.35%
33709PA0940007	Renewing	145	145	\$ 669.34	\$ 706.15	5.50%
33709PA0940008	Renewing	1,202	1,202	\$ 549.29	\$ 610.59	11.16%
33709PA0940009	Renewing	5,290	5,290	\$ 855.07	\$ 969.65	13.40%
33709PA0940010	Renewing	1,910	1,910	\$ 748.80	\$ 793.88	6.02%
33709PA0950001	Renewing	633	633	\$ 626.09	\$ 683.00	9.09%
33709PA0950004	Renewing	596	596	\$ 759.12	\$ 811.35	6.88%
33709PA0960001	Renewing	99	99	\$ 456.68	\$ 482.85	5.73%
33709PA0970002	Renewing	811	811	\$ 600.16	\$ 656.76	9.43%
33709PA0970006	Renewing	1,376	1,376	\$ 794.91	\$ 861.44	8.37%
33709PA0970007	Renewing	27	27	\$ 655.33	\$ 691.44	5.51%
33709PA0970008	Renewing	222	222	\$ 537.80	\$ 597.93	11.18%
33709PA0970009	Renewing	423	423	\$ 837.17	\$ 949.52	13.42%
33709PA0970010	Renewing	550	550	\$ 733.13	\$ 777.34	6.03%
33709PA0980001	Renewing	109	109	\$ 612.99	\$ 668.83	9.11%
33709PA0980004	Renewing	121	121	\$ 743.23	\$ 794.51	6.90%
33709PA0990001	Renewing	23	23	\$ 447.12	\$ 472.78	5.74%
33709PA1040001	Renewing	64	64	\$ 388.45	\$ 409.97	5.54%
33709PA1120001	Renewing	712	712	\$ 642.84	\$ 696.20	8.30%
33709PA1120003	Renewing	84	84	\$ 699.18	\$ 731.62	4.64%
33709PA1130001	Renewing	189	189	\$ 630.01	\$ 682.24	8.29%
33709PA1130003	Renewing	15	15	\$ 685.17	\$ 716.96	4.64%
33709PA1130005	Renewing	450	450	\$ 824.76	\$ 886.95	7.54%
33709PA1150001	Renewing	325	325	\$ 545.37	\$ 580.60	6.46%
33709PA1150003	Renewing	42	42	\$ 591.95	\$ 603.85	2.01%
33709PA1150005	Renewing	1,633	1,633	\$ 708.95	\$ 758.51	6.99%
33709PA1160001	Renewing	320	320	\$ 599.37	\$ 655.05	9.29%
33709PA1160002	Renewing	151	151	\$ 644.06	\$ 682.57	5.98%
33709PA1160004	Renewing	1,864	1,864	\$ 787.64	\$ 865.70	9.91%
33709PA1160006	Renewing	112	112	\$ 538.76	\$ 577.28	7.15%
33709PA1160007	Renewing	287	287	\$ 835.17	\$ 932.55	11.66%
33709PA1160008	Renewing	185	185	\$ 728.23	\$ 790.42	8.54%
33709PA1170001	Renewing	127	127	\$ 631.02	\$ 682.39	8.14%
33709PA1170002	Renewing	51	51	\$ 675.72	\$ 709.91	5.06%
33709PA1170005	Renewing	1,043	1,043	\$ 819.29	\$ 893.11	9.01%
33709PA1180001	Renewing	345	345	\$ 611.84	\$ 658.77	7.67%
33709PA1180004	Renewing	483	483	\$ 737.96	\$ 787.99	6.78%
33709PA1340001	Renewing	2,210	2,210	\$ 844.32	\$ 915.16	8.39%
33709PA1340002	Renewing	547	547	\$ 938.69	\$ 1,054.62	12.35%
33709PA1350001	Renewing	1,120	1,120	\$ 818.25	\$ 893.28	9.17%
33709PA1350002	Renewing	28	28	\$ 891.56	\$ 1,008.00	13.06%
33709PA1360001	Renewing	938	938	\$ 849.91	\$ 920.62	8.32%
33709PA1360002	Renewing	85	85	\$ 923.21	\$ 1,035.38	12.15%
33709PA1370001	Renewing	115	115	\$ 702.52	\$ 755.56	7.55%
33709PA1370003	Renewing	189	189	\$ 847.34	\$ 903.86	6.67%
33709PA1380001	Renewing	992	992	\$ 939.24	\$ 1,024.80	9.11%
33709PA1380002	Renewing	45	45	\$ 1,023.41	\$ 1,156.45	13.00%
33709PA1390001	Renewing	461	461	\$ 970.89	\$ 1,052.15	8.37%
33709PA1390002	Renewing	68	68	\$ 1,055.07	\$ 1,183.79	12.20%
33709PA1400001	Renewing	959	959	\$ 874.17	\$ 940.61	7.60%

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
33709PA1400002	Renewing	309	309	\$ 968.54	\$ 1,080.12	11.52%
33709PA1410001	Renewing	378	378	\$ 688.20	\$ 751.51	9.20%
33709PA1410003	Renewing	80	80	\$ 739.52	\$ 783.08	5.89%
33709PA1410004	Renewing	2,232	2,232	\$ 904.38	\$ 993.19	9.82%
33709PA1410005	Renewing	98	98	\$ 618.61	\$ 662.28	7.06%
33709PA1410006	Renewing	765	765	\$ 958.96	\$ 1,069.91	11.57%
33709PA1410007	Renewing	297	297	\$ 836.16	\$ 906.82	8.45%
33709PA1420001	Renewing	149	149	\$ 719.85	\$ 778.88	8.20%
33709PA1420003	Renewing	26	26	\$ 771.17	\$ 810.42	5.09%
33709PA1420004	Renewing	788	788	\$ 936.03	\$ 1,020.55	9.03%
33709PA1430001	Renewing	2,456	2,456	\$ 704.21	\$ 754.42	7.13%
33709PA1430002	Renewing	276	276	\$ 781.48	\$ 851.34	8.94%
33709PA1440001	Renewing	1,250	1,250	\$ 735.86	\$ 781.78	6.24%
33709PA1440002	Renewing	277	277	\$ 813.14	\$ 878.68	8.06%
33709PA1450001	Renewing	2,097	2,097	\$ 841.76	\$ 905.23	7.54%
33709PA1460001	Renewing	316	316	\$ 826.69	\$ 896.13	8.40%
33709PA1460002	Renewing	61	61	\$ 919.09	\$ 1,032.69	12.36%
33709PA1470001	Renewing	180	180	\$ 856.54	\$ 921.64	7.60%
33709PA1470002	Renewing	30	30	\$ 948.93	\$ 1,058.15	11.51%
33709PA1480001	Renewing	1,173	1,173	\$ 756.68	\$ 826.90	9.28%
33709PA1480003	Renewing	54	54	\$ 814.52	\$ 870.56	6.88%
33709PA1480004	Renewing	2,527	2,527	\$ 1,002.24	\$ 1,084.62	8.22%
33709PA1480005	Renewing	220	220	\$ 678.05	\$ 752.77	11.02%
33709PA1480006	Renewing	501	501	\$ 1,064.53	\$ 1,195.47	12.30%
33709PA1480007	Renewing	459	459	\$ 924.33	\$ 978.77	5.89%
33709PA1490001	Renewing	334	334	\$ 786.53	\$ 852.36	8.37%
33709PA1490003	Renewing	38	38	\$ 844.37	\$ 896.05	6.12%
33709PA1490004	Renewing	1,075	1,075	\$ 1,032.08	\$ 1,110.11	7.56%
33709PA1500001	Renewing	236	236	\$ 772.85	\$ 841.79	8.92%
33709PA1500003	Renewing	363	363	\$ 937.07	\$ 1,000.04	6.72%
33709PA1510001	Renewing	29	29	\$ 563.73	\$ 595.24	5.59%
33709PA1520001	Renewing	923	923	\$ 1,041.78	\$ 1,128.25	8.30%
33709PA1520002	Renewing	36	36	\$ 1,138.05	\$ 1,300.22	14.25%
33709PA1530001	Renewing	698	698	\$ 1,071.63	\$ 1,153.72	7.66%
33709PA1530002	Renewing	41	41	\$ 1,167.90	\$ 1,325.68	13.51%
33709PA1540001	Renewing	24	24	\$ 454.13	\$ 485.42	6.89%
33709PA1550001	Renewing	25	25	\$ 521.44	\$ 556.90	6.80%
Total		72,016	72,016	\$ 784.37	\$ 853.28	8.79%

Highmark Inc.

Individual Market

Attachment G - MLR Exhibit

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

Standard Questions

1. Membership:

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

Response:

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

2. Experience Period Claims:

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

Response:

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

- c. [REDACTED]

3. COVID:

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

Response:

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

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

4. Trend:

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

Response:

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

5. Table 6 – Retention:

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

Response:

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

6. Pricing AVs:

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

Response:

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

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

7. Expanded Bronze Plans:

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

Response:

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

8. PAAM Exhibits – Consumer Factors:

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

Response:

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

9. MLR Exhibit:

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

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

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

Response:

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

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

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

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

10. Plan of Withdrawal:

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

Response:

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

11. Transitional Plans:

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

Response:

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

12. Copay Adjustment Programs:

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

Response:

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

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

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

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

Table 1. Number of Members

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 531,182,779.13	\$ 554,613,782.15	\$ 567,048,111.45	747,103	\$ 76,278,496.99	\$ 643,326,608.44	\$ 1,911,066.22	\$ (48,750,332.75)	\$ 112,065.45	\$ 330,715.70	\$ 27,974,961.00	\$ 26,321,529.86
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 793.43
Loss Ratio											88.06%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.00%	4.76%	/	10.00%	20.29%
Outpatient Hospital	5.00%	4.76%	/	10.00%	36.67%
Professional	5.00%	4.76%	/	10.00%	22.38%
Other Medical	5.00%	4.76%	/	10.00%	1.57%
Capitation	/	/	/	10.00%	0.02%
Prescription Drugs	5.00%	4.76%	/	10.00%	19.07%
Total Annual Trend	/	/	/	10.00%	100.00%
Months of Trend	/	/	/	24	/
Total Applied Trend Projection Factor	/	/	/	1.210	/

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		\$ 9,836,799.48	1.0000	\$ 9,836,799.48	28,562	\$ 344.40		\$ (815,405.81)	\$ 12,882,363.30	\$ 454.54
Feb-20		\$ 11,817,849.25	1.0000	\$ 11,817,849.25	29,222	\$ 404.42		\$ (872,725.49)	\$ 14,535,657.55	\$ 497.42
Mar-20		\$ 12,141,512.14	1.0000	\$ 12,141,512.14	29,686	\$ 409.00		\$ (1,086,057.73)	\$ 13,982,148.06	\$ 471.00
Apr-20		\$ 11,078,719.79	1.0000	\$ 11,078,719.79	30,155	\$ 367.39		\$ (1,120,413.64)	\$ 11,717,302.99	\$ 388.57
May-20		\$ 12,032,551.09	1.0000	\$ 12,032,551.09	30,525	\$ 394.19		\$ (1,088,609.28)	\$ 13,172,879.70	\$ 431.54
Jun-20		\$ 18,057,047.20	1.0000	\$ 18,057,047.20	30,749	\$ 587.24		\$ (1,220,386.67)	\$ 19,579,693.69	\$ 636.76
Jul-20		\$ 18,134,731.87	1.0000	\$ 18,134,731.87	30,535	\$ 593.90		\$ (1,243,780.21)	\$ 19,650,465.09	\$ 643.54
Aug-20		\$ 14,899,315.56	1.0000	\$ 14,899,315.56	29,737	\$ 501.04		\$ (1,130,383.18)	\$ 16,362,327.29	\$ 550.23
Sep-20		\$ 17,740,343.61	1.0000	\$ 17,740,343.61	29,670	\$ 597.92		\$ (1,220,635.31)	\$ 19,144,936.01	\$ 645.26
Oct-20		\$ 18,365,116.61	1.0000	\$ 18,365,116.61	29,524	\$ 622.04		\$ (1,320,673.76)	\$ 19,723,150.58	\$ 662.04
Nov-20		\$ 18,094,017.93	1.0000	\$ 18,094,017.93	29,302	\$ 617.50		\$ (1,179,195.17)	\$ 19,327,061.93	\$ 659.58
Dec-20	\$ 239,277,719.06	\$ 17,880,668.12	1.0000	\$ 17,880,668.12	28,884	\$ 619.05	\$ 32,582,233.03	\$ (1,950,470.86)	\$ 18,833,642.38	\$ 655.04
Jan-21		\$ 17,540,354.48	1.0000	\$ 17,540,354.48	34,577	\$ 507.28		\$ (1,295,334.94)	\$ 20,897,488.77	\$ 604.38
Feb-21		\$ 17,709,855.40	1.0000	\$ 17,709,855.40	35,620	\$ 497.19		\$ (1,330,046.71)	\$ 20,253,460.17	\$ 568.60
Mar-21		\$ 27,592,271.52	1.0000	\$ 27,592,271.52	35,557	\$ 776.00		\$ (1,603,022.68)	\$ 30,810,336.53	\$ 866.51
Apr-21		\$ 22,414,443.20	1.0000	\$ 22,414,443.20	36,178	\$ 619.56		\$ (1,654,123.22)	\$ 24,681,411.10	\$ 682.22
May-21		\$ 21,046,151.65	1.0000	\$ 21,046,151.65	36,871	\$ 570.81		\$ (1,510,211.50)	\$ 23,215,246.12	\$ 629.63
Jun-21		\$ 23,288,074.53	1.0000	\$ 23,288,074.53	37,705	\$ 617.64		\$ (1,770,958.97)	\$ 25,254,422.71	\$ 669.79
Jul-21		\$ 24,078,175.89	1.0000	\$ 24,078,175.89	38,932	\$ 618.47		\$ (1,766,262.76)	\$ 25,980,201.45	\$ 667.32
Aug-21		\$ 24,799,566.12	1.0000	\$ 24,799,566.12	40,067	\$ 618.96		\$ (1,816,680.78)	\$ 26,564,227.74	\$ 663.00
Sep-21		\$ 25,920,611.13	1.0000	\$ 25,920,611.13	41,016	\$ 631.98		\$ (1,828,819.82)	\$ 27,734,395.64	\$ 676.20
Oct-21		\$ 26,441,908.65	1.0000	\$ 26,441,908.65	41,067	\$ 643.89		\$ (1,862,746.39)	\$ 27,971,558.44	\$ 681.12
Nov-21		\$ 27,984,560.61	1.0000	\$ 27,984,560.61	40,922	\$ 683.88		\$ (1,930,995.71)	\$ 29,532,875.70	\$ 721.69
Dec-21	\$ 306,525,426.98	\$ 27,608,087.02	0.9998	\$ 27,614,654.04	40,553	\$ 680.95	\$ 45,655,179.92	\$ (2,084,610.11)	\$ 28,653,217.21	\$ 706.56
Jan-22		\$ 26,539,274.53	0.9998	\$ 26,543,772.38	47,977	\$ 553.26		\$ (1,915,566.76)	\$ 30,125,892.20	\$ 627.92
Feb-22		\$ 30,884,529.02	0.9999	\$ 30,887,505.74	51,217	\$ 603.07		\$ (2,042,937.89)	\$ 34,260,512.37	\$ 668.93
Mar-22		\$ 34,735,051.58	0.9998	\$ 34,733,613.79	60,907	\$ 682.69		\$ (2,494,068.73)	\$ 37,608,184.07	\$ 744.66
Apr-22		\$ 33,344,847.95	0.9994	\$ 33,363,345.29	51,374	\$ 649.42		\$ (2,407,392.81)	\$ 36,197,448.85	\$ 704.59
May-22		\$ 32,494,657.70	0.9996	\$ 32,506,659.04	51,400	\$ 632.43		\$ (2,460,365.17)	\$ 35,084,180.72	\$ 682.57
Jun-22		\$ 34,135,428.06	0.9995	\$ 34,154,111.85	51,823	\$ 659.05		\$ (2,619,686.29)	\$ 36,331,114.89	\$ 701.06
Jul-22		\$ 34,577,793.92	0.9998	\$ 34,616,151.18	52,235	\$ 662.70		\$ (2,428,059.92)	\$ 36,869,572.05	\$ 705.84
Aug-22		\$ 40,178,909.85	0.9999	\$ 40,206,345.91	62,573	\$ 764.77		\$ (2,763,900.75)	\$ 42,667,169.23	\$ 805.87
Sep-22		\$ 37,240,370.83	0.9991	\$ 37,272,287.17	52,613	\$ 708.42		\$ (2,619,322.46)	\$ 39,155,657.83	\$ 744.22
Oct-22		\$ 36,049,962.04	0.9992	\$ 36,078,669.13	52,717	\$ 684.38		\$ (2,810,631.86)	\$ 37,791,551.07	\$ 716.88
Nov-22		\$ 36,252,276.96	0.9991	\$ 36,284,229.65	52,697	\$ 688.54		\$ (2,729,218.05)	\$ 37,811,667.52	\$ 717.53
Dec-22	\$ 413,443,623.84	\$ 37,646,315.54	0.9988	\$ 37,689,829.85	52,100	\$ 723.41	\$ 58,774,985.84	\$ (2,652,708.47)	\$ 39,284,716.84	\$ 754.03
Jan-23		\$ 37,389,207.76	0.9990	\$ 37,426,390.31	58,695	\$ 637.64		\$ (3,204,691.91)	\$ 41,493,843.52	\$ 706.91
Feb-23		\$ 40,449,938.17	0.9986	\$ 40,508,499.10	60,788	\$ 666.39		\$ (3,359,547.96)	\$ 43,706,483.56	\$ 719.00
Mar-23		\$ 47,948,400.06	0.9984	\$ 48,023,902.71	60,633	\$ 792.04		\$ (3,965,150.97)	\$ 51,438,492.70	\$ 848.36
Apr-23		\$ 40,911,742.06	0.9976	\$ 41,011,973.87	60,583	\$ 676.96		\$ (3,715,998.11)	\$ 43,283,483.09	\$ 714.45
May-23		\$ 46,818,034.10	0.9957	\$ 47,021,303.11	60,496	\$ 777.26		\$ (4,185,693.51)	\$ 49,503,545.66	\$ 818.29
Jun-23		\$ 48,974,557.75	0.9943	\$ 49,258,782.09	60,945	\$ 808.25		\$ (4,128,653.79)	\$ 51,287,280.90	\$ 841.53
Jul-23		\$ 43,533,163.78	0.9907	\$ 43,939,734.32	62,453	\$ 703.56		\$ (4,050,235.48)	\$ 45,718,903.76	\$ 732.05
Aug-23		\$ 53,076,295.10	0.9661	\$ 54,936,768.17	63,207	\$ 869.16		\$ (4,411,517.66)	\$ 57,143,160.07	\$ 904.06
Sep-23		\$ 48,482,776.75	0.9816	\$ 49,393,315.40	64,334	\$ 767.76		\$ (4,315,084.69)	\$ 50,871,289.11	\$ 790.74
Oct-23		\$ 51,938,257.60	0.9696	\$ 53,574,919.75	64,414	\$ 831.73		\$ (4,670,981.85)	\$ 55,186,756.95	\$ 856.75
Nov-23		\$ 50,530,321.36	0.9574	\$ 52,781,024.78	65,277	\$ 808.57		\$ (4,485,272.42)	\$ 54,558,088.59	\$ 831.20
Dec-23	\$ 531,182,779.13	\$ 44,561,087.66	0.9062	\$ 49,171,497.85	65,278	\$ 753.26	\$ 76,278,496.99	\$ (4,257,549.40)	\$ 50,686,948.07	\$ 776.48

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

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

Table 2b. Manual Experience Period Claims and Premiums

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

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

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

* Express Completion Factor as a Percentage

**Express Prescription Drug Rebates as a negative number

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

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

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 50%
 Proj. Incurred Claim Impact: -4.5%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2023 to 12/31/2023					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$213,558,378
\$30,000	\$34,999				\$17,999,562
\$35,000	\$39,999				\$16,044,052
\$40,000	\$44,999				\$12,861,748
\$45,000	\$49,999				\$14,106,532
\$50,000	\$54,999				\$12,494,665
\$55,000	\$59,999				\$10,975,995
\$60,000	\$64,999				\$9,182,304
\$65,000	\$69,999				\$8,667,996
\$70,000	\$74,999				\$8,823,545
\$75,000	\$79,999				\$8,639,172
\$80,000	\$84,999				\$6,984,131
\$85,000	\$89,999				\$5,948,764
\$90,000	\$94,999				\$6,098,027
\$95,000	\$99,999				\$4,098,794
\$100,000	\$109,999				\$8,730,081
\$110,000	\$119,999				\$7,983,389
\$120,000	\$129,999				\$9,660,164
\$130,000	\$139,999				\$6,200,817
\$140,000	\$149,999				\$7,449,981
\$150,000	\$159,999				\$6,869,831
\$160,000	\$169,999				\$6,658,958
\$170,000	\$179,999				\$5,708,286
\$180,000	\$189,999				\$6,472,251
\$190,000	\$199,999				\$4,752,692
\$200,000	\$209,999				\$3,863,034
\$210,000	\$219,999				\$5,256,575
\$220,000	\$229,999				\$3,713,182
\$230,000	\$239,999				\$3,239,075
\$240,000	\$249,999				\$2,461,430
\$250,000	\$259,999				\$4,221,203
\$260,000	\$269,999				\$3,418,031
\$270,000	\$279,999				\$1,782,063
\$280,000	\$289,999				\$2,647,104
\$290,000	\$299,999				\$3,584,699
\$300,000	\$324,999				\$3,809,396
\$325,000	\$349,999				\$6,272,106
\$350,000	\$374,999				\$6,451,524
\$375,000	\$399,999				\$3,656,463
\$400,000	\$424,999				\$5,093,665
\$425,000	\$449,999				\$4,590,374
\$450,000	\$474,999				\$4,842,517
\$475,000	\$499,999				\$1,388,986
\$500,000	\$599,999				\$10,147,933
\$600,000	\$699,999				\$4,381,461
\$700,000	\$799,999				\$8,026,387
\$800,000	\$899,999				\$2,495,614
\$900,000	\$999,999				\$1,858,455
\$1,000,000+					\$9,415,216
Total		86,183	747,278	\$558,609,343	\$533,586,609

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

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

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 50%
 Proj. Incurred Claim Impact: -4.5%
 Proj. Morbidity Impact: 0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2025					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$367,825,704
\$30,000	\$34,999				\$28,177,891
\$35,000	\$39,999				\$27,683,261
\$40,000	\$44,999				\$24,458,391
\$45,000	\$49,999				\$21,662,203
\$50,000	\$54,999				\$19,758,482
\$55,000	\$59,999				\$18,494,998
\$60,000	\$64,999				\$17,559,246
\$65,000	\$69,999				\$15,032,353
\$70,000	\$74,999				\$12,372,958
\$75,000	\$79,999				\$12,161,469
\$80,000	\$84,999				\$11,478,666
\$85,000	\$89,999				\$14,086,870
\$90,000	\$94,999				\$10,593,167
\$95,000	\$99,999				\$10,569,990
\$100,000	\$109,999				\$15,530,013
\$110,000	\$119,999				\$14,706,783
\$120,000	\$129,999				\$12,180,963
\$130,000	\$139,999				\$10,935,695
\$140,000	\$149,999				\$13,052,238
\$150,000	\$159,999				\$9,292,034
\$160,000	\$169,999				\$11,930,477
\$170,000	\$179,999				\$9,478,714
\$180,000	\$189,999				\$10,708,336
\$190,000	\$199,999				\$8,237,235
\$200,000	\$209,999				\$7,396,852
\$210,000	\$219,999				\$8,400,123
\$220,000	\$229,999				\$6,129,663
\$230,000	\$239,999				\$7,274,611
\$240,000	\$249,999				\$6,542,827
\$250,000	\$259,999				\$6,585,667
\$260,000	\$269,999				\$4,410,541
\$270,000	\$279,999				\$4,097,841
\$280,000	\$289,999				\$3,957,469
\$290,000	\$299,999				\$6,325,046
\$300,000	\$324,999				\$8,968,635
\$325,000	\$349,999				\$9,860,908
\$350,000	\$374,999				\$8,556,054
\$375,000	\$399,999				\$9,542,613
\$400,000	\$424,999				\$7,863,692
\$425,000	\$449,999				\$5,820,378
\$450,000	\$474,999				\$7,535,887
\$475,000	\$499,999				\$7,923,997
\$500,000	\$599,999				\$16,041,972
\$600,000	\$699,999				\$14,477,736
\$700,000	\$799,999				\$6,544,704
\$800,000	\$899,999				\$8,181,710
\$900,000	\$999,999				\$7,371,902
\$1,000,000+					\$19,220,327
Total		142,336	1,239,770	\$970,714,011	\$926,999,293

PA Rate Template Part II
Rate Development and Change

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

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 793.43	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.210	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 960.06	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.990	0.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.983	0.000	
Change in Demographics	1.005		<- See URRT Instructions
Change in Network	0.995		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	0.983		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 934.22	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 934.22	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 934.22		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.875		
Projected Incurred EHB Claims PMPM	\$ 817.54		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 19.86		
Projected Incurred Exchange User Fees PMPM	\$ 22.41		
Projected Incurred Reinsurance Recoveries PMPM	\$ 36.82		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 783.28		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 895.07		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 5.69		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	788.0451104		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 900.52		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.67%	\$65.51
General and Claims	5.94%	\$50.73
Agent/Broker Fees and Commissions	1.16%	\$9.89
Quality Improvement Initiatives	0.57%	\$4.89
Taxes and Fees	0.06%	\$0.49
Risk Adjustment User Fee	0.02%	\$0.18
PCORI Fee	0.04%	\$0.31
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	7.73%	\$66.00
Projected Required Revenue PMPM		\$ 854.04

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 424.13	\$ 461.40	\$ 37.27	8.8%
B. Base period allowed claims before normalization	\$ 724.05	\$ 793.43	\$ 69.39	16.4%
C. Normalization factor component of change	\$ (388.61)	\$ (413.31)	\$ (24.70)	-5.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 335.44	\$ 380.12	\$ 44.69	10.5%
D2. URRT Trend	\$ 71.27	\$ 79.83	\$ 8.56	2.0%
D3. URRT Morbidity	\$ 9.18	\$ (4.67)	\$ (13.85)	-3.3%
D4. URRT Other	\$ 1.28	\$ (7.71)	\$ (8.99)	-2.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (11.38)	\$ (10.87)	\$ 0.51	0.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.55	\$ 12.27	\$ 0.72	0.2%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (18.63)	\$ (20.16)	\$ (1.52)	-0.4%
D8. Subtotal - Sum(D1:D7)	\$ 398.70	\$ 428.81	\$ 30.11	7.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (1.32)	\$ (1.41)	\$ (0.09)	0.0%
E2. Pricing AV	\$ (53.23)	\$ (55.28)	\$ (2.05)	-0.5%
E3. Benefit Richness	\$ 43.75	\$ 49.44	\$ 5.70	1.3%
E4. Catastrophic Eligibility	\$ (0.11)	\$ (0.12)	\$ (0.01)	0.0%
E5. Benefits in Addition to EHB	\$ 3.25	\$ 2.68	\$ (0.57)	-0.1%
E6. Subtotal - Sum(E1:E5)	\$ (7.68)	\$ (4.70)	\$ 2.98	0.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 32.79	\$ 35.39	\$ 2.60	0.6%
F2. Taxes and Fees	\$ 0.26	\$ 0.26	\$ 0.00	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 33.05	\$ 35.66	\$ 2.60	0.6%
G. Change in Miscellaneous Items	\$ 0.05	\$ 1.62	\$ 1.57	0.4%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 424.13	\$ 461.40	\$ 37.27	8.8%

ice Period on URR1

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 793.43	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 531,182,779.13	
Blended Loss Ratio	88.06%	

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

Effective Date	01/01/2025	04/01/2025	07/01/2025	10/01/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 934.22	\$ 934.22	\$ 934.22	\$ 934.22	\$ 934.22
Months of Trend	-	3	6	9	
Annual Trend	10.00%	10.00%	10.00%	10.00%	
Single Risk Pool Projected Allowed Claims	\$ 934.22	\$ 956.75	\$ 979.82	\$ 1,003.45	\$ -
Quarterly Trend Factor	1.000	1.024	1.049	1.074	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.889	1.844
Average Geographic Factor	0.998	0.995
Average Tobacco Factor	1.007	1.006
Average Benefit Richness (induced demand)	1.128	1.134
Average Network Factor	1.009	0.998
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 867.27	\$ 900.52
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 401.79	\$ 431.42

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

	2024	2025	
Paid-to-Allowed	0.867	0.875	
URRT Trend (Total Applied Trend Factor)	1.212	1.210	<- URRT W1, S2
URRT Morbidity	1.023	0.990	<- URRT W1, S2
URRT "Other"	1.003	0.983	<- URRT W1, S2
Risk Adjustment	\$ (21.29)	\$ (19.86)	<- URRT W1, S3
Exchange User Fee	\$ 21.60	\$ 22.41	<- URRT W1, S3
Reinsurance Recoveries	\$ 34.86	\$ 36.82	<- URRT W1, S3
Capitation	\$ 0.67	\$ 0.77	<- URRT W1, S2
Network	0.997	0.997	
Pricing AV	0.866	0.871	<- For 2024 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.127	1.133	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.008	1.006	
Administrative Expenses	7.73%	7.67%	
Taxes and Fees	0.06%	0.06%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: HMARK
 Product(s): EPO, PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2025
 Base Period Start Date: 01/01/2023
 Date of Most Recent Membership: 02/01/2024
 Market Adjusted Index Rate: \$ 895.07

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

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2025	1/1/2025 HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actual Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	
Totals - Current Membership							0.757				0.871	0.999	1.006	0.999	1.000	1.037	\$ 785.69
Total - Projected Membership							0.758				0.872	1.000	1.006	1.000	1.000	1.039	\$ 788.05
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Plan 1	33709PA0870007	EPO	my Direct Blue EPO Bronze 3800	M		Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.000	0.847	1.000	1.000	\$509.42	
Plan 2	33709PA0870012	EPO	my Direct Blue EPO Gold 0	M		Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.000	0.847	1.000	1.000	\$673.23	
Plan 3	33709PA0870013	EPO	my Direct Blue EPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.753	0.930	1.000	0.847	1.000	1.000	\$530.81	
Plan 4	33709PA0870014	EPO	my Direct Blue EPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.661	0.896	1.000	0.847	1.000	1.000	\$448.95	
Plan 5	33709PA0870015	EPO	my Direct Blue EPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.741	1.033	1.000	0.847	1.250	1.000	\$725.22	
Plan 6	33709PA0870016	EPO	my Direct Blue EPO Gold 1500	M		Gold	0.781	Approach (1)	On/Off	0.835	0.972	1.000	0.847	1.000	1.000	\$614.69	
Plan 7	33709PA0890002	EPO	my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Bro	0.648	Approach (2)	On/Off	0.733	0.921	1.002	0.847	1.000	1.000	\$512.42	
Plan 8	33709PA0890004	EPO	my Direct Blue EPO Gold 1700 HSA	M		Gold	0.78	Approach (1)	On/Off	0.832	0.971	1.002	0.847	1.000	1.000	\$612.92	
Plan 9	33709PA0940002	EPO	my Direct Blue EPO Bronze 3800	M		Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.000	0.986	1.000	1.000	\$617.57	
Plan 10	33709PA0940006	EPO	my Direct Blue EPO Gold 0	M		Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.000	0.986	1.000	1.000	\$810.04	
Plan 11	33709PA0940007	EPO	my Direct Blue EPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.781	0.943	1.000	0.986	1.000	1.000	\$650.19	
Plan 12	33709PA0940008	EPO	my Direct Blue EPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.701	0.909	1.000	0.986	1.000	1.000	\$562.24	
Plan 13	33709PA0940009	EPO	my Direct Blue EPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.765	1.057	1.000	0.986	1.000	1.250	\$892.84	
Plan 14	33709PA0940010	EPO	my Direct Blue EPO Gold 1500	M		Gold	0.781	Approach (1)	On/Off	0.846	0.979	1.000	0.986	1.000	1.000	\$730.97	
Plan 15	33709PA0950001	EPO	my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Bro	0.648	Approach (2)	On/Off	0.762	0.934	1.001	0.986	1.000	1.000	\$628.87	
Plan 16	33709PA0950004	EPO	my Direct Blue EPO Gold 1700 HSA	M		Gold	0.78	Approach (1)	On/Off	0.858	0.986	1.001	0.986	1.000	1.000	\$747.08	
Plan 17	33709PA0960001	EPO	my Direct Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.618	0.886	1.000	0.986	0.920	1.000	\$444.58	
Plan 18	33709PA0970002	EPO	my Direct Blue Lehigh Valley EPO Bronze 3800	M		Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.000	0.965	1.000	1.000	\$604.73	
Plan 19	33709PA0970006	EPO	my Direct Blue Lehigh Valley EPO Gold 0	M		Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.000	0.965	1.000	1.000	\$793.20	
Plan 20	33709PA0970007	EPO	my Direct Blue Lehigh Valley EPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.781	0.943	1.000	0.965	1.000	1.000	\$636.67	
Plan 21	33709PA0970008	EPO	my Direct Blue Lehigh Valley EPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.701	0.909	1.000	0.965	1.000	1.000	\$550.55	
Plan 22	33709PA0970009	EPO	my Direct Blue Lehigh Valley EPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.765	1.057	1.000	0.965	1.000	1.250	\$874.27	
Plan 23	33709PA0970010	EPO	my Direct Blue Lehigh Valley EPO Gold 1500	M		Gold	0.781	Approach (1)	On/Off	0.846	0.979	1.000	0.965	1.000	1.000	\$715.77	
Plan 24	33709PA0980001	EPO	my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Bro	0.648	Approach (2)	On/Off	0.762	0.934	1.002	0.965	1.000	1.000	\$615.82	
Plan 25	33709PA0980004	EPO	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	M		Gold	0.78	Approach (1)	On/Off	0.858	0.986	1.001	0.965	1.000	1.000	\$731.56	
Plan 26	33709PA0990001	EPO	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.618	0.886	1.000	0.965	0.920	1.000	\$435.34	
Plan 27	33709PA1040001	EPO	my Direct Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.612	0.884	1.000	0.847	0.920	1.000	\$377.51	
Plan 28	33709PA1120001	EPO	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	M		Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.038	0.986	1.000	1.000	\$641.03	
Plan 29	33709PA1120003	EPO	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.781	0.943	1.036	0.986	1.000	1.000	\$673.65	
Plan 30	33709PA1130001	EPO	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	M		Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.039	0.965	1.000	1.000	\$628.19	
Plan 31	33709PA1130003	EPO	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.781	0.943	1.037	0.965	1.000	1.000	\$660.13	
Plan 32	33709PA1130005	EPO	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	M		Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.030	0.965	1.000	1.000	\$816.66	
Plan 33	33709PA1150001	EPO	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	M		Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.049	0.847	1.000	1.000	\$534.59	
Plan 34	33709PA1150003	EPO	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.753	0.930	1.047	0.847	1.000	1.000	\$555.99	
Plan 35	33709PA1150005	EPO	my Direct Blue EPO Gold 0 + Adult Dental and Vision	M		Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.037	0.847	1.000	1.000	\$698.41	

Plan 36	33709PA1160001	PPO	my Blue Access PPO Bronze 3800	M	Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.000	1.002	1.000	1.000	\$603.16
Plan 37	33709PA1160002	PPO	my Blue Access PPO Silver 3500	M	Silver	0.719	Approach (1)	Off	0.753	0.930	1.000	1.002	1.000	1.000	\$628.50
Plan 38	33709PA1160004	PPO	my Blue Access PPO Gold 0	M	Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.000	1.002	1.000	1.000	\$797.14
Plan 39	33709PA1160006	PPO	my Blue Access PPO Bronze 8900	M	Bronze	0.602	Standard AV	On/Off	0.661	0.896	1.000	1.002	1.000	1.000	\$531.56
Plan 40	33709PA1160007	PPO	my Blue Access PPO Silver 7000	M	Silver	0.7	Approach (1)	On/Off	0.741	1.033	1.000	1.002	1.000	1.250	\$858.70
Plan 41	33709PA1160008	PPO	my Blue Access PPO Gold 1500	M	Gold	0.781	Approach (1)	On/Off	0.835	0.972	1.000	1.002	1.000	1.000	\$727.82
Plan 42	33709PA1170001	PPO	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	M	Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.042	1.002	1.000	1.000	\$628.34
Plan 43	33709PA1170002	PPO	my Blue Access PPO Silver 3500 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	Off	0.753	0.930	1.040	1.002	1.000	1.000	\$653.68
Plan 44	33709PA1170005	PPO	my Blue Access PPO Gold 0 + Adult Dental and Vision	M	Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.032	1.002	1.000	1.000	\$822.32
Plan 45	33709PA1180001	PPO	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	M	Expanded Bro	0.648	Approach (2)	On/Off	0.733	0.921	1.002	1.002	1.000	1.000	\$606.55
Plan 46	33709PA1180004	PPO	my Blue Access PPO Gold 1700 HSA	M	Gold	0.78	Approach (1)	On/Off	0.832	0.971	1.001	1.002	1.000	1.000	\$725.55
Plan 47	33709PA1340001	EPO	my Direct Blue EPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.925	1.032	1.000	0.986	1.000	1.000	\$842.64
Plan 48	33709PA1340002	EPO	my Direct Blue EPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.803	1.097	1.000	0.986	1.000	1.250	\$971.05
Plan 49	33709PA1350001	PPO	my Blue Access PPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.000	1.002	1.000	1.000	\$822.52
Plan 50	33709PA1350002	PPO	my Blue Access PPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.000	1.002	1.000	1.250	\$928.14
Plan 51	33709PA1360001	PPO	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.031	1.002	1.000	1.000	\$847.70
Plan 52	33709PA1360002	PPO	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.027	1.002	1.000	1.250	\$953.32
Plan 53	33709PA1370001	PPO	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	M	Expanded Bro	0.648	Approach (2)	On/Off	0.733	0.921	1.001	1.150	1.000	1.000	\$695.73
Plan 54	33709PA1370003	PPO	my Blue Access PPO Gold 1700 HSA	M	Gold	0.78	Approach (1)	On/Off	0.832	0.971	1.001	1.150	1.000	1.000	\$832.25
Plan 55	33709PA1380001	PPO	my Blue Access PPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.000	1.150	1.000	1.000	\$943.64
Plan 56	33709PA1380002	PPO	my Blue Access PPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.000	1.150	1.000	1.250	\$1,064.82
Plan 57	33709PA1390001	PPO	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.027	1.150	1.000	1.000	\$968.81
Plan 58	33709PA1390002	PPO	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.024	1.150	1.000	1.250	\$1,090.00
Plan 59	33709PA1400001	EPO	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.925	1.032	1.028	0.986	1.000	1.000	\$866.11
Plan 60	33709PA1400002	EPO	my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.803	1.097	1.024	0.986	1.000	1.250	\$994.51
Plan 61	33709PA1410001	PPO	my Blue Access PPO Bronze 3800	M	Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.000	1.150	1.000	1.000	\$691.98
Plan 62	33709PA1410003	PPO	my Blue Access PPO Silver 3500	M	Silver	0.719	Approach (1)	Off	0.753	0.930	1.000	1.150	1.000	1.000	\$721.05
Plan 63	33709PA1410004	PPO	my Blue Access PPO Gold 0	M	Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.000	1.150	1.000	1.000	\$914.52
Plan 64	33709PA1410005	PPO	my Blue Access PPO Bronze 8900	M	Bronze	0.602	Standard AV	On/Off	0.661	0.896	1.000	1.150	1.000	1.000	\$609.83
Plan 65	33709PA1410006	PPO	my Blue Access PPO Silver 7000	M	Silver	0.7	Approach (1)	On/Off	0.741	1.033	1.000	1.150	1.000	1.250	\$985.15
Plan 66	33709PA1410007	PPO	my Blue Access PPO Gold 1500	M	Gold	0.781	Approach (1)	On/Off	0.835	0.972	1.000	1.150	1.000	1.000	\$834.99
Plan 67	33709PA1420001	PPO	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	M	Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.036	1.150	1.000	1.000	\$717.16
Plan 68	33709PA1420003	PPO	my Blue Access PPO Silver 3500 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	Off	0.753	0.930	1.035	1.150	1.000	1.000	\$746.22
Plan 69	33709PA1420004	PPO	my Blue Access PPO Gold 0 + Adult Dental and Vision	M	Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.028	1.150	1.000	1.000	\$939.70
Plan 70	33709PA1430001	EPO	my Direct Blue EPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.000	0.847	1.000	1.000	\$694.67
Plan 71	33709PA1430002	EPO	my Direct Blue EPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.000	0.847	1.000	1.250	\$783.87
Plan 72	33709PA1440001	EPO	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.036	0.847	1.000	1.000	\$719.85
Plan 73	33709PA1440002	EPO	my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.032	0.847	1.000	1.250	\$809.05
Plan 74	33709PA1450001	EPO	my Direct Blue EPO Gold 0 + Adult Dental and Vision	M	Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.029	0.986	1.000	1.000	\$833.50
Plan 75	33709PA1460001	EPO	my Direct Blue Lehigh Valley EPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.925	1.032	1.000	0.965	1.000	1.000	\$825.12
Plan 76	33709PA1460002	EPO	my Direct Blue Lehigh Valley EPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.803	1.097	1.000	0.965	1.000	1.250	\$950.86
Plan 77	33709PA1470001	EPO	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.925	1.032	1.028	0.965	1.000	1.000	\$848.59
Plan 78	33709PA1470002	EPO	my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.803	1.097	1.025	0.965	1.000	1.250	\$974.32
Plan 79	33709PA1480001	PPO	my Blue Access PPO Bronze 3800	M	Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.000	1.216	1.000	1.000	\$761.38
Plan 80	33709PA1480003	PPO	my Blue Access PPO Silver 3500	M	Silver	0.719	Approach (1)	Off	0.781	0.943	1.000	1.216	1.000	1.000	\$801.59
Plan 81	33709PA1480004	PPO	my Blue Access PPO Gold 0	M	Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.000	1.216	1.000	1.000	\$998.68
Plan 82	33709PA1480005	PPO	my Blue Access PPO Bronze 8900	M	Bronze	0.602	Standard AV	On/Off	0.701	0.909	1.000	1.216	1.000	1.000	\$693.16
Plan 83	33709PA1480006	PPO	my Blue Access PPO Silver 7000	M	Silver	0.7	Approach (1)	On/Off	0.765	1.057	1.000	1.216	1.000	1.250	\$1,100.76
Plan 84	33709PA1480007	PPO	my Blue Access PPO Gold 1500	M	Gold	0.781	Approach (1)	On/Off	0.846	0.979	1.000	1.216	1.000	1.000	\$901.19
Plan 85	33709PA1490001	PPO	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	M	Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.031	1.216	1.000	1.000	\$784.84
Plan 86	33709PA1490003	PPO	my Blue Access PPO Silver 3500 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	Off	0.781	0.943	1.029	1.216	1.000	1.000	\$825.06

PA Rate Template Part IV A - Individual

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

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

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

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

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

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

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

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

\$ 395.51	\$ 509.42	\$ -	\$ 399.23	\$ 445.58	\$ 496.58	\$ 492.83	\$ -	\$ 504.48	\$ 462.03	
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\$ 281.21	\$ 281.21	\$ -	\$ 281.21	\$ 281.21	\$ 311.12	\$ 311.12	\$ -	\$ 311.12	\$ 281.21
\$ 371.64	\$ 371.64	\$ -	\$ 371.64	\$ 371.64	\$ 411.17	\$ 411.17	\$ -	\$ 411.17	\$ 371.64
\$ 293.02	\$ 293.02	\$ -	\$ 293.02	\$ 293.02	\$ 324.19	\$ 324.19	\$ -	\$ 324.19	\$ 293.02
\$ 247.83	\$ 247.83	\$ -	\$ 247.83	\$ 247.83	\$ 274.19	\$ 274.19	\$ -	\$ 274.19	\$ 247.83
\$ 400.34	\$ 400.34	\$ -	\$ 400.34	\$ 400.34	\$ 442.92	\$ 442.92	\$ -	\$ 442.92	\$ 400.34
\$ 339.32	\$ 339.32	\$ -	\$ 339.32	\$ 339.32	\$ 375.42	\$ 375.42	\$ -	\$ 375.42	\$ 339.32
\$ 282.87	\$ 282.87	\$ -	\$ 282.87	\$ 282.87	\$ 312.96	\$ 312.96	\$ -	\$ 312.96	\$ 282.87
\$ 338.34	\$ 338.34	\$ -	\$ 338.34	\$ 338.34	\$ 374.34	\$ 374.34	\$ -	\$ 374.34	\$ 338.34
\$ 340.91	\$ 340.91	\$ -	\$ 340.91	\$ 340.91	\$ 377.18	\$ 377.18	\$ -	\$ 377.18	\$ 340.91
\$ 447.16	\$ 447.16	\$ -	\$ 447.16	\$ 447.16	\$ 494.73	\$ 494.73	\$ -	\$ 494.73	\$ 447.16
\$ 358.92	\$ 358.92	\$ -	\$ 358.92	\$ 358.92	\$ 397.10	\$ 397.10	\$ -	\$ 397.10	\$ 358.92
\$ 310.37	\$ 310.37	\$ -	\$ 310.37	\$ 310.37	\$ 343.38	\$ 343.38	\$ -	\$ 343.38	\$ 310.37
\$ 492.86	\$ 492.86	\$ -	\$ 492.86	\$ 492.86	\$ 545.29	\$ 545.29	\$ -	\$ 545.29	\$ 492.86
\$ 403.51	\$ 403.51	\$ -	\$ 403.51	\$ 403.51	\$ 446.44	\$ 446.44	\$ -	\$ 446.44	\$ 403.51
\$ 347.15	\$ 347.15	\$ -	\$ 347.15	\$ 347.15	\$ 384.08	\$ 384.08	\$ -	\$ 384.08	\$ 347.15
\$ 412.40	\$ 412.40	\$ -	\$ 412.40	\$ 412.40	\$ 456.27	\$ 456.27	\$ -	\$ 456.27	\$ 412.40
\$ 245.42	\$ 245.42	\$ -	\$ 245.42	\$ 245.42	\$ 271.53	\$ 271.53	\$ -	\$ 271.53	\$ 245.42
\$ 333.82	\$ 333.82	\$ -	\$ 333.82	\$ 333.82	\$ 369.34	\$ 369.34	\$ -	\$ 369.34	\$ 333.82
\$ 437.86	\$ 437.86	\$ -	\$ 437.86	\$ 437.86	\$ 484.44	\$ 484.44	\$ -	\$ 484.44	\$ 437.86
\$ 351.45	\$ 351.45	\$ -	\$ 351.45	\$ 351.45	\$ 388.84	\$ 388.84	\$ -	\$ 388.84	\$ 351.45
\$ 303.91	\$ 303.91	\$ -	\$ 303.91	\$ 303.91	\$ 336.24	\$ 336.24	\$ -	\$ 336.24	\$ 303.91
\$ 482.61	\$ 482.61	\$ -	\$ 482.61	\$ 482.61	\$ 533.96	\$ 533.96	\$ -	\$ 533.96	\$ 482.61
\$ 395.12	\$ 395.12	\$ -	\$ 395.12	\$ 395.12	\$ 437.15	\$ 437.15	\$ -	\$ 437.15	\$ 395.12
\$ 339.94	\$ 339.94	\$ -	\$ 339.94	\$ 339.94	\$ 376.11	\$ 376.11	\$ -	\$ 376.11	\$ 339.94
\$ 403.84	\$ 403.84	\$ -	\$ 403.84	\$ 403.84	\$ 446.80	\$ 446.80	\$ -	\$ 446.80	\$ 403.84
\$ 240.31	\$ 240.31	\$ -	\$ 240.31	\$ 240.31	\$ 265.88	\$ 265.88	\$ -	\$ 265.88	\$ 240.31
\$ 208.39	\$ 208.39	\$ -	\$ 208.39	\$ 208.39	\$ 230.56	\$ 230.56	\$ -	\$ 230.56	\$ 208.39
\$ 353.86	\$ 353.86	\$ -	\$ 353.86	\$ 353.86	\$ 391.51	\$ 391.51	\$ -	\$ 391.51	\$ 353.86
\$ 371.87	\$ 371.87	\$ -	\$ 371.87	\$ 371.87	\$ 411.43	\$ 411.43	\$ -	\$ 411.43	\$ 371.87
\$ 346.78	\$ 346.78	\$ -	\$ 346.78	\$ 346.78	\$ 383.67	\$ 383.67	\$ -	\$ 383.67	\$ 346.78
\$ 364.41	\$ 364.41	\$ -	\$ 364.41	\$ 364.41	\$ 403.17	\$ 403.17	\$ -	\$ 403.17	\$ 364.41
\$ 450.81	\$ 450.81	\$ -	\$ 450.81	\$ 450.81	\$ 498.77	\$ 498.77	\$ -	\$ 498.77	\$ 450.81
\$ 295.11	\$ 295.11	\$ -	\$ 295.11	\$ 295.11	\$ 326.50	\$ 326.50	\$ -	\$ 326.50	\$ 295.11
\$ 306.92	\$ 306.92	\$ -	\$ 306.92	\$ 306.92	\$ 339.57	\$ 339.57	\$ -	\$ 339.57	\$ 306.92
\$ 385.54	\$ 385.54	\$ -	\$ 385.54	\$ 385.54	\$ 426.55	\$ 426.55	\$ -	\$ 426.55	\$ 385.54
\$ 332.96	\$ 332.96	\$ -	\$ 332.96	\$ 332.96	\$ 368.38	\$ 368.38	\$ -	\$ 368.38	\$ 332.96
\$ 346.94	\$ 346.94	\$ -	\$ 346.94	\$ 346.94	\$ 383.85	\$ 383.85	\$ -	\$ 383.85	\$ 346.94
\$ 440.04	\$ 440.04	\$ -	\$ 440.04	\$ 440.04	\$ 486.85	\$ 486.85	\$ -	\$ 486.85	\$ 440.04
\$ 293.43	\$ 293.43	\$ -	\$ 293.43	\$ 293.43	\$ 324.65	\$ 324.65	\$ -	\$ 324.65	\$ 293.43
\$ 474.02	\$ 474.02	\$ -	\$ 474.02	\$ 474.02	\$ 524.44	\$ 524.44	\$ -	\$ 524.44	\$ 474.02
\$ 401.77	\$ 401.77	\$ -	\$ 401.77	\$ 401.77	\$ 444.51	\$ 444.51	\$ -	\$ 444.51	\$ 401.77
\$ 346.86	\$ 346.86	\$ -	\$ 346.86	\$ 346.86	\$ 383.76	\$ 383.76	\$ -	\$ 383.76	\$ 346.86
\$ 360.84	\$ 360.84	\$ -	\$ 360.84	\$ 360.84	\$ 399.23	\$ 399.23	\$ -	\$ 399.23	\$ 360.84
\$ 453.94	\$ 453.94	\$ -	\$ 453.94	\$ 453.94	\$ 502.23	\$ 502.23	\$ -	\$ 502.23	\$ 453.94
\$ 334.83	\$ 334.83	\$ -	\$ 334.83	\$ 334.83	\$ 370.45	\$ 370.45	\$ -	\$ 370.45	\$ 334.83
\$ 400.52	\$ 400.52	\$ -	\$ 400.52	\$ 400.52	\$ 443.13	\$ 443.13	\$ -	\$ 443.13	\$ 400.52
\$ 465.16	\$ 465.16	\$ -	\$ 465.16	\$ 465.16	\$ 514.64	\$ 514.64	\$ -	\$ 514.64	\$ 465.16
\$ 536.04	\$ 536.04	\$ -	\$ 536.04	\$ 536.04	\$ 593.06	\$ 593.06	\$ -	\$ 593.06	\$ 536.04
\$ 454.05	\$ 454.05	\$ -	\$ 454.05	\$ 454.05	\$ 502.35	\$ 502.35	\$ -	\$ 502.35	\$ 454.05
\$ 512.35	\$ 512.35	\$ -	\$ 512.35	\$ 512.35	\$ 566.86	\$ 566.86	\$ -	\$ 566.86	\$ 512.35
\$ 467.94	\$ 467.94	\$ -	\$ 467.94	\$ 467.94	\$ 517.73	\$ 517.73	\$ -	\$ 517.73	\$ 467.94
\$ 526.25	\$ 526.25	\$ -	\$ 526.25	\$ 526.25	\$ 582.24	\$ 582.24	\$ -	\$ 582.24	\$ 526.25
\$ 384.05	\$ 384.05	\$ -	\$ 384.05	\$ 384.05	\$ 424.91	\$ 424.91	\$ -	\$ 424.91	\$ 384.05
\$ 459.42	\$ 459.42	\$ -	\$ 459.42	\$ 459.42	\$ 508.30	\$ 508.30	\$ -	\$ 508.30	\$ 459.42
\$ 520.90	\$ 520.90	\$ -	\$ 520.90	\$ 520.90	\$ 576.32	\$ 576.32	\$ -	\$ 576.32	\$ 520.90
\$ 587.80	\$ 587.80	\$ -	\$ 587.80	\$ 587.80	\$ 650.33	\$ 650.33	\$ -	\$ 650.33	\$ 587.80
\$ 534.80	\$ 534.80	\$ -	\$ 534.80	\$ 534.80	\$ 591.70	\$ 591.70	\$ -	\$ 591.70	\$ 534.80
\$ 601.70	\$ 601.70	\$ -	\$ 601.70	\$ 601.70	\$ 665.71	\$ 665.71	\$ -	\$ 665.71	\$ 601.70
\$ 478.11	\$ 478.11	\$ -	\$ 478.11	\$ 478.11	\$ 528.97	\$ 528.97	\$ -	\$ 528.97	\$ 478.11
\$ 548.99	\$ 548.99	\$ -	\$ 548.99	\$ 548.99	\$ 607.39	\$ 607.39	\$ -	\$ 607.39	\$ 548.99

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

7.9%	9.9%	0.0%	8.1%	8.7%	8.6%	9.1%	0.0%	9.4%	8.8%	
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7.7%	7.7%		7.7%	7.7%	7.7%	7.7%		7.7%	8%
8.0%	8.0%		8.0%	8.0%	8.0%	8.0%		8.0%	8%
2.9%	2.9%		2.9%	2.9%	2.9%	2.9%		2.9%	3%
5.7%	5.7%		5.7%	5.7%	5.7%	5.7%		5.7%	6%
7.8%	7.8%		7.8%	7.8%	7.8%	7.8%		7.8%	8%
6.7%	6.7%		6.7%	6.7%	6.7%	6.7%		6.7%	7%
6.1%	6.1%		6.1%	6.1%	6.1%	6.1%		6.1%	6%
5.0%	5.0%		5.0%	5.0%	5.0%	5.0%		5.0%	5%
9.4%	9.4%		9.4%	9.4%	9.4%	9.4%		9.4%	9%
8.4%	8.4%		8.4%	8.4%	8.4%	8.4%		8.4%	8%
5.5%	5.5%		5.5%	5.5%	5.5%	5.5%		5.5%	5%
11.2%	11.2%		11.2%	11.2%	11.2%	11.2%		11.2%	11%
13.4%	13.4%		13.4%	13.4%	13.4%	13.4%		13.4%	13%
6.0%	6.0%		6.0%	6.0%	6.0%	6.0%		6.0%	6%
9.1%	9.1%		9.1%	9.1%	9.1%	9.1%		9.1%	9%
6.9%	6.9%		6.9%	6.9%	6.9%	6.9%		6.9%	7%
5.7%	5.7%		5.7%	5.7%	5.7%	5.7%		5.7%	6%
9.4%	9.4%		9.4%	9.4%	9.4%	9.4%		9.4%	9%
8.4%	8.4%		8.4%	8.4%	8.4%	8.4%		8.4%	8%
5.5%	5.5%		5.5%	5.5%	5.5%	5.5%		5.5%	6%
11.2%	11.2%		11.2%	11.2%	11.2%	11.2%		11.2%	11%
13.4%	13.4%		13.4%	13.4%	13.4%	13.4%		13.4%	13%
6.0%	6.0%		6.0%	6.0%	6.0%	6.0%		6.0%	6%
9.1%	9.1%		9.1%	9.1%	9.1%	9.1%		9.1%	9%
6.9%	6.9%		6.9%	6.9%	6.9%	6.9%		6.9%	7%
5.7%	5.7%		5.7%	5.7%	5.7%	5.7%		5.7%	6%
5.5%	5.5%		5.5%	5.5%	5.5%	5.5%		5.5%	6%
8.3%	8.3%		8.3%	8.3%	8.3%	8.3%		8.3%	8%
4.6%	4.6%		4.6%	4.6%	4.6%	4.6%		4.6%	5%
8.3%	8.3%		8.3%	8.3%	8.3%	8.3%		8.3%	8%
4.6%	4.6%		4.6%	4.6%	4.6%	4.6%		4.6%	5%
7.5%	7.5%		7.5%	7.5%	7.5%	7.5%		7.5%	8%
6.5%	6.5%		6.5%	6.5%	6.5%	6.5%		6.5%	6%
2.0%	2.0%		2.0%	2.0%	2.0%	2.0%		2.0%	2%
7.0%	7.0%		7.0%	7.0%	7.0%	7.0%		7.0%	7%
9.3%	9.3%		9.3%	9.3%	9.3%	9.3%		9.3%	9%
6.0%	6.0%		6.0%	6.0%	6.0%	6.0%		6.0%	6%
9.9%	9.9%		9.9%	9.9%	9.9%	9.9%		9.9%	10%
7.2%	7.2%		7.2%	7.2%	7.2%	7.2%		7.2%	7%
11.7%	11.7%		11.7%	11.7%	11.7%	11.7%		11.7%	12%
8.5%	8.5%		8.5%	8.5%	8.5%	8.5%		8.5%	9%
8.1%	8.1%		8.1%	8.1%	8.1%	8.1%		8.1%	8%
5.1%	5.1%		5.1%	5.1%	5.1%	5.1%		5.1%	5%
9.0%	9.0%		9.0%	9.0%	9.0%	9.0%		9.0%	9%
7.7%	7.7%		7.7%	7.7%	7.7%	7.7%		7.7%	8%
6.8%	6.8%		6.8%	6.8%	6.8%	6.8%		6.8%	7%
8.4%	8.4%		8.4%	8.4%	8.4%	8.4%		8.4%	8%
12.3%	12.3%		12.3%	12.3%	12.3%	12.3%		12.3%	12%
9.2%	9.2%		9.2%	9.2%	9.2%	9.2%		9.2%	9%
13.1%	13.1%		13.1%	13.1%	13.1%	13.1%		13.1%	13%
8.3%	8.3%		8.3%	8.3%	8.3%	8.3%		8.3%	8%
12.1%	12.1%		12.1%	12.1%	12.1%	12.1%		12.1%	12%
7.6%	7.6%		7.6%	7.6%	7.6%	7.6%		7.6%	8%
6.7%	6.7%		6.7%	6.7%	6.7%	6.7%		6.7%	7%
9.1%	9.1%		9.1%	9.1%	9.1%	9.1%		9.1%	9%
13.0%	13.0%		13.0%	13.0%	13.0%	13.0%		13.0%	13%
8.4%	8.4%		8.4%	8.4%	8.4%	8.4%		8.4%	8%
12.2%	12.2%		12.2%	12.2%	12.2%	12.2%		12.2%	12%
7.6%	7.6%		7.6%	7.6%	7.6%	7.6%		7.6%	8%
11.5%	11.5%		11.5%	11.5%	11.5%	11.5%		11.5%	12%

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	8.76%
Revised Requested Average Rate Change:	8.76%
Minimum Requested Rate Change:	2.01%
Maximum Requested Rate Change:	14.25%
Mapped Members:	72,016
Available in Rating Areas:	Rating Areas 1, 2, 4, 5, 6, 7, and 9

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

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	\$	559,157,740.13
Claims	\$	492,419,029.99
Administrative Expenses	\$	49,542,590.70
Taxes & Fees	\$	14,312,847.20
Company Made After Taxes	\$	2,883,272.24

How It Plans to Spend Your Premium

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

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

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

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

Table 16. Risk Adjustment Calculation

Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment		
Administrative Cost Adjustment		
State Average Monthly Premium		
Actuarial Value (AV)		
Plan Liability Risk Score (PLRS)		
Allowable Rating Factor (ARF)		
Induced Demand Factor (IDF)		
Geographic Cost Factor (GCF)		
Factors Including Risk Score		
Factors Excluding Risk Score		
Risk Adjustment Transfer PMPM		24.35
Insurer Specific Manual Adjustment PMPM		(\$0.22)
High Cost Risk Pool Adjustment PMPM		(\$4.27)
Total Risk Adjustment Transfer		19.86

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

Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange)=>	33709PA0870012		33709PA0870012		33709PA0870012		33709PA1150005		33709PA1150005		33709PA1150005		33709PA1430001		33709PA1430001		33709PA1430001		33709PA1440001	
HIOS Plan ID (Off Exchange)=>	33709PA0870012		33709PA0870012		33709PA0870012		33709PA1150005		33709PA1150005		33709PA1150005		33709PA1430001		33709PA1430001		33709PA1430001		33709PA1440001	
Plan Marketing Name =>	my Direct Blue EPO Gold 0		my Direct Blue EPO Gold 0		my Direct Blue EPO Gold 0		my Direct Blue EPO Gold 0 + Adult Dental and Vision		my Direct Blue EPO Gold 0 + Adult Dental and Vision		my Direct Blue EPO Gold 0 + Adult Dental and Vision		my Direct Blue EPO Premier Gold 0		my Direct Blue EPO Premier Gold 0		my Direct Blue EPO Premier Gold 0		my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	
Form # =>	EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/Premier/WDP-3		EPO/Premier/WDP-3		EPO/Premier/WDP-3		EPO/Premier/WDP-3	
Rating Area =>	Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1	
Network =>	I		I		I		I		I		I		I		I		I		I	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		0		0		0		0		0		0		0	
Coinsurance =>	70%		70%		70%		70%		70%		70%		80%		80%		80%		80%	
Copays =>	\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP	
OOP Maximum =>	7500		7500		7500		7500		7500		7500		6550		6550		6550		6550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$284.30	\$284.30	\$284.30	\$284.30	\$284.30	\$284.30	\$294.94	\$294.94	\$294.94	\$294.94	\$294.94	\$294.94	\$293.35	\$293.35	\$293.35	\$293.35	\$293.35	\$293.35	\$303.99	\$303.99
15	\$309.58	\$309.58	\$309.58	\$309.58	\$309.58	\$309.58	\$321.15	\$321.15	\$321.15	\$321.15	\$321.15	\$321.15	\$319.43	\$319.43	\$319.43	\$319.43	\$319.43	\$319.43	\$331.01	\$331.01
16	\$319.24	\$319.24	\$319.24	\$319.24	\$319.24	\$319.24	\$331.18	\$331.18	\$331.18	\$331.18	\$331.18	\$331.18	\$329.40	\$329.40	\$329.40	\$329.40	\$329.40	\$329.40	\$341.34	\$341.34
17	\$328.90	\$328.90	\$328.90	\$328.90	\$328.90	\$328.90	\$341.20	\$341.20	\$341.20	\$341.20	\$341.20	\$341.20	\$339.37	\$339.37	\$339.37	\$339.37	\$339.37	\$339.37	\$351.67	\$351.67
18	\$339.31	\$339.31	\$339.31	\$339.31	\$339.31	\$339.31	\$352.00	\$352.00	\$352.00	\$352.00	\$352.00	\$352.00	\$350.11	\$350.11	\$350.11	\$350.11	\$350.11	\$350.11	\$362.80	\$362.80
19	\$349.71	\$349.71	\$349.71	\$349.71	\$349.71	\$349.71	\$362.79	\$362.79	\$362.79	\$362.79	\$362.79	\$362.79	\$360.85	\$360.85	\$360.85	\$360.85	\$360.85	\$360.85	\$373.93	\$373.93
20	\$360.49	\$360.49	\$360.49	\$360.49	\$360.49	\$360.49	\$373.97	\$373.97	\$373.97	\$373.97	\$373.97	\$373.97	\$371.97	\$371.97	\$371.97	\$371.97	\$371.97	\$371.97	\$385.45	\$385.45
21	\$371.64	\$380.93	\$371.64	\$380.93	\$371.64	\$380.93	\$385.54	\$395.18	\$385.54	\$395.18	\$385.54	\$395.18	\$383.47	\$393.06	\$383.47	\$393.06	\$383.47	\$393.06	\$397.37	\$407.30
22	\$371.64	\$380.93	\$371.64	\$380.93	\$371.64	\$380.93	\$385.54	\$395.18	\$385.54	\$395.18	\$385.54	\$395.18	\$383.47	\$393.06	\$383.47	\$393.06	\$383.47	\$393.06	\$397.37	\$407.30
23	\$371.64	\$380.93	\$371.64	\$380.93	\$371.64	\$380.93	\$385.54	\$395.18	\$385.54	\$395.18	\$385.54	\$395.18	\$383.47	\$393.06	\$383.47	\$393.06	\$383.47	\$393.06	\$397.37	\$407.30
24	\$371.64	\$380.93	\$371.64	\$380.93	\$371.64	\$380.93	\$385.54	\$395.18	\$385.54	\$395.18	\$385.54	\$395.18	\$383.47	\$393.06	\$383.47	\$393.06	\$383.47	\$393.06	\$397.37	\$407.30
25	\$373.13	\$382.46	\$373.13	\$382.46	\$373.13	\$382.46	\$387.08	\$396.76	\$387.08	\$396.76	\$387.08	\$396.76	\$385.00	\$394.63	\$385.00	\$394.63	\$385.00	\$394.63	\$398.96	\$408.93
26	\$380.56	\$390.07	\$380.56	\$390.07	\$380.56	\$390.07	\$394.79	\$404.66	\$394.79	\$404.66	\$394.79	\$404.66	\$392.67	\$402.49	\$392.67	\$402.49	\$392.67	\$402.49	\$406.91	\$417.08
27	\$389.48	\$399.22	\$389.48	\$399.22	\$389.48	\$399.22	\$404.05	\$414.15	\$404.05	\$414.15	\$404.05	\$414.15	\$401.88	\$411.93	\$401.88	\$411.93	\$401.88	\$411.93	\$416.44	\$426.85
28	\$403.97	\$414.07	\$403.97	\$414.07	\$403.97	\$414.07	\$419.08	\$429.56	\$419.08	\$429.56	\$419.08	\$429.56	\$416.83	\$427.25	\$416.83	\$427.25	\$416.83	\$427.25	\$431.94	\$442.74
29	\$415.87	\$426.27	\$415.87	\$426.27	\$415.87	\$426.27	\$431.42	\$442.21	\$431.42	\$442.21	\$431.42	\$442.21	\$429.10	\$439.83	\$429.10	\$439.83	\$429.10	\$439.83	\$444.66	\$455.78
30	\$421.81	\$432.36	\$421.81	\$432.36	\$421.81	\$432.36	\$437.59	\$448.53	\$437.59	\$448.53	\$437.59	\$448.53	\$435.24	\$446.12	\$435.24	\$446.12	\$435.24	\$446.12	\$451.01	\$462.29
31	\$430.73	\$441.50	\$430.73	\$441.50	\$430.73	\$441.50	\$446.84	\$458.01	\$446.84	\$458.01	\$446.84	\$458.01	\$444.44	\$455.55	\$444.44	\$455.55	\$444.44	\$455.55	\$460.55	\$472.06
32	\$439.65	\$450.64	\$439.65	\$450.64	\$439.65	\$450.64	\$456.09	\$467.49	\$456.09	\$467.49	\$456.09	\$467.49	\$453.65	\$464.99	\$453.65	\$464.99	\$453.65	\$464.99	\$470.09	\$481.84
33	\$445.22	\$456.35	\$445.22	\$456.35	\$445.22	\$456.35	\$461.88	\$473.43	\$461.88	\$473.43	\$461.88	\$473.43	\$459.40	\$470.89	\$459.40	\$470.89	\$459.40	\$470.89	\$476.05	\$487.95
34	\$451.17	\$462.45	\$451.17	\$462.45	\$451.17	\$462.45	\$468.05	\$479.75	\$468.05	\$479.75	\$468.05	\$479.75	\$465.53	\$477.17	\$465.53	\$477.17	\$465.53	\$477.17	\$482.41	\$494.47
35	\$454.14	\$465.49	\$454.14	\$465.49	\$454.14	\$465.49	\$471.13	\$482.91	\$471.13	\$482.91	\$471.13	\$482.91	\$468.60	\$480.32	\$468.60	\$480.32	\$468.60	\$480.32	\$485.59	\$497.73
36	\$457.12	\$468.55	\$457.12	\$468.55	\$457.12	\$468.55	\$474.21	\$486.07	\$474.21	\$486.07	\$474.21	\$486.07	\$471.67	\$483.46	\$471.67	\$483.46	\$471.67	\$483.46	\$488.77	\$500.99
37	\$460.09	\$471.59	\$460.09	\$471.59	\$460.09	\$471.59	\$477.30	\$489.23	\$477.30	\$489.23	\$477.30	\$489.23	\$474.74	\$486.61	\$474.74	\$486.61	\$474.74	\$486.61	\$491.94	\$504.24
38	\$463.06	\$474.64	\$463.06	\$474.64	\$463.06	\$474.64	\$480.38	\$492.39	\$480.38	\$492.39	\$480.38	\$492.39	\$477.80	\$489.75	\$477.80	\$489.75	\$477.80	\$489.75	\$495.12	\$507.50
39	\$469.01	\$480.74	\$469.01	\$480.74	\$469.01	\$480.74	\$486.55	\$498.71	\$486.55	\$498.71	\$486.55	\$498.71	\$483.94	\$496.04	\$483.94	\$496.04	\$483.94	\$496.04	\$501.48	\$514.02
40	\$474.96	\$522.46	\$474.96	\$522.46	\$474.96	\$522.46	\$492.72	\$541.99	\$492.72	\$541.99	\$492.72	\$541.99	\$490.07	\$539.08	\$490.07	\$539.08	\$490.07	\$539.08	\$507.84	\$558.62
41	\$483.88	\$534.69	\$483.88	\$534.69	\$483.88	\$534.69	\$501.97	\$554.68	\$501.97	\$554.68	\$501.97	\$554.68	\$499.28	\$551.70	\$499.28	\$551.70	\$499.28	\$551.70	\$517.38	\$571.70
42	\$492.42	\$547.57	\$492.42	\$547.57	\$492.42	\$547.57	\$510.84	\$568.05	\$510.84	\$568.05	\$510.84	\$568.05	\$508.10	\$565.01	\$508.10	\$565.01	\$508.10	\$565.01	\$526.52	\$585.49
43	\$504.32	\$565.34	\$504.32	\$565.34	\$504.32	\$565.34	\$523.18	\$586.48	\$523.18	\$586.48	\$523.18	\$586.48	\$520.37	\$583.33	\$520.37	\$583.33	\$520.37	\$583.33	\$539.23	\$604.48
44	\$519.18	\$587.71	\$519.18	\$587.71	\$519.18	\$587.71	\$538.60	\$609.70	\$538.60	\$609.70	\$538.60	\$609.70	\$535.71	\$606.42	\$535.71	\$606.42	\$535.71	\$606.42	\$555.13	\$628.41
45	\$536.65	\$614.46	\$536.65	\$614.46	\$536.65	\$614.46	\$556.72	\$637.44	\$556.72	\$637.44	\$556.72	\$637.44	\$553.73	\$634.02	\$553.73	\$634.02	\$553.73	\$634.02	\$573.80	\$657.00
46	\$557.46	\$646.65	\$557.46	\$646.65	\$557.46	\$646.65	\$578.31	\$670.84	\$578.31	\$670.84	\$578.31	\$670.84	\$575.21	\$667.24	\$575.21	\$667.24	\$575.21	\$667.24	\$596.06	\$691.43
47	\$580.87	\$683.68	\$580.87	\$683.68	\$580.87	\$683.68	\$602.60	\$709.26	\$602.60	\$709.26	\$602.60	\$709.26	\$599.36	\$705.45	\$599.36	\$705.45	\$599.36	\$705.45	\$621.09	\$731.02
48	\$607.63	\$726.73	\$607.63	\$726.73	\$607.63	\$726.73	\$630.36	\$753.91	\$630.36	\$753.91	\$630.36	\$753.91	\$626.97	\$749.86	\$626.97	\$749.86	\$626.97	\$749.86	\$649.70	\$777.04
49	\$634.02	\$771.60	\$634.02	\$771.60	\$634.02	\$771.60	\$657.73	\$800.46	\$657.73	\$800.46	\$657.73	\$800.46	\$654.20	\$796.16	\$654.20	\$796.16	\$654.20	\$796.16	\$677.91	\$825.02
50	\$663.75	\$813.09	\$663.75	\$813.09	\$663.75	\$813.09	\$688.57	\$843.50	\$688.57	\$843.50	\$688.57	\$843.50	\$684.88	\$838.98	\$684.88	\$838.98	\$684.88	\$838.98	\$709.70	\$869.38
51	\$693.11	\$849.06	\$693.11	\$849.06	\$693.11	\$849.06	\$719.03	\$880.81	\$719.03	\$880.81	\$719.03	\$880.81	\$715.17	\$876.08	\$715.17	\$876.08	\$715.17	\$876.08	\$741.10	\$907.85
52	\$725.44	\$888.66	\$725.44	\$888.66	\$725.44	\$888.66	\$752.57	\$921.90	\$752.57	\$921.90	\$752.57	\$921.90	\$748.53	\$916.95	\$748.53	\$916.95	\$748.53	\$916.95	\$775.67	\$950.20
53	\$758.15	\$928.73	\$758.15	\$928.73	\$758.15	\$928.73	\$786.50	\$963.46	\$786.50	\$963.46	\$786.50	\$963.46	\$782.28	\$958.29	\$782.28	\$958.29	\$782.28	\$958.29	\$810.63	\$993.02
54	\$793.45	\$971.98	\$793.45	\$971.98	\$793.45	\$971.98	\$823.13	\$1,008.33	\$823.13	\$1,008.33	\$823.13	\$1,008.33	\$818.71	\$1,002.92	\$818.71	\$1,002.92	\$818.71	\$1,002.92	\$848.38	\$1,039.27
55	\$828.76	\$1,015.23	\$828.76	\$1,015.23	\$828.76	\$1,015.23	\$859.75	\$1,053.19	\$859.75	\$1,053.19	\$859.75	\$1,053.19	\$855.14	\$1,047.55	\$855.14	\$1,047.55	\$855.14	\$1,047.55	\$886.14	\$1,085.52
56	\$867.04	\$1,062.12	\$867.04	\$1,062.12	\$867.04	\$1,062.12	\$899.46	\$1,101.84	\$899.46	\$1,101.84	\$899.46	\$1,101.84	\$894.64	\$1,095.93	\$894.64	\$1,095.93	\$894.64	\$1,095.93	\$927.06	\$1,135.65
57	\$905.69	\$1,109.47	\$905.69	\$1,109.47	\$905.69															

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

HIOS Plan ID (On Exchange)=>	33709PA1440001		33709PA1440001		33709PA0890004		33709PA0890004		33709PA0890004		33709PA0870016		33709PA0870016		33709PA0870016		33709PA1430002		33709PA1430002	
HIOS Plan ID (Off Exchange)=>	33709PA1440001		33709PA1440001		33709PA0890004		33709PA0890004		33709PA0890004		33709PA0870016		33709PA0870016		33709PA0870016		33709PA1430002		33709PA1430002	
Plan Marketing Name =>	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision		my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision		my Direct Blue EPO Gold 1700 HSA		my Direct Blue EPO Gold 1700 HSA		my Direct Blue EPO Gold 1700 HSA		my Direct Blue EPO Gold 1500		my Direct Blue EPO Gold 1500		my Direct Blue EPO Gold 1500		my Direct Blue EPO Premier Silver 0		my Direct Blue EPO Premier Silver 0	
Form # =>	EPO/Premier/ADV/WDP-3		EPO/Premier/ADV/WDP-3		EPO/HDHP/WDP-7		EPO/HDHP/WDP-7		EPO/HDHP/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/Premier/WDP-3		EPO/Premier/WDP-3	
Rating Area =>	Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4	
Network =>	I		I		I		I		I		I		I		I		I		I	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	0		0		1700		1700		1700		1500		1500		1500		0		0	
Coinurance =>	80%		80%		80%		80%		80%		70%		70%		70%		0		70%	
Copays =>	\$15 PCP		\$15 PCP		\$20 after Ded. PCP		\$20 after Ded. PCP		\$20 after Ded. PCP		\$35 PCP		\$35 PCP		\$35 PCP		\$70 PCP		\$70 PCP	
OOP Maximum =>	6550		6550		5700		5700		5700		8300		8300		8300		8350		8350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$303.99	\$303.99	\$303.99	\$303.99	\$258.83	\$258.83	\$258.83	\$258.83	\$258.83	\$258.83	\$259.58	\$259.58	\$259.58	\$259.58	\$259.58	\$259.58	\$331.02	\$331.02	\$331.02	\$331.02
15	\$331.01	\$331.01	\$331.01	\$331.01	\$281.84	\$281.84	\$281.84	\$281.84	\$281.84	\$281.84	\$282.65	\$282.65	\$282.65	\$282.65	\$282.65	\$282.65	\$360.45	\$360.45	\$360.45	\$360.45
16	\$341.34	\$341.34	\$341.34	\$341.34	\$290.63	\$290.63	\$290.63	\$290.63	\$290.63	\$290.63	\$291.48	\$291.48	\$291.48	\$291.48	\$291.48	\$291.48	\$371.70	\$371.70	\$371.70	\$371.70
17	\$351.67	\$351.67	\$351.67	\$351.67	\$299.43	\$299.43	\$299.43	\$299.43	\$299.43	\$299.43	\$300.30	\$300.30	\$300.30	\$300.30	\$300.30	\$300.30	\$382.95	\$382.95	\$382.95	\$382.95
18	\$362.80	\$362.80	\$362.80	\$362.80	\$308.90	\$308.90	\$308.90	\$308.90	\$308.90	\$308.90	\$309.80	\$309.80	\$309.80	\$309.80	\$309.80	\$309.80	\$395.06	\$395.06	\$395.06	\$395.06
19	\$373.93	\$373.93	\$373.93	\$373.93	\$318.38	\$318.38	\$318.38	\$318.38	\$318.38	\$318.38	\$319.30	\$319.30	\$319.30	\$319.30	\$319.30	\$319.30	\$407.18	\$407.18	\$407.18	\$407.18
20	\$385.45	\$385.45	\$385.45	\$385.45	\$328.19	\$328.19	\$328.19	\$328.19	\$328.19	\$328.19	\$329.14	\$329.14	\$329.14	\$329.14	\$329.14	\$329.14	\$419.73	\$419.73	\$419.73	\$419.73
21	\$397.37	\$407.30	\$397.37	\$407.30	\$338.34	\$346.80	\$338.34	\$346.80	\$338.34	\$346.80	\$339.32	\$347.80	\$339.32	\$347.80	\$339.32	\$347.80	\$432.71	\$443.53	\$432.71	\$443.53
22	\$397.37	\$407.30	\$397.37	\$407.30	\$338.34	\$346.80	\$338.34	\$346.80	\$338.34	\$346.80	\$339.32	\$347.80	\$339.32	\$347.80	\$339.32	\$347.80	\$432.71	\$443.53	\$432.71	\$443.53
23	\$397.37	\$407.30	\$397.37	\$407.30	\$338.34	\$346.80	\$338.34	\$346.80	\$338.34	\$346.80	\$339.32	\$347.80	\$339.32	\$347.80	\$339.32	\$347.80	\$432.71	\$443.53	\$432.71	\$443.53
24	\$397.37	\$407.30	\$397.37	\$407.30	\$338.34	\$346.80	\$338.34	\$346.80	\$338.34	\$346.80	\$339.32	\$347.80	\$339.32	\$347.80	\$339.32	\$347.80	\$432.71	\$443.53	\$432.71	\$443.53
25	\$398.96	\$408.93	\$398.96	\$408.93	\$339.69	\$348.18	\$339.69	\$348.18	\$339.69	\$348.18	\$340.68	\$349.20	\$340.68	\$349.20	\$340.68	\$349.20	\$434.44	\$445.30	\$434.44	\$445.30
26	\$406.91	\$417.08	\$406.91	\$417.08	\$346.46	\$355.12	\$346.46	\$355.12	\$346.46	\$355.12	\$347.46	\$356.15	\$347.46	\$356.15	\$347.46	\$356.15	\$443.10	\$454.18	\$443.10	\$454.18
27	\$416.44	\$426.85	\$416.44	\$426.85	\$354.58	\$363.44	\$354.58	\$363.44	\$354.58	\$363.44	\$355.61	\$364.50	\$355.61	\$364.50	\$355.61	\$364.50	\$453.48	\$464.82	\$453.48	\$464.82
28	\$431.94	\$442.74	\$431.94	\$442.74	\$367.78	\$376.97	\$367.78	\$376.97	\$367.78	\$376.97	\$368.84	\$378.06	\$368.84	\$378.06	\$368.84	\$378.06	\$470.36	\$482.12	\$470.36	\$482.12
29	\$444.66	\$455.78	\$444.66	\$455.78	\$378.60	\$388.07	\$378.60	\$388.07	\$378.60	\$388.07	\$379.70	\$389.19	\$379.70	\$389.19	\$379.70	\$389.19	\$484.20	\$496.31	\$484.20	\$496.31
30	\$462.29	\$472.06	\$462.29	\$472.06	\$384.02	\$393.62	\$384.02	\$393.62	\$384.02	\$393.62	\$385.13	\$394.76	\$385.13	\$394.76	\$385.13	\$394.76	\$491.13	\$503.41	\$491.13	\$503.41
31	\$462.29	\$472.06	\$462.29	\$472.06	\$384.02	\$393.62	\$384.02	\$393.62	\$384.02	\$393.62	\$385.13	\$394.76	\$385.13	\$394.76	\$385.13	\$394.76	\$491.13	\$503.41	\$491.13	\$503.41
32	\$470.09	\$481.84	\$470.09	\$481.84	\$400.26	\$410.27	\$400.26	\$410.27	\$400.26	\$410.27	\$401.42	\$411.46	\$401.42	\$411.46	\$401.42	\$411.46	\$501.51	\$514.05	\$501.51	\$514.05
33	\$470.09	\$481.84	\$470.09	\$481.84	\$400.26	\$410.27	\$400.26	\$410.27	\$400.26	\$410.27	\$401.42	\$411.46	\$401.42	\$411.46	\$401.42	\$411.46	\$501.51	\$514.05	\$501.51	\$514.05
34	\$470.09	\$481.84	\$470.09	\$481.84	\$400.26	\$410.27	\$400.26	\$410.27	\$400.26	\$410.27	\$401.42	\$411.46	\$401.42	\$411.46	\$401.42	\$411.46	\$501.51	\$514.05	\$501.51	\$514.05
35	\$470.09	\$481.84	\$470.09	\$481.84	\$400.26	\$410.27	\$400.26	\$410.27	\$400.26	\$410.27	\$401.42	\$411.46	\$401.42	\$411.46	\$401.42	\$411.46	\$501.51	\$514.05	\$501.51	\$514.05
36	\$488.77	\$500.99	\$488.77	\$500.99	\$416.16	\$426.56	\$416.16	\$426.56	\$416.16	\$426.56	\$417.36	\$427.79	\$417.36	\$427.79	\$417.36	\$427.79	\$528.77	\$541.99	\$528.77	\$541.99
37	\$488.77	\$500.99	\$488.77	\$500.99	\$416.16	\$426.56	\$416.16	\$426.56	\$416.16	\$426.56	\$417.36	\$427.79	\$417.36	\$427.79	\$417.36	\$427.79	\$528.77	\$541.99	\$528.77	\$541.99
38	\$491.94	\$504.24	\$491.94	\$504.24	\$418.86	\$429.33	\$418.86	\$429.33	\$418.86	\$429.33	\$420.08	\$430.58	\$420.08	\$430.58	\$420.08	\$430.58	\$535.69	\$549.08	\$535.69	\$549.08
39	\$491.94	\$504.24	\$491.94	\$504.24	\$418.86	\$429.33	\$418.86	\$429.33	\$418.86	\$429.33	\$420.08	\$430.58	\$420.08	\$430.58	\$420.08	\$430.58	\$535.69	\$549.08	\$535.69	\$549.08
40	\$507.84	\$558.62	\$507.84	\$558.62	\$432.40	\$442.57	\$432.40	\$442.57	\$432.40	\$442.57	\$433.36	\$443.36	\$433.36	\$443.36	\$433.36	\$443.36	\$559.16	\$572.64	\$559.16	\$572.64
41	\$507.84	\$558.62	\$507.84	\$558.62	\$432.40	\$442.57	\$432.40	\$442.57	\$432.40	\$442.57	\$433.36	\$443.36	\$433.36	\$443.36	\$433.36	\$443.36	\$559.16	\$572.64	\$559.16	\$572.64
42	\$517.38	\$571.70	\$517.38	\$571.70	\$440.52	\$448.77	\$440.52	\$448.77	\$440.52	\$448.77	\$441.79	\$448.18	\$441.79	\$448.18	\$441.79	\$448.18	\$563.39	\$576.55	\$563.39	\$576.55
43	\$517.38	\$571.70	\$517.38	\$571.70	\$440.52	\$448.77	\$440.52	\$448.77	\$440.52	\$448.77	\$441.79	\$448.18	\$441.79	\$448.18	\$441.79	\$448.18	\$563.39	\$576.55	\$563.39	\$576.55
44	\$526.52	\$585.49	\$526.52	\$585.49	\$448.30	\$458.51	\$448.30	\$458.51	\$448.30	\$458.51	\$449.60	\$459.96	\$449.60	\$459.96	\$449.60	\$459.96	\$573.34	\$586.55	\$573.34	\$586.55
45	\$526.52	\$585.49	\$526.52	\$585.49	\$448.30	\$458.51	\$448.30	\$458.51	\$448.30	\$458.51	\$449.60	\$459.96	\$449.60	\$459.96	\$449.60	\$459.96	\$573.34	\$586.55	\$573.34	\$586.55
46	\$539.23	\$604.48	\$539.23	\$604.48	\$459.13	\$469.34	\$459.13	\$469.34	\$459.13	\$469.34	\$460.46	\$470.82	\$460.46	\$470.82	\$460.46	\$470.82	\$587.19	\$600.30	\$587.19	\$600.30
47	\$539.23	\$604.48	\$539.23	\$604.48	\$459.13	\$469.34	\$459.13	\$469.34	\$459.13	\$469.34	\$460.46	\$470.82	\$460.46	\$470.82	\$460.46	\$470.82	\$587.19	\$600.30	\$587.19	\$600.30
48	\$555.13	\$628.41	\$555.13	\$628.41	\$472.66	\$482.87	\$472.66	\$482.87	\$472.66	\$482.87	\$474.03	\$484.36	\$474.03	\$484.36	\$474.03	\$484.36	\$604.50	\$617.65	\$604.50	\$617.65
49	\$555.13	\$628.41	\$555.13	\$628.41	\$472.66	\$482.87	\$472.66	\$482.87	\$472.66	\$482.87	\$474.03	\$484.36	\$474.03	\$484.36	\$474.03	\$484.36	\$604.50	\$617.65	\$604.50	\$617.65
50	\$573.80	\$657.00	\$573.80	\$657.00	\$488.56	\$498.77	\$488.56	\$498.77	\$488.56	\$498.77	\$489.98	\$500.36	\$489.98	\$500.36	\$489.98	\$500.36	\$624.83	\$637.98	\$624.83	\$637.98
51	\$573.80	\$657.00	\$573.80	\$657.00	\$488.56	\$498.77	\$488.56	\$498.77	\$488.56	\$498.77	\$489.98	\$500.36	\$489.98	\$500.36	\$489.98	\$500.36	\$624.83	\$637.98	\$624.83	\$637.98
52	\$596.06	\$691.43	\$596.06	\$691.43	\$507.51	\$517.72	\$507.51	\$517.72	\$507.51	\$517.72	\$508.98	\$519.42	\$508.98	\$519.42	\$508.98	\$519.42	\$649.07	\$662.22	\$649.07	\$662.22
53	\$596.06	\$691.43	\$596.06	\$691.43	\$507.51	\$517.72	\$507.51	\$517.72	\$507.51	\$517.72	\$508.98	\$519.42	\$508.98	\$519.42	\$508.98	\$519.42	\$649.07	\$662.22	\$649.07	\$662.22
54	\$621.09	\$731.02	\$621.09	\$731.02	\$528.83	\$539.04	\$528.83	\$539.04	\$528.83	\$539.04	\$530.36	\$540.79	\$530.36	\$540.79	\$530.36	\$540.79	\$676.33	\$689.48	\$676.33	\$689.48
55	\$621.09	\$731.02	\$621.09	\$731.02	\$528.83	\$539.04	\$528.83	\$539.04	\$528.83	\$539.04	\$530.36	\$540.79	\$530.36	\$540.79	\$530.36	\$540.79	\$676.33	\$689.48	\$676.33	\$689.48
56	\$649.70	\$777.04	\$649.70	\$777.04	\$553.19	\$563.40	\$553.19	\$563.40	\$553.19	\$563.40	\$554.79	\$565.22	\$554.79	\$565.22	\$554.79	\$565.22	\$707.48	\$720.63	\$707.48	\$720.63
57	\$649.70	\$777.04	\$649.70	\$777.04	\$553.19	\$563.40	\$553.19	\$563.40	\$553.19	\$563.40	\$554.79	\$565.22	\$554.79							

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

HIOS Plan ID (On Exchange)=>	33709PA1430002		33709PA1440002		33709PA1440002		33709PA1440002		33709PA0870015		33709PA0870015		33709PA0870015		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1430002		33709PA1440002		33709PA1440002		33709PA1440002		33709PA0870015		33709PA0870015		33709PA0870015		33709PA0870013		33709PA0870013		33709PA0870013	
Plan Marketing Name =>	my Direct Blue EPO Premier Silver 0		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 3500		my Direct Blue EPO Silver 3500		my Direct Blue EPO Silver 3500	
Form # =>	EPO/Premier/WDP-3		EPO/Premier/ADV/WDP-3		EPO/Premier/ADV/WDP-3		EPO/Premier/ADV/WDP-3		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7	
Rating Area =>	Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5	
Network =>	I		I		I		I		I		I		I		I		I		I	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	0		0		0		0		7000		7000		7000		3500		3500		3500	
Coinurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$50 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	8350		8350		8350		8350		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$331.02	\$331.02	\$341.66	\$341.66	\$341.66	\$341.66	\$341.66	\$341.66	\$306.26	\$306.26	\$306.26	\$306.26	\$306.26	\$306.26	\$224.16	\$224.16	\$224.16	\$224.16	\$224.16	\$224.16
15	\$360.45	\$360.45	\$372.03	\$372.03	\$372.03	\$372.03	\$372.03	\$372.03	\$333.48	\$333.48	\$333.48	\$333.48	\$333.48	\$333.48	\$244.09	\$244.09	\$244.09	\$244.09	\$244.09	\$244.09
16	\$371.70	\$371.70	\$383.64	\$383.64	\$383.64	\$383.64	\$383.64	\$383.64	\$343.89	\$343.89	\$343.89	\$343.89	\$343.89	\$343.89	\$251.70	\$251.70	\$251.70	\$251.70	\$251.70	\$251.70
17	\$382.95	\$382.95	\$395.25	\$395.25	\$395.25	\$395.25	\$395.25	\$395.25	\$354.30	\$354.30	\$354.30	\$354.30	\$354.30	\$354.30	\$259.32	\$259.32	\$259.32	\$259.32	\$259.32	\$259.32
18	\$395.06	\$395.06	\$407.75	\$407.75	\$407.75	\$407.75	\$407.75	\$407.75	\$365.51	\$365.51	\$365.51	\$365.51	\$365.51	\$365.51	\$267.53	\$267.53	\$267.53	\$267.53	\$267.53	\$267.53
19	\$407.18	\$407.18	\$420.26	\$420.26	\$420.26	\$420.26	\$420.26	\$420.26	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$275.73	\$275.73	\$275.73	\$275.73	\$275.73	\$275.73
20	\$419.73	\$419.73	\$433.21	\$433.21	\$433.21	\$433.21	\$433.21	\$433.21	\$388.33	\$388.33	\$388.33	\$388.33	\$388.33	\$388.33	\$284.23	\$284.23	\$284.23	\$284.23	\$284.23	\$284.23
21	\$432.71	\$432.71	\$446.61	\$446.61	\$446.61	\$446.61	\$446.61	\$446.61	\$400.34	\$400.34	\$400.34	\$400.34	\$400.34	\$400.34	\$293.02	\$293.02	\$293.02	\$293.02	\$293.02	\$293.02
22	\$432.71	\$432.71	\$446.61	\$446.61	\$446.61	\$446.61	\$446.61	\$446.61	\$400.34	\$400.34	\$400.34	\$400.34	\$400.34	\$400.34	\$293.02	\$293.02	\$293.02	\$293.02	\$293.02	\$293.02
23	\$432.71	\$432.71	\$446.61	\$446.61	\$446.61	\$446.61	\$446.61	\$446.61	\$400.34	\$400.34	\$400.34	\$400.34	\$400.34	\$400.34	\$293.02	\$293.02	\$293.02	\$293.02	\$293.02	\$293.02
24	\$432.71	\$432.71	\$446.61	\$446.61	\$446.61	\$446.61	\$446.61	\$446.61	\$400.34	\$400.34	\$400.34	\$400.34	\$400.34	\$400.34	\$293.02	\$293.02	\$293.02	\$293.02	\$293.02	\$293.02
25	\$434.44	\$434.44	\$448.40	\$448.40	\$448.40	\$448.40	\$448.40	\$448.40	\$409.95	\$409.95	\$409.95	\$409.95	\$409.95	\$409.95	\$300.05	\$300.05	\$300.05	\$300.05	\$300.05	\$300.05
26	\$443.10	\$443.10	\$457.33	\$457.33	\$457.33	\$457.33	\$457.33	\$457.33	\$420.26	\$420.26	\$420.26	\$420.26	\$420.26	\$420.26	\$307.55	\$307.55	\$307.55	\$307.55	\$307.55	\$307.55
27	\$453.48	\$453.48	\$468.05	\$468.05	\$468.05	\$468.05	\$468.05	\$468.05	\$429.56	\$429.56	\$429.56	\$429.56	\$429.56	\$429.56	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08	\$317.08
28	\$470.36	\$470.36	\$485.47	\$485.47	\$485.47	\$485.47	\$485.47	\$485.47	\$445.17	\$445.17	\$445.17	\$445.17	\$445.17	\$445.17	\$331.51	\$331.51	\$331.51	\$331.51	\$331.51	\$331.51
29	\$484.20	\$484.20	\$499.76	\$499.76	\$499.76	\$499.76	\$499.76	\$499.76	\$459.18	\$459.18	\$459.18	\$459.18	\$459.18	\$459.18	\$337.89	\$337.89	\$337.89	\$337.89	\$337.89	\$337.89
30	\$491.13	\$491.13	\$506.90	\$506.90	\$506.90	\$506.90	\$506.90	\$506.90	\$465.75	\$465.75	\$465.75	\$465.75	\$465.75	\$465.75	\$340.89	\$340.89	\$340.89	\$340.89	\$340.89	\$340.89
31	\$501.51	\$501.51	\$517.62	\$517.62	\$517.62	\$517.62	\$517.62	\$517.62	\$475.59	\$475.59	\$475.59	\$475.59	\$475.59	\$475.59	\$349.61	\$349.61	\$349.61	\$349.61	\$349.61	\$349.61
32	\$511.90	\$511.90	\$528.34	\$528.34	\$528.34	\$528.34	\$528.34	\$528.34	\$485.44	\$485.44	\$485.44	\$485.44	\$485.44	\$485.44	\$358.10	\$358.10	\$358.10	\$358.10	\$358.10	\$358.10
33	\$518.39	\$518.39	\$535.04	\$535.04	\$535.04	\$535.04	\$535.04	\$535.04	\$495.16	\$495.16	\$495.16	\$495.16	\$495.16	\$495.16	\$367.02	\$367.02	\$367.02	\$367.02	\$367.02	\$367.02
34	\$525.31	\$525.31	\$542.18	\$542.18	\$542.18	\$542.18	\$542.18	\$542.18	\$486.01	\$486.01	\$486.01	\$486.01	\$486.01	\$486.01	\$355.73	\$355.73	\$355.73	\$355.73	\$355.73	\$355.73
35	\$528.77	\$528.77	\$545.76	\$545.76	\$545.76	\$545.76	\$545.76	\$545.76	\$489.22	\$489.22	\$489.22	\$489.22	\$489.22	\$489.22	\$358.07	\$358.07	\$358.07	\$358.07	\$358.07	\$358.07
36	\$532.23	\$532.23	\$549.33	\$549.33	\$549.33	\$549.33	\$549.33	\$549.33	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$360.41	\$360.41	\$360.41	\$360.41	\$360.41	\$360.41
37	\$535.69	\$535.69	\$552.90	\$552.90	\$552.90	\$552.90	\$552.90	\$552.90	\$495.62	\$495.62	\$495.62	\$495.62	\$495.62	\$495.62	\$362.76	\$362.76	\$362.76	\$362.76	\$362.76	\$362.76
38	\$539.16	\$539.16	\$556.48	\$556.48	\$556.48	\$556.48	\$556.48	\$556.48	\$498.82	\$498.82	\$498.82	\$498.82	\$498.82	\$498.82	\$365.10	\$365.10	\$365.10	\$365.10	\$365.10	\$365.10
39	\$546.08	\$546.08	\$563.62	\$563.62	\$563.62	\$563.62	\$563.62	\$563.62	\$501.23	\$501.23	\$501.23	\$501.23	\$501.23	\$501.23	\$367.99	\$367.99	\$367.99	\$367.99	\$367.99	\$367.99
40	\$553.00	\$553.00	\$570.77	\$570.77	\$570.77	\$570.77	\$570.77	\$570.77	\$511.63	\$511.63	\$511.63	\$511.63	\$511.63	\$511.63	\$374.48	\$374.48	\$374.48	\$374.48	\$374.48	\$374.48
41	\$563.39	\$563.39	\$581.49	\$581.49	\$581.49	\$581.49	\$581.49	\$581.49	\$521.24	\$521.24	\$521.24	\$521.24	\$521.24	\$521.24	\$381.51	\$381.51	\$381.51	\$381.51	\$381.51	\$381.51
42	\$573.34	\$573.34	\$591.76	\$591.76	\$591.76	\$591.76	\$591.76	\$591.76	\$530.45	\$530.45	\$530.45	\$530.45	\$530.45	\$530.45	\$388.25	\$388.25	\$388.25	\$388.25	\$388.25	\$388.25
43	\$587.19	\$587.19	\$606.05	\$606.05	\$606.05	\$606.05	\$606.05	\$606.05	\$543.26	\$543.26	\$543.26	\$543.26	\$543.26	\$543.26	\$397.63	\$397.63	\$397.63	\$397.63	\$397.63	\$397.63
44	\$604.50	\$604.50	\$623.91	\$623.91	\$623.91	\$623.91	\$623.91	\$623.91	\$559.27	\$559.27	\$559.27	\$559.27	\$559.27	\$559.27	\$409.35	\$409.35	\$409.35	\$409.35	\$409.35	\$409.35
45	\$715.43	\$715.43	\$644.90	\$644.90	\$644.90	\$644.90	\$644.90	\$644.90	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$578.09	\$423.12	\$423.12	\$423.12	\$423.12	\$423.12	\$423.12
46	\$649.07	\$649.07	\$669.92	\$669.92	\$669.92	\$669.92	\$669.92	\$669.92	\$600.51	\$600.51	\$600.51	\$600.51	\$600.51	\$600.51	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53
47	\$796.33	\$796.33	\$698.05	\$698.05	\$698.05	\$698.05	\$698.05	\$698.05	\$625.73	\$625.73	\$625.73	\$625.73	\$625.73	\$625.73	\$457.99	\$457.99	\$457.99	\$457.99	\$457.99	\$457.99
48	\$707.48	\$707.48	\$730.21	\$730.21	\$730.21	\$730.21	\$730.21	\$730.21	\$654.56	\$654.56	\$654.56	\$654.56	\$654.56	\$654.56	\$479.09	\$479.09	\$479.09	\$479.09	\$479.09	\$479.09
49	\$898.39	\$898.39	\$761.92	\$761.92	\$761.92	\$761.92	\$761.92	\$761.92	\$682.98	\$682.98	\$682.98	\$682.98	\$682.98	\$682.98	\$509.89	\$509.89	\$509.89	\$509.89	\$509.89	\$509.89
50	\$772.82	\$772.82	\$797.65	\$797.65	\$797.65	\$797.65	\$797.65	\$797.65	\$715.01	\$715.01	\$715.01	\$715.01	\$715.01	\$715.01	\$523.33	\$523.33	\$523.33	\$523.33	\$523.33	\$523.33
51	\$988.58	\$988.58	\$832.93	\$832.93	\$832.93	\$832.93	\$832.93	\$832.93	\$746.63	\$746.63	\$746.63	\$746.63	\$746.63	\$746.63	\$546.48	\$546.48	\$546.48	\$546.48	\$546.48	\$546.48
52	\$844.65	\$844.65	\$871.78	\$871.78	\$871.78	\$871.78	\$871.78	\$871.78	\$781.46	\$781.46	\$781.46	\$781.46	\$781.46	\$781.46	\$571.98	\$571.98	\$571.98	\$571.98	\$571.98	\$571.98
53	\$882.73	\$882.73	\$911.08	\$911.08	\$911.08	\$911.08	\$911.08	\$911.08	\$816.69	\$816.69	\$816.69	\$816.69	\$816.69	\$816.69	\$597.76	\$597.76	\$597.76	\$597.76	\$597.76	\$597.76
54	\$923.84	\$923.84	\$953.51	\$953.51	\$953.51	\$953.51	\$953.51	\$953.51	\$854.73	\$854.73	\$854.73	\$854.73	\$854.73	\$854.73	\$625.60	\$625.60	\$625.60	\$625.60	\$625.60	\$625.60
55	\$964.94	\$964.94	\$995.94	\$995.94	\$995.94	\$995.94	\$995.94	\$995.94	\$892.76	\$892.76	\$892.76	\$892.76	\$892.76	\$892.76	\$653.43	\$653.43	\$653.43	\$653.43	\$653.43	\$653.43
56	\$1,009.51	\$1,009.51	\$1,041.94	\$1,041.94	\$1,041.94	\$1,041.94	\$1,041.94	\$1,041.94	\$933.99	\$933.99	\$933.99	\$933.99	\$933.99	\$933.99	\$683.62	\$683.62	\$683.62	\$683.62	\$683.62	\$683.62
57	\$1,054.51	\$1,054.51	\$1,088.39	\$1,088.39	\$1,088.39	\$1,088.39	\$1,088.39	\$1,088.39	\$975.63	\$975.63	\$975.63	\$975.63	\$975.63	\$975.63	\$714					

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		33709PA087007		33709PA087007		33709PA087007		33709PA1150001		33709PA1150001		33709PA1150001		33709PA0890002			
HIOS Plan ID (Off Exchange) =>	33709PA1150003		33709PA1150003		33709PA1150003		33709PA087007		33709PA087007		33709PA087007		33709PA1150001		33709PA1150001		33709PA1150001		33709PA0890002			
Plan Marketing Name =>	my Direct Blue EPO Silver 3500 + Adult Dental and Vision		my Direct Blue EPO Silver 3500 + Adult Dental and Vision		my Direct Blue EPO Silver 3500 + Adult Dental and Vision		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit			
Form # =>	EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/HDHP/WDP-7			
Rating Area =>	Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1			
Network =>	I		I		I		I		I		I		I		I		I		I			
Metal =>	Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze			
Deductible =>	3500		3500		3500		3800		3800		3800		3800		3800		3800		7400			
Coinurance =>	70%		70%		70%		50%		50%		50%		50%		50%		50%		100%			
Copays =>	\$50 PCP		\$50 PCP		\$50 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		N/A			
OOP Maximum =>	9200		9200		9200		9200		9200		9200		9200		9200		9200		7400			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$234.79	\$234.79	\$234.79	\$234.79	\$234.79	\$234.79	\$234.79	\$215.13	\$215.13	\$215.13	\$215.13	\$215.13	\$215.13	\$225.76	\$225.76	\$225.76	\$225.76	\$225.76	\$225.76	\$216.40	\$216.40	
15	\$255.66	\$255.66	\$255.66	\$255.66	\$255.66	\$255.66	\$255.66	\$234.25	\$234.25	\$234.25	\$234.25	\$234.25	\$234.25	\$245.83	\$245.83	\$245.83	\$245.83	\$245.83	\$245.83	\$235.63	\$235.63	
16	\$263.64	\$263.64	\$263.64	\$263.64	\$263.64	\$263.64	\$263.64	\$241.56	\$241.56	\$241.56	\$241.56	\$241.56	\$241.56	\$253.50	\$253.50	\$253.50	\$253.50	\$253.50	\$253.50	\$242.99	\$242.99	
17	\$271.62	\$271.62	\$271.62	\$271.62	\$271.62	\$271.62	\$271.62	\$248.87	\$248.87	\$248.87	\$248.87	\$248.87	\$248.87	\$261.17	\$261.17	\$261.17	\$261.17	\$261.17	\$261.17	\$250.34	\$250.34	
18	\$280.22	\$280.22	\$280.22	\$280.22	\$280.22	\$280.22	\$280.22	\$256.74	\$256.74	\$256.74	\$256.74	\$256.74	\$256.74	\$269.44	\$269.44	\$269.44	\$269.44	\$269.44	\$269.44	\$258.26	\$258.26	
19	\$288.81	\$288.81	\$288.81	\$288.81	\$288.81	\$288.81	\$288.81	\$264.62	\$264.62	\$264.62	\$264.62	\$264.62	\$264.62	\$277.70	\$277.70	\$277.70	\$277.70	\$277.70	\$277.70	\$266.18	\$266.18	
20	\$297.71	\$297.71	\$297.71	\$297.71	\$297.71	\$297.71	\$297.71	\$272.77	\$272.77	\$272.77	\$272.77	\$272.77	\$272.77	\$286.26	\$286.26	\$286.26	\$286.26	\$286.26	\$286.26	\$274.38	\$274.38	
21	\$306.92	\$314.59	\$306.92	\$314.59	\$306.92	\$314.59	\$306.92	\$281.21	\$288.24	\$281.21	\$288.24	\$281.21	\$288.24	\$295.11	\$302.49	\$295.11	\$302.49	\$295.11	\$302.49	\$282.87	\$289.94	
22	\$306.92	\$314.59	\$306.92	\$314.59	\$306.92	\$314.59	\$306.92	\$281.21	\$288.24	\$281.21	\$288.24	\$281.21	\$288.24	\$295.11	\$302.49	\$295.11	\$302.49	\$295.11	\$302.49	\$282.87	\$289.94	
23	\$306.92	\$314.59	\$306.92	\$314.59	\$306.92	\$314.59	\$306.92	\$281.21	\$288.24	\$281.21	\$288.24	\$281.21	\$288.24	\$295.11	\$302.49	\$295.11	\$302.49	\$295.11	\$302.49	\$282.87	\$289.94	
24	\$306.92	\$314.59	\$306.92	\$314.59	\$306.92	\$314.59	\$306.92	\$281.21	\$288.24	\$281.21	\$288.24	\$281.21	\$288.24	\$295.11	\$302.49	\$295.11	\$302.49	\$295.11	\$302.49	\$282.87	\$289.94	
25	\$308.15	\$315.85	\$308.15	\$315.85	\$308.15	\$315.85	\$308.15	\$282.33	\$289.39	\$282.33	\$289.39	\$282.33	\$289.39	\$296.29	\$303.70	\$296.29	\$303.70	\$296.29	\$303.70	\$284.00	\$291.10	
26	\$314.29	\$322.15	\$314.29	\$322.15	\$314.29	\$322.15	\$314.29	\$287.96	\$295.16	\$287.96	\$295.16	\$287.96	\$295.16	\$302.19	\$309.74	\$302.19	\$309.74	\$302.19	\$309.74	\$289.66	\$296.90	
27	\$321.65	\$329.69	\$321.65	\$329.69	\$321.65	\$329.69	\$321.65	\$294.71	\$302.08	\$294.71	\$302.08	\$294.71	\$302.08	\$309.28	\$317.01	\$309.28	\$317.01	\$309.28	\$317.01	\$296.45	\$303.86	
28	\$333.62	\$341.96	\$333.62	\$341.96	\$333.62	\$341.96	\$333.62	\$305.68	\$313.32	\$305.68	\$313.32	\$305.68	\$313.32	\$320.78	\$328.80	\$320.78	\$328.80	\$320.78	\$328.80	\$307.48	\$315.17	
29	\$343.44	\$352.03	\$343.44	\$352.03	\$343.44	\$352.03	\$343.44	\$314.67	\$322.54	\$314.67	\$322.54	\$314.67	\$322.54	\$330.23	\$338.49	\$330.23	\$338.49	\$330.23	\$338.49	\$316.53	\$324.44	
30	\$348.35	\$357.06	\$348.35	\$357.06	\$348.35	\$357.06	\$348.35	\$319.17	\$327.15	\$319.17	\$327.15	\$319.17	\$327.15	\$334.95	\$343.32	\$334.95	\$343.32	\$334.95	\$343.32	\$321.06	\$329.09	
31	\$355.72	\$364.61	\$355.72	\$364.61	\$355.72	\$364.61	\$355.72	\$325.92	\$334.07	\$325.92	\$334.07	\$325.92	\$334.07	\$342.03	\$350.58	\$342.03	\$350.58	\$342.03	\$350.58	\$327.85	\$336.05	
32	\$363.09	\$372.17	\$363.09	\$372.17	\$363.09	\$372.17	\$363.09	\$332.67	\$340.99	\$332.67	\$340.99	\$332.67	\$340.99	\$349.12	\$357.85	\$349.12	\$357.85	\$349.12	\$357.85	\$334.64	\$343.01	
33	\$367.69	\$376.88	\$367.69	\$376.88	\$367.69	\$376.88	\$367.69	\$336.89	\$345.31	\$336.89	\$345.31	\$336.89	\$345.31	\$353.54	\$362.38	\$353.54	\$362.38	\$353.54	\$362.38	\$338.88	\$347.35	
34	\$372.60	\$381.92	\$372.60	\$381.92	\$372.60	\$381.92	\$372.60	\$341.39	\$349.92	\$341.39	\$349.92	\$341.39	\$349.92	\$358.26	\$367.22	\$358.26	\$367.22	\$358.26	\$367.22	\$343.40	\$351.99	
35	\$375.06	\$384.44	\$375.06	\$384.44	\$375.06	\$384.44	\$375.06	\$343.64	\$352.23	\$343.64	\$352.23	\$343.64	\$352.23	\$360.62	\$369.64	\$360.62	\$369.64	\$360.62	\$369.64	\$345.67	\$354.31	
36	\$377.51	\$386.95	\$377.51	\$386.95	\$377.51	\$386.95	\$377.51	\$345.89	\$354.54	\$345.89	\$354.54	\$345.89	\$354.54	\$362.99	\$372.06	\$362.99	\$372.06	\$362.99	\$372.06	\$347.93	\$356.63	
37	\$379.97	\$389.47	\$379.97	\$389.47	\$379.97	\$389.47	\$379.97	\$348.14	\$356.84	\$348.14	\$356.84	\$348.14	\$356.84	\$365.35	\$374.48	\$365.35	\$374.48	\$365.35	\$374.48	\$350.19	\$358.94	
38	\$382.42	\$391.98	\$382.42	\$391.98	\$382.42	\$391.98	\$382.42	\$350.39	\$359.15	\$350.39	\$359.15	\$350.39	\$359.15	\$367.71	\$376.90	\$367.71	\$376.90	\$367.71	\$376.90	\$352.46	\$361.27	
39	\$387.33	\$397.01	\$387.33	\$397.01	\$387.33	\$397.01	\$387.33	\$352.89	\$361.76	\$352.89	\$361.76	\$352.89	\$361.76	\$372.43	\$381.74	\$372.43	\$381.74	\$372.43	\$381.74	\$356.98	\$365.90	
40	\$431.24	\$431.46	\$392.24	\$431.46	\$392.24	\$431.46	\$392.24	\$431.46	\$359.39	\$395.33	\$359.39	\$395.33	\$359.39	\$377.15	\$414.87	\$377.15	\$414.87	\$377.15	\$414.87	\$361.51	\$379.66	
41	\$399.61	\$441.57	\$399.61	\$441.57	\$399.61	\$441.57	\$399.61	\$441.57	\$366.14	\$404.58	\$366.14	\$404.58	\$366.14	\$404.58	\$384.23	\$424.57	\$384.23	\$424.57	\$384.23	\$424.57	\$406.97	\$416.78
42	\$406.67	\$452.22	\$406.67	\$452.22	\$406.67	\$452.22	\$406.67	\$452.22	\$372.60	\$414.33	\$372.60	\$414.33	\$372.60	\$414.33	\$391.02	\$434.81	\$391.02	\$434.81	\$391.02	\$434.81	\$374.80	\$383.06
43	\$416.49	\$466.89	\$416.49	\$466.89	\$416.49	\$466.89	\$416.49	\$466.89	\$381.60	\$427.77	\$381.60	\$427.77	\$381.60	\$427.77	\$400.46	\$448.92	\$400.46	\$448.92	\$400.46	\$448.92	\$383.85	\$403.30
44	\$428.77	\$485.37	\$428.77	\$485.37	\$428.77	\$485.37	\$428.77	\$485.37	\$392.85	\$444.71	\$392.85	\$444.71	\$392.85	\$444.71	\$412.27	\$466.69	\$412.27	\$466.69	\$412.27	\$466.69	\$395.17	\$447.33
45	\$443.19	\$507.45	\$443.19	\$507.45	\$443.19	\$507.45	\$443.19	\$507.45	\$406.07	\$464.95	\$406.07	\$464.95	\$406.07	\$464.95	\$426.14	\$487.93	\$426.14	\$487.93	\$426.14	\$487.93	\$408.46	\$467.69
46	\$460.38	\$534.04	\$460.38	\$534.04	\$460.38	\$534.04	\$460.38	\$534.04	\$421.82	\$489.31	\$421.82	\$489.31	\$421.82	\$489.31	\$442.67	\$513.50	\$442.67	\$513.50	\$442.67	\$513.50	\$424.31	\$492.20
47	\$479.72	\$564.63	\$479.72	\$564.63	\$479.72	\$564.63	\$479.72	\$564.63	\$439.53	\$517.33	\$439.53	\$517.33	\$439.53	\$517.33	\$461.26	\$542.90	\$461.26	\$542.90	\$461.26	\$542.90	\$442.13	\$520.39
48	\$501.81	\$600.16	\$501.81	\$600.16	\$501.81	\$600.16	\$501.81	\$600.16	\$459.78	\$549.90	\$459.78	\$549.90	\$459.78	\$549.90	\$482.50	\$577.07	\$482.50	\$577.07	\$482.50	\$577.07	\$462.49	\$553.14
49	\$523.61	\$637.23	\$523.61	\$637.23	\$523.61	\$637.23	\$523.61	\$637.23	\$479.74	\$583.84	\$479.74	\$583.84	\$479.74	\$583.84	\$503.46	\$612.71	\$503.46	\$612.71	\$503.46	\$612.71	\$482.58	\$587.30
50	\$548.16	\$671.50	\$548.16	\$671.50	\$548.16	\$671.50	\$548.16	\$671.50	\$502.24	\$615.24	\$502.24	\$615.24	\$502.24	\$615.24	\$527.07	\$645.66	\$527.07	\$645.66	\$527.07	\$645.66	\$505.21	\$618.88
51	\$572.41	\$701.20	\$572.41	\$701.20	\$572.41	\$701.20	\$572.41	\$701.20	\$524.46	\$642.46	\$524.46	\$642.46	\$524.46	\$642.46	\$550.38	\$674.22	\$550.38	\$674.22	\$550.38	\$674.22	\$527.55	\$646.25
52	\$599.11	\$733.91	\$599.11	\$733.91	\$599.11	\$733.91	\$599.11	\$733.91	\$548.92	\$672.43	\$548.92	\$672.43	\$548.92	\$672.43	\$576.05	\$705.66	\$576.05	\$705.66	\$576.05	\$705.66	\$552.16	\$676.40
53	\$626.12	\$767.00	\$626.12	\$767.00	\$626.12	\$767.00	\$626.12	\$767.00	\$573.67	\$702.75	\$573.67	\$702.75	\$573.67	\$702.75	\$602.02	\$737.47	\$602.02	\$737.47	\$602.02	\$737.47	\$577.05	\$706.89
54	\$655.27	\$802.71	\$655.27	\$802.71	\$655.27	\$802.71	\$655.27	\$802.71	\$600.38	\$735.47	\$600.38	\$735.47	\$600.38	\$735.47	\$630.06	\$771.82	\$630.06	\$771.82	\$630.06	\$771.82	\$603.93	\$739.81
55	\$684.43																					

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

HIOS Plan ID (On Exchange)=>	33709PA0890002		33709PA0890002		33709PA0870014		33709PA0870014		33709PA0870014		33709PA1040001		33709PA1040001		33709PA1040001		33709PA1160004		33709PA1160004	
HIOS Plan ID (Off Exchange)=>	33709PA0890002		33709PA0890002		33709PA0870014		33709PA0870014		33709PA0870014		33709PA1040001		33709PA1040001		33709PA1040001		33709PA1160004		33709PA1160004	
Plan Marketing Name =>	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue EPO Bronze 8900		my Direct Blue EPO Bronze 8900		my Direct Blue EPO Bronze 8900		my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0	
Form # =>	EPO/HDHP/WDP-7		EPO/HDHP/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		CAT/EPO/WDP-5		CAT/EPO/WDP-5		CAT/EPO/WDP-5		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4	
Network =>	I		I		I		I		I		I		I		I		AC		AC	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Catastrophic		Catastrophic		Catastrophic		Gold		Gold	
Deductible =>	7400		7400		8900		8900		8900		9200		9200		9200		0		0	
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%		70%		70%	
Copays =>	N/A		N/A		N/A		N/A		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP		\$20 PCP		\$20 PCP	
OOP Maximum =>	7400		7400		8900		8900		8900		9200		9200		9200		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$216.40	\$216.40	\$216.40	\$216.40	\$189.59	\$189.59	\$189.59	\$189.59	\$189.59	\$189.59	\$159.42	\$159.42	\$159.42	\$159.42	\$159.42	\$159.42	\$336.63	\$336.63	\$336.63	\$336.63
15	\$235.63	\$235.63	\$235.63	\$235.63	\$206.44	\$206.44	\$206.44	\$206.44	\$206.44	\$206.44	\$173.59	\$173.59	\$173.59	\$173.59	\$173.59	\$173.59	\$366.55	\$366.55	\$366.55	\$366.55
16	\$242.99	\$242.99	\$242.99	\$242.99	\$212.89	\$212.89	\$212.89	\$212.89	\$212.89	\$212.89	\$179.01	\$179.01	\$179.01	\$179.01	\$179.01	\$179.01	\$377.99	\$377.99	\$377.99	\$377.99
17	\$250.34	\$250.34	\$250.34	\$250.34	\$219.33	\$219.33	\$219.33	\$219.33	\$219.33	\$219.33	\$184.43	\$184.43	\$184.43	\$184.43	\$184.43	\$184.43	\$389.44	\$389.44	\$389.44	\$389.44
18	\$258.26	\$258.26	\$258.26	\$258.26	\$226.27	\$226.27	\$226.27	\$226.27	\$226.27	\$226.27	\$190.26	\$190.26	\$190.26	\$190.26	\$190.26	\$190.26	\$401.76	\$401.76	\$401.76	\$401.76
19	\$266.18	\$266.18	\$266.18	\$266.18	\$233.21	\$233.21	\$233.21	\$233.21	\$233.21	\$233.21	\$196.09	\$196.09	\$196.09	\$196.09	\$196.09	\$196.09	\$414.08	\$414.08	\$414.08	\$414.08
20	\$274.38	\$274.38	\$274.38	\$274.38	\$240.40	\$240.40	\$240.40	\$240.40	\$240.40	\$240.40	\$202.14	\$202.14	\$202.14	\$202.14	\$202.14	\$202.14	\$426.84	\$426.84	\$426.84	\$426.84
21	\$282.87	\$282.87	\$282.87	\$282.87	\$247.83	\$247.83	\$247.83	\$247.83	\$247.83	\$247.83	\$208.39	\$208.39	\$208.39	\$208.39	\$208.39	\$208.39	\$440.04	\$440.04	\$440.04	\$440.04
22	\$282.87	\$282.87	\$282.87	\$282.87	\$247.83	\$247.83	\$247.83	\$247.83	\$247.83	\$247.83	\$208.39	\$208.39	\$208.39	\$208.39	\$208.39	\$208.39	\$440.04	\$440.04	\$440.04	\$440.04
23	\$282.87	\$282.87	\$282.87	\$282.87	\$247.83	\$247.83	\$247.83	\$247.83	\$247.83	\$247.83	\$208.39	\$208.39	\$208.39	\$208.39	\$208.39	\$208.39	\$440.04	\$440.04	\$440.04	\$440.04
24	\$282.87	\$282.87	\$282.87	\$282.87	\$247.83	\$247.83	\$247.83	\$247.83	\$247.83	\$247.83	\$208.39	\$208.39	\$208.39	\$208.39	\$208.39	\$208.39	\$440.04	\$440.04	\$440.04	\$440.04
25	\$284.00	\$291.10	\$284.00	\$291.10	\$248.82	\$255.04	\$248.82	\$255.04	\$248.82	\$255.04	\$209.22	\$214.45	\$209.22	\$214.45	\$209.22	\$214.45	\$441.80	\$452.85	\$441.80	\$452.85
26	\$289.66	\$296.90	\$289.66	\$296.90	\$253.78	\$260.12	\$253.78	\$260.12	\$253.78	\$260.12	\$213.39	\$218.72	\$213.39	\$218.72	\$213.39	\$218.72	\$450.60	\$461.87	\$450.60	\$461.87
27	\$296.45	\$303.86	\$296.45	\$303.86	\$259.73	\$266.22	\$259.73	\$266.22	\$259.73	\$266.22	\$218.39	\$223.85	\$218.39	\$223.85	\$218.39	\$223.85	\$461.16	\$472.69	\$461.16	\$472.69
28	\$307.48	\$315.17	\$307.48	\$315.17	\$269.39	\$276.12	\$269.39	\$276.12	\$269.39	\$276.12	\$226.52	\$232.18	\$226.52	\$232.18	\$226.52	\$232.18	\$478.32	\$490.28	\$478.32	\$490.28
29	\$316.53	\$324.44	\$316.53	\$324.44	\$277.32	\$284.25	\$277.32	\$284.25	\$277.32	\$284.25	\$233.19	\$239.02	\$233.19	\$239.02	\$233.19	\$239.02	\$492.40	\$504.71	\$492.40	\$504.71
30	\$321.06	\$329.09	\$321.06	\$329.09	\$281.29	\$288.32	\$281.29	\$288.32	\$281.29	\$288.32	\$236.52	\$242.43	\$236.52	\$242.43	\$236.52	\$242.43	\$499.45	\$511.94	\$499.45	\$511.94
31	\$327.85	\$336.05	\$327.85	\$336.05	\$287.23	\$294.41	\$287.23	\$294.41	\$287.23	\$294.41	\$241.52	\$247.56	\$241.52	\$247.56	\$241.52	\$247.56	\$510.01	\$522.76	\$510.01	\$522.76
32	\$334.64	\$343.01	\$334.64	\$343.01	\$293.18	\$300.51	\$293.18	\$300.51	\$293.18	\$300.51	\$246.53	\$252.69	\$246.53	\$252.69	\$246.53	\$252.69	\$520.57	\$533.58	\$520.57	\$533.58
33	\$338.88	\$347.35	\$338.88	\$347.35	\$296.90	\$304.32	\$296.90	\$304.32	\$296.90	\$304.32	\$249.65	\$255.89	\$249.65	\$255.89	\$249.65	\$255.89	\$527.17	\$540.35	\$527.17	\$540.35
34	\$343.40	\$351.99	\$343.40	\$351.99	\$300.87	\$308.39	\$300.87	\$308.39	\$300.87	\$308.39	\$252.99	\$259.31	\$252.99	\$259.31	\$252.99	\$259.31	\$534.21	\$547.57	\$534.21	\$547.57
35	\$345.67	\$354.31	\$345.67	\$354.31	\$302.85	\$310.42	\$302.85	\$310.42	\$302.85	\$310.42	\$254.65	\$261.02	\$254.65	\$261.02	\$254.65	\$261.02	\$537.73	\$551.17	\$537.73	\$551.17
36	\$347.93	\$356.63	\$347.93	\$356.63	\$304.83	\$312.45	\$304.83	\$312.45	\$304.83	\$312.45	\$256.32	\$262.73	\$256.32	\$262.73	\$256.32	\$262.73	\$541.25	\$554.78	\$541.25	\$554.78
37	\$350.19	\$358.94	\$350.19	\$358.94	\$306.81	\$314.48	\$306.81	\$314.48	\$306.81	\$314.48	\$257.99	\$264.44	\$257.99	\$264.44	\$257.99	\$264.44	\$544.77	\$558.39	\$544.77	\$558.39
38	\$352.46	\$361.27	\$352.46	\$361.27	\$308.80	\$316.52	\$308.80	\$316.52	\$308.80	\$316.52	\$259.65	\$266.14	\$259.65	\$266.14	\$259.65	\$266.14	\$548.29	\$562.00	\$548.29	\$562.00
39	\$356.98	\$365.90	\$356.98	\$365.90	\$312.76	\$320.58	\$312.76	\$320.58	\$312.76	\$320.58	\$262.99	\$269.56	\$262.99	\$269.56	\$262.99	\$269.56	\$555.33	\$569.21	\$555.33	\$569.21
40	\$361.51	\$371.66	\$361.51	\$371.66	\$316.73	\$324.40	\$316.73	\$324.40	\$316.73	\$324.40	\$266.32	\$272.95	\$266.32	\$272.95	\$266.32	\$272.95	\$562.37	\$576.61	\$562.37	\$576.61
41	\$368.30	\$406.97	\$368.30	\$406.97	\$322.67	\$336.55	\$322.67	\$336.55	\$322.67	\$336.55	\$271.32	\$279.81	\$271.32	\$279.81	\$271.32	\$279.81	\$572.93	\$587.09	\$572.93	\$587.09
42	\$374.80	\$416.78	\$374.80	\$416.78	\$328.37	\$340.15	\$328.37	\$340.15	\$328.37	\$340.15	\$276.12	\$285.71	\$276.12	\$285.71	\$276.12	\$285.71	\$583.05	\$598.05	\$583.05	\$598.05
43	\$383.85	\$430.30	\$383.85	\$430.30	\$336.31	\$347.00	\$336.31	\$347.00	\$336.31	\$347.00	\$282.79	\$292.39	\$282.79	\$292.39	\$282.79	\$292.39	\$597.13	\$613.09	\$597.13	\$613.09
44	\$395.17	\$447.33	\$395.17	\$447.33	\$346.22	\$356.22	\$346.22	\$356.22	\$346.22	\$356.22	\$291.12	\$300.72	\$291.12	\$300.72	\$291.12	\$300.72	\$614.74	\$631.59	\$614.74	\$631.59
45	\$408.46	\$467.69	\$408.46	\$467.69	\$357.87	\$368.36	\$357.87	\$368.36	\$357.87	\$368.36	\$300.92	\$311.51	\$300.92	\$311.51	\$300.92	\$311.51	\$635.42	\$653.06	\$635.42	\$653.06
46	\$424.31	\$492.20	\$424.31	\$492.20	\$371.75	\$383.23	\$371.75	\$383.23	\$371.75	\$383.23	\$312.59	\$323.18	\$312.59	\$323.18	\$312.59	\$323.18	\$660.06	\$678.91	\$660.06	\$678.91
47	\$442.13	\$520.39	\$442.13	\$520.39	\$387.36	\$400.33	\$387.36	\$400.33	\$387.36	\$400.33	\$325.71	\$336.30	\$325.71	\$336.30	\$325.71	\$336.30	\$687.78	\$707.89	\$687.78	\$707.89
48	\$462.49	\$553.14	\$462.49	\$553.14	\$405.20	\$418.62	\$405.20	\$418.62	\$405.20	\$418.62	\$340.72	\$351.31	\$340.72	\$351.31	\$340.72	\$351.31	\$719.47	\$740.84	\$719.47	\$740.84
49	\$482.58	\$587.30	\$482.58	\$587.30	\$422.80	\$437.55	\$422.80	\$437.55	\$422.80	\$437.55	\$355.51	\$366.10	\$355.51	\$366.10	\$355.51	\$366.10	\$750.71	\$772.91	\$750.71	\$772.91
50	\$505.21	\$618.88	\$505.21	\$618.88	\$442.62	\$458.21	\$442.62	\$458.21	\$442.62	\$458.21	\$372.18	\$382.77	\$372.18	\$382.77	\$372.18	\$382.77	\$785.91	\$808.91	\$785.91	\$808.91
51	\$527.55	\$646.25	\$527.55	\$646.25	\$462.20	\$478.62	\$462.20	\$478.62	\$462.20	\$478.62	\$388.65	\$400.24	\$388.65	\$400.24	\$388.65	\$400.24	\$820.67	\$844.67	\$820.67	\$844.67
52	\$552.16	\$676.40	\$552.16	\$676.40	\$483.76	\$501.61	\$483.76	\$501.61	\$483.76	\$501.61	\$406.78	\$418.37	\$406.78	\$418.37	\$406.78	\$418.37	\$858.96	\$883.96	\$858.96	\$883.96
53	\$577.05	\$706.89	\$577.05	\$706.89	\$505.57	\$524.72	\$505.57	\$524.72	\$505.57	\$524.72	\$425.12	\$437.71	\$425.12	\$437.71	\$425.12	\$437.71	\$897.68	\$923.68	\$897.68	\$923.68
54	\$603.93	\$739.81	\$603.93	\$739.81	\$529.12	\$549.17	\$529.12	\$549.17	\$529.12	\$549.17	\$444.91	\$457.50	\$444.91	\$457.50	\$444.91	\$457.50	\$939.49	\$966.49	\$939.49	\$966.49
55	\$630.80	\$772.73	\$630.80	\$772.73	\$552.66	\$573.41	\$552.66	\$573.41	\$552.66	\$573.41	\$464.71	\$477.30	\$464.71	\$477.30	\$464.71	\$477.30	\$981.29	\$1,009.29	\$981.29	\$1,009.29
56	\$659.94	\$808.43	\$659.94	\$808.43	\$578.19	\$599.78	\$578.19	\$599.78	\$578.19	\$599.78	\$486.17	\$498.76	\$486.17	\$498.76	\$486.17	\$498.76	\$1,026.61	\$1,055.61	\$1,026.61	\$1,055.61
57	\$689.35	\$844.45	\$689.35	\$844.45	\$603.96															

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

HIOS Plan ID (On Exchange)=>	33709PA1170005		33709PA1170005		33709PA1350001		33709PA1350001		33709PA1360001		33709PA1360001		33709PA1180004		33709PA1180004		33709PA1160008		33709PA1160008	
HIOS Plan ID (Off Exchange)=>	33709PA1170005		33709PA1170005		33709PA1350001		33709PA1350001		33709PA1360001		33709PA1360001		33709PA1180004		33709PA1180004		33709PA1160008		33709PA1160008	
Plan Marketing Name =>	my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1500		my Blue Access PPO Gold 1500	
Form # =>	BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/HDHP/WDP-4		BA/PPO/HDHP/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	AC		AC		AC		AC		AC		AC		AC		AC		AC		AC	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		0		0		0		1700		1700		1500		1500	
Coinurance =>	70%		70%		80%		80%		80%		80%		80%		80%		70%		70%	
Copays =>	\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$20 after Ded. PCP		\$20 after Ded. PCP		\$35 PCP		\$35 PCP	
OOP Maximum =>	7500		7500		6550		6550		6550		6550		5700		5700		8300		8300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$347.26	\$347.26	\$347.26	\$347.26	\$347.35	\$347.35	\$347.35	\$347.35	\$357.97	\$357.97	\$357.97	\$357.97	\$306.40	\$306.40	\$306.40	\$306.40	\$307.35	\$307.35	\$307.35	\$307.35
15	\$378.13	\$378.13	\$378.13	\$378.13	\$378.22	\$378.22	\$378.22	\$378.22	\$389.79	\$389.79	\$389.79	\$389.79	\$333.63	\$333.63	\$333.63	\$333.63	\$334.67	\$334.67	\$334.67	\$334.67
16	\$389.93	\$389.93	\$389.93	\$389.93	\$390.03	\$390.03	\$390.03	\$390.03	\$401.96	\$401.96	\$401.96	\$401.96	\$344.05	\$344.05	\$344.05	\$344.05	\$345.12	\$345.12	\$345.12	\$345.12
17	\$401.74	\$401.74	\$401.74	\$401.74	\$401.83	\$401.83	\$401.83	\$401.83	\$414.13	\$414.13	\$414.13	\$414.13	\$354.46	\$354.46	\$354.46	\$354.46	\$355.57	\$355.57	\$355.57	\$355.57
18	\$414.45	\$414.45	\$414.45	\$414.45	\$414.55	\$414.55	\$414.55	\$414.55	\$427.23	\$427.23	\$427.23	\$427.23	\$365.67	\$365.67	\$365.67	\$365.67	\$366.82	\$366.82	\$366.82	\$366.82
19	\$427.16	\$427.16	\$427.16	\$427.16	\$427.26	\$427.26	\$427.26	\$427.26	\$440.33	\$440.33	\$440.33	\$440.33	\$376.89	\$376.89	\$376.89	\$376.89	\$378.07	\$378.07	\$378.07	\$378.07
20	\$440.32	\$440.32	\$440.32	\$440.32	\$440.43	\$440.43	\$440.43	\$440.43	\$453.90	\$453.90	\$453.90	\$453.90	\$388.50	\$388.50	\$388.50	\$388.50	\$389.72	\$389.72	\$389.72	\$389.72
21	\$453.94	\$453.94	\$453.94	\$453.94	\$454.05	\$454.05	\$454.05	\$454.05	\$467.94	\$467.94	\$467.94	\$467.94	\$400.52	\$400.52	\$400.52	\$400.52	\$410.53	\$410.53	\$410.53	\$410.53
22	\$453.94	\$453.94	\$453.94	\$453.94	\$454.05	\$454.05	\$454.05	\$454.05	\$467.94	\$467.94	\$467.94	\$467.94	\$400.52	\$400.52	\$400.52	\$400.52	\$410.53	\$410.53	\$410.53	\$410.53
23	\$453.94	\$453.94	\$453.94	\$453.94	\$454.05	\$454.05	\$454.05	\$454.05	\$467.94	\$467.94	\$467.94	\$467.94	\$400.52	\$400.52	\$400.52	\$400.52	\$410.53	\$410.53	\$410.53	\$410.53
24	\$453.94	\$453.94	\$453.94	\$453.94	\$454.05	\$454.05	\$454.05	\$454.05	\$467.94	\$467.94	\$467.94	\$467.94	\$400.52	\$400.52	\$400.52	\$400.52	\$410.53	\$410.53	\$410.53	\$410.53
25	\$453.94	\$453.94	\$453.94	\$453.94	\$454.05	\$454.05	\$454.05	\$454.05	\$467.94	\$467.94	\$467.94	\$467.94	\$400.52	\$400.52	\$400.52	\$400.52	\$410.53	\$410.53	\$410.53	\$410.53
26	\$464.83	\$464.83	\$464.83	\$464.83	\$464.95	\$464.95	\$464.95	\$464.95	\$479.17	\$479.17	\$479.17	\$479.17	\$491.15	\$491.15	\$491.15	\$491.15	\$492.30	\$492.30	\$492.30	\$492.30
27	\$475.73	\$475.73	\$475.73	\$475.73	\$475.84	\$475.84	\$475.84	\$475.84	\$489.40	\$489.40	\$489.40	\$489.40	\$502.66	\$502.66	\$502.66	\$502.66	\$503.81	\$503.81	\$503.81	\$503.81
28	\$493.43	\$493.43	\$493.43	\$493.43	\$493.55	\$493.55	\$493.55	\$493.55	\$508.65	\$508.65	\$508.65	\$508.65	\$521.37	\$521.37	\$521.37	\$521.37	\$522.52	\$522.52	\$522.52	\$522.52
29	\$507.96	\$507.96	\$507.96	\$507.96	\$508.08	\$508.08	\$508.08	\$508.08	\$523.62	\$523.62	\$523.62	\$523.62	\$536.71	\$536.71	\$536.71	\$536.71	\$537.86	\$537.86	\$537.86	\$537.86
30	\$515.22	\$515.22	\$515.22	\$515.22	\$515.35	\$515.35	\$515.35	\$515.35	\$528.23	\$528.23	\$528.23	\$528.23	\$541.31	\$541.31	\$541.31	\$541.31	\$542.46	\$542.46	\$542.46	\$542.46
31	\$526.12	\$526.12	\$526.12	\$526.12	\$526.24	\$526.24	\$526.24	\$526.24	\$539.40	\$539.40	\$539.40	\$539.40	\$552.50	\$552.50	\$552.50	\$552.50	\$553.65	\$553.65	\$553.65	\$553.65
32	\$537.01	\$537.01	\$537.01	\$537.01	\$537.14	\$537.14	\$537.14	\$537.14	\$550.57	\$550.57	\$550.57	\$550.57	\$563.65	\$563.65	\$563.65	\$563.65	\$564.80	\$564.80	\$564.80	\$564.80
33	\$543.82	\$543.82	\$543.82	\$543.82	\$543.95	\$543.95	\$543.95	\$543.95	\$557.03	\$557.03	\$557.03	\$557.03	\$570.11	\$570.11	\$570.11	\$570.11	\$571.26	\$571.26	\$571.26	\$571.26
34	\$551.08	\$551.08	\$551.08	\$551.08	\$551.22	\$551.22	\$551.22	\$551.22	\$564.10	\$564.10	\$564.10	\$564.10	\$577.18	\$577.18	\$577.18	\$577.18	\$578.33	\$578.33	\$578.33	\$578.33
35	\$554.71	\$554.71	\$554.71	\$554.71	\$554.85	\$554.85	\$554.85	\$554.85	\$567.23	\$567.23	\$567.23	\$567.23	\$580.31	\$580.31	\$580.31	\$580.31	\$581.46	\$581.46	\$581.46	\$581.46
36	\$558.35	\$558.35	\$558.35	\$558.35	\$558.49	\$558.49	\$558.49	\$558.49	\$570.31	\$570.31	\$570.31	\$570.31	\$583.39	\$583.39	\$583.39	\$583.39	\$584.54	\$584.54	\$584.54	\$584.54
37	\$561.98	\$561.98	\$561.98	\$561.98	\$562.12	\$562.12	\$562.12	\$562.12	\$575.39	\$575.39	\$575.39	\$575.39	\$588.47	\$588.47	\$588.47	\$588.47	\$589.62	\$589.62	\$589.62	\$589.62
38	\$565.61	\$565.61	\$565.61	\$565.61	\$565.75	\$565.75	\$565.75	\$565.75	\$578.47	\$578.47	\$578.47	\$578.47	\$591.55	\$591.55	\$591.55	\$591.55	\$592.70	\$592.70	\$592.70	\$592.70
39	\$572.87	\$572.87	\$572.87	\$572.87	\$573.01	\$573.01	\$573.01	\$573.01	\$586.09	\$586.09	\$586.09	\$586.09	\$599.17	\$599.17	\$599.17	\$599.17	\$600.32	\$600.32	\$600.32	\$600.32
40	\$580.14	\$580.14	\$580.14	\$580.14	\$580.28	\$580.28	\$580.28	\$580.28	\$593.15	\$593.15	\$593.15	\$593.15	\$606.23	\$606.23	\$606.23	\$606.23	\$607.38	\$607.38	\$607.38	\$607.38
41	\$591.03	\$591.03	\$591.03	\$591.03	\$591.17	\$591.17	\$591.17	\$591.17	\$604.25	\$604.25	\$604.25	\$604.25	\$617.33	\$617.33	\$617.33	\$617.33	\$618.48	\$618.48	\$618.48	\$618.48
42	\$601.47	\$601.47	\$601.47	\$601.47	\$601.61	\$601.61	\$601.61	\$601.61	\$614.33	\$614.33	\$614.33	\$614.33	\$627.41	\$627.41	\$627.41	\$627.41	\$628.56	\$628.56	\$628.56	\$628.56
43	\$616.00	\$616.00	\$616.00	\$616.00	\$616.15	\$616.15	\$616.15	\$616.15	\$629.41	\$629.41	\$629.41	\$629.41	\$642.49	\$642.49	\$642.49	\$642.49	\$643.64	\$643.64	\$643.64	\$643.64
44	\$634.15	\$634.15	\$634.15	\$634.15	\$634.31	\$634.31	\$634.31	\$634.31	\$647.39	\$647.39	\$647.39	\$647.39	\$660.47	\$660.47	\$660.47	\$660.47	\$661.62	\$661.62	\$661.62	\$661.62
45	\$655.49	\$655.49	\$655.49	\$655.49	\$655.65	\$655.65	\$655.65	\$655.65	\$668.47	\$668.47	\$668.47	\$668.47	\$681.55	\$681.55	\$681.55	\$681.55	\$682.70	\$682.70	\$682.70	\$682.70
46	\$680.91	\$680.91	\$680.91	\$680.91	\$681.07	\$681.07	\$681.07	\$681.07	\$694.05	\$694.05	\$694.05	\$694.05	\$707.13	\$707.13	\$707.13	\$707.13	\$708.28	\$708.28	\$708.28	\$708.28
47	\$709.51	\$709.51	\$709.51	\$709.51	\$709.68	\$709.68	\$709.68	\$709.68	\$722.13	\$722.13	\$722.13	\$722.13	\$735.21	\$735.21	\$735.21	\$735.21	\$736.36	\$736.36	\$736.36	\$736.36
48	\$742.19	\$742.19	\$742.19	\$742.19	\$742.35	\$742.35	\$742.35	\$742.35	\$755.43	\$755.43	\$755.43	\$755.43	\$768.51	\$768.51	\$768.51	\$768.51	\$769.66	\$769.66	\$769.66	\$769.66
49	\$774.42	\$774.42	\$774.42	\$774.42	\$774.58	\$774.58	\$774.58	\$774.58	\$787.61	\$787.61	\$787.61	\$787.61	\$800.69	\$800.69	\$800.69	\$800.69	\$801.84	\$801.84	\$801.84	\$801.84
50	\$810.74	\$810.74	\$810.74	\$810.74	\$810.90	\$810.90	\$810.90	\$810.90	\$823.79	\$823.79	\$823.79	\$823.79	\$836.87	\$836.87	\$836.87	\$836.87	\$838.02	\$838.02	\$838.02	\$838.02
51	\$846.60	\$846.60	\$846.60	\$846.60	\$846.76	\$846.76	\$846.76	\$846.76	\$859.75	\$859.75	\$859.75	\$859.75	\$872.83	\$872.83	\$872.83	\$872.83	\$873.98	\$873.98	\$873.98	\$873.98
52	\$886.00	\$886.00	\$886.00	\$886.00	\$886.16	\$886.16	\$886.16	\$886.16	\$899.15	\$899.15	\$899.15	\$899.15	\$912.23	\$912.23	\$912.23	\$912.23	\$913.38	\$913.38	\$913.38	\$913.38
53	\$926.04	\$926.04	\$926.04	\$926.04	\$926.20	\$926.20	\$926.20	\$926.20	\$939.19	\$939.19	\$939.19	\$939.19	\$952.27	\$952.27	\$952.27	\$952.27	\$953.42	\$953.42	\$953.42	\$953.42
54	\$969.16	\$969.16	\$969.16	\$969.16	\$969.32	\$969.32	\$969.32	\$969.32	\$982.37	\$982.37	\$982.37	\$982.37	\$995.45	\$995.45	\$995.45	\$995.45	\$996.60	\$996.60	\$996.60	\$996.60
55	\$1,012.29	\$1,012.29	\$1,012.29	\$1,012.29	\$1,012.45	\$1,012.45	\$1,012.45	\$1,012.45	\$1,025.53	\$1,025.53	\$1,025.53	\$1,025.53	\$1,038.61	\$1,038.61	\$1,038.61	\$1,038.61	\$1,039.76	\$1,039.76	\$1,039.76	\$1,039.76
56	\$1,059.04	\$1,059.04	\$1,059.04	\$1,059.04	\$1,059.20	\$1,059.20	\$1,059.20	\$1,059.20	\$1,072.29	\$1,072.29	\$1,072.29	\$1,072.29	\$1,085.37	\$1,085.37	\$1,085.37	\$1,085.37	\$1,086.52	\$1,086.52	\$1,086.52	\$1,086.52
57	\$1,106.25	\$1,106.25	\$1,106.25	\$1,106.25	\$1,1															

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

HIOS Plan ID (On Exchange)=>	33709PA1350002		33709PA1350002		33709PA1360002		33709PA1360002		33709PA1160007		33709PA1160007		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1350002		33709PA1350002		33709PA1360002		33709PA1360002		33709PA1160007		33709PA1160007		33709PA1160002		33709PA1160002		33709PA1170002		33709PA1170002	
Plan Marketing Name =>	my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision	
Form # =>	BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	AC		AC		AC		AC		AC		AC		AC		AC		AC		AC	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	0		0		0		0		7000		7000		3500		3500		3500		3500	
Coinurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	8350		8350		8350		8350		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$391.95	\$391.95	\$391.95	\$391.95	\$402.58	\$402.58	\$402.58	\$402.58	\$362.63	\$362.63	\$362.63	\$362.63	\$265.41	\$265.41	\$265.41	\$265.41	\$276.04	\$276.04	\$276.04	\$276.04
15	\$426.79	\$426.79	\$426.79	\$426.79	\$438.37	\$438.37	\$438.37	\$438.37	\$394.86	\$394.86	\$394.86	\$394.86	\$289.00	\$289.00	\$289.00	\$289.00	\$300.58	\$300.58	\$300.58	\$300.58
16	\$440.11	\$440.11	\$440.11	\$440.11	\$452.05	\$452.05	\$452.05	\$452.05	\$407.18	\$407.18	\$407.18	\$407.18	\$298.02	\$298.02	\$298.02	\$298.02	\$309.96	\$309.96	\$309.96	\$309.96
17	\$453.43	\$453.43	\$453.43	\$453.43	\$465.73	\$465.73	\$465.73	\$465.73	\$419.51	\$419.51	\$419.51	\$419.51	\$307.04	\$307.04	\$307.04	\$307.04	\$319.34	\$319.34	\$319.34	\$319.34
18	\$467.78	\$467.78	\$467.78	\$467.78	\$480.47	\$480.47	\$480.47	\$480.47	\$432.78	\$432.78	\$432.78	\$432.78	\$316.76	\$316.76	\$316.76	\$316.76	\$329.45	\$329.45	\$329.45	\$329.45
19	\$482.12	\$482.12	\$482.12	\$482.12	\$495.20	\$495.20	\$495.20	\$495.20	\$446.05	\$446.05	\$446.05	\$446.05	\$326.47	\$326.47	\$326.47	\$326.47	\$339.55	\$339.55	\$339.55	\$339.55
20	\$496.98	\$496.98	\$496.98	\$496.98	\$510.46	\$510.46	\$510.46	\$510.46	\$459.80	\$459.80	\$459.80	\$459.80	\$336.53	\$336.53	\$336.53	\$336.53	\$350.01	\$350.01	\$350.01	\$350.01
21	\$512.35	\$512.35	\$512.35	\$512.35	\$525.16	\$525.16	\$525.16	\$525.16	\$474.02	\$474.02	\$474.02	\$474.02	\$346.94	\$346.94	\$346.94	\$346.94	\$360.84	\$360.84	\$360.84	\$360.84
22	\$512.35	\$512.35	\$512.35	\$512.35	\$525.16	\$525.16	\$525.16	\$525.16	\$474.02	\$474.02	\$474.02	\$474.02	\$346.94	\$346.94	\$346.94	\$346.94	\$360.84	\$360.84	\$360.84	\$360.84
23	\$512.35	\$512.35	\$512.35	\$512.35	\$525.16	\$525.16	\$525.16	\$525.16	\$474.02	\$474.02	\$474.02	\$474.02	\$346.94	\$346.94	\$346.94	\$346.94	\$360.84	\$360.84	\$360.84	\$360.84
24	\$512.35	\$512.35	\$512.35	\$512.35	\$525.16	\$525.16	\$525.16	\$525.16	\$474.02	\$474.02	\$474.02	\$474.02	\$346.94	\$346.94	\$346.94	\$346.94	\$360.84	\$360.84	\$360.84	\$360.84
25	\$514.40	\$527.26	\$514.40	\$527.26	\$528.36	\$541.57	\$528.36	\$541.57	\$475.92	\$487.82	\$475.92	\$487.82	\$348.33	\$357.04	\$348.33	\$357.04	\$362.28	\$371.34	\$362.28	\$371.34
26	\$524.65	\$537.77	\$524.65	\$537.77	\$538.88	\$552.35	\$538.88	\$552.35	\$485.40	\$497.54	\$485.40	\$497.54	\$355.27	\$364.15	\$355.27	\$364.15	\$378.74	\$387.61	\$378.74	\$387.61
27	\$536.94	\$550.36	\$536.94	\$550.36	\$551.51	\$565.30	\$551.51	\$565.30	\$496.77	\$509.19	\$496.77	\$509.19	\$363.59	\$372.68	\$363.59	\$372.68	\$387.16	\$396.03	\$387.16	\$396.03
28	\$556.92	\$570.84	\$556.92	\$570.84	\$572.03	\$586.33	\$572.03	\$586.33	\$515.26	\$528.14	\$515.26	\$528.14	\$377.12	\$386.55	\$377.12	\$386.55	\$402.04	\$411.11	\$402.04	\$411.11
29	\$573.32	\$587.65	\$573.32	\$587.65	\$588.87	\$603.59	\$588.87	\$603.59	\$530.43	\$543.69	\$530.43	\$543.69	\$388.23	\$397.94	\$388.23	\$397.94	\$413.87	\$423.34	\$413.87	\$423.34
30	\$596.06	\$610.66	\$596.06	\$610.66	\$612.22	\$627.22	\$612.22	\$627.22	\$558.01	\$571.46	\$558.01	\$571.46	\$403.62	\$413.78	\$403.62	\$413.78	\$428.67	\$438.74	\$428.67	\$438.74
31	\$593.81	\$608.66	\$593.81	\$608.66	\$609.92	\$625.17	\$609.92	\$625.17	\$549.39	\$563.12	\$549.39	\$563.12	\$402.10	\$412.15	\$402.10	\$412.15	\$428.67	\$438.74	\$428.67	\$438.74
32	\$606.11	\$621.26	\$606.11	\$621.26	\$622.55	\$638.11	\$622.55	\$638.11	\$560.77	\$574.79	\$560.77	\$574.79	\$410.43	\$420.69	\$410.43	\$420.69	\$438.74	\$449.01	\$438.74	\$449.01
33	\$613.80	\$629.15	\$613.80	\$629.15	\$630.45	\$646.21	\$630.45	\$646.21	\$567.88	\$582.08	\$567.88	\$582.08	\$415.63	\$426.02	\$415.63	\$426.02	\$443.10	\$453.29	\$443.10	\$453.29
34	\$621.99	\$637.54	\$621.99	\$637.54	\$638.87	\$654.84	\$638.87	\$654.84	\$575.46	\$589.85	\$575.46	\$589.85	\$421.19	\$431.72	\$421.19	\$431.72	\$449.01	\$459.60	\$449.01	\$459.60
35	\$626.09	\$641.74	\$626.09	\$641.74	\$643.08	\$659.16	\$643.08	\$659.16	\$579.25	\$593.73	\$579.25	\$593.73	\$423.96	\$434.56	\$423.96	\$434.56	\$453.29	\$463.88	\$453.29	\$463.88
36	\$630.19	\$645.94	\$630.19	\$645.94	\$647.29	\$663.47	\$647.29	\$663.47	\$583.04	\$597.62	\$583.04	\$597.62	\$426.74	\$437.41	\$426.74	\$437.41	\$453.29	\$463.88	\$453.29	\$463.88
37	\$634.29	\$650.15	\$634.29	\$650.15	\$651.50	\$667.79	\$651.50	\$667.79	\$586.84	\$601.51	\$586.84	\$601.51	\$429.51	\$440.25	\$429.51	\$440.25	\$463.88	\$474.67	\$463.88	\$474.67
38	\$638.39	\$654.35	\$638.39	\$654.35	\$655.71	\$672.10	\$655.71	\$672.10	\$590.63	\$605.40	\$590.63	\$605.40	\$432.29	\$443.10	\$432.29	\$443.10	\$463.88	\$474.67	\$463.88	\$474.67
39	\$646.59	\$662.75	\$646.59	\$662.75	\$664.13	\$680.73	\$664.13	\$680.73	\$598.21	\$613.17	\$598.21	\$613.17	\$437.84	\$448.79	\$437.84	\$448.79	\$474.67	\$485.38	\$474.67	\$485.38
40	\$654.78	\$670.26	\$654.78	\$670.26	\$672.55	\$689.11	\$672.55	\$689.11	\$605.80	\$620.88	\$605.80	\$620.88	\$443.39	\$454.39	\$443.39	\$454.39	\$485.38	\$496.47	\$485.38	\$496.47
41	\$667.08	\$677.12	\$667.08	\$677.12	\$685.18	\$702.38	\$685.18	\$702.38	\$617.17	\$632.42	\$617.17	\$632.42	\$448.79	\$459.94	\$448.79	\$459.94	\$496.47	\$507.62	\$496.47	\$507.62
42	\$678.86	\$688.86	\$678.86	\$688.86	\$697.28	\$714.68	\$697.28	\$714.68	\$628.08	\$643.52	\$628.08	\$643.52	\$459.70	\$471.19	\$459.70	\$471.19	\$507.62	\$518.71	\$507.62	\$518.71
43	\$695.26	\$705.39	\$695.26	\$705.39	\$714.12	\$730.53	\$714.12	\$730.53	\$638.53	\$654.25	\$638.53	\$654.25	\$471.08	\$482.67	\$471.08	\$482.67	\$518.71	\$530.20	\$518.71	\$530.20
44	\$715.75	\$726.23	\$715.75	\$726.23	\$735.17	\$751.82	\$735.17	\$751.82	\$648.21	\$664.17	\$648.21	\$664.17	\$482.67	\$494.36	\$482.67	\$494.36	\$530.20	\$541.69	\$530.20	\$541.69
45	\$739.83	\$749.11	\$739.83	\$749.11	\$759.91	\$776.70	\$759.91	\$776.70	\$658.48	\$674.58	\$658.48	\$674.58	\$494.36	\$506.15	\$494.36	\$506.15	\$541.69	\$553.08	\$541.69	\$553.08
46	\$768.53	\$777.81	\$768.53	\$777.81	\$789.38	\$806.47	\$789.38	\$806.47	\$668.84	\$685.13	\$668.84	\$685.13	\$506.15	\$518.04	\$506.15	\$518.04	\$553.08	\$564.57	\$553.08	\$564.57
47	\$800.80	\$809.54	\$800.80	\$809.54	\$822.53	\$839.82	\$822.53	\$839.82	\$679.29	\$695.80	\$679.29	\$695.80	\$518.04	\$530.13	\$518.04	\$530.13	\$564.57	\$576.06	\$564.57	\$576.06
48	\$837.69	\$1,001.88	\$837.69	\$1,001.88	\$860.42	\$1,029.06	\$860.42	\$1,029.06	\$775.02	\$792.92	\$775.02	\$792.92	\$530.13	\$542.32	\$530.13	\$542.32	\$576.06	\$587.55	\$576.06	\$587.55
49	\$874.07	\$1,063.74	\$874.07	\$1,063.74	\$897.78	\$1,092.60	\$897.78	\$1,092.60	\$808.68	\$826.86	\$808.68	\$826.86	\$542.32	\$554.71	\$542.32	\$554.71	\$587.55	\$600.04	\$587.55	\$600.04
50	\$915.06	\$1,120.95	\$915.06	\$1,120.95	\$939.88	\$1,151.35	\$939.88	\$1,151.35	\$846.60	\$1,037.09	\$846.60	\$1,037.09	\$554.71	\$567.30	\$554.71	\$567.30	\$600.04	\$612.73	\$600.04	\$612.73
51	\$955.53	\$1,170.52	\$955.53	\$1,170.52	\$981.46	\$1,202.29	\$981.46	\$1,202.29	\$884.05	\$1,082.96	\$884.05	\$1,082.96	\$567.30	\$580.19	\$567.30	\$580.19	\$612.73	\$625.72	\$612.73	\$625.72
52	\$1,000.11	\$1,225.13	\$1,000.11	\$1,225.13	\$1,027.24	\$1,258.37	\$1,027.24	\$1,258.37	\$925.29	\$1,133.48	\$925.29	\$1,133.48	\$580.19	\$593.38	\$580.19	\$593.38	\$625.72	\$639.01	\$625.72	\$639.01
53	\$1,045.19	\$1,280.36	\$1,045.19	\$1,280.36	\$1,073.55	\$1,315.10	\$1,073.55	\$1,315.10	\$967.00	\$1,184.58	\$967.00	\$1,184.58	\$593.38	\$606.87	\$593.38	\$606.87	\$639.01	\$652.60	\$639.01	\$652.60
54	\$1,093.87	\$1,339.99	\$1,093.87	\$1,339.99	\$1,123.54	\$1,376.34	\$1,123.54	\$1,376.34	\$1,012.03	\$1,239.74	\$1,012.03	\$1,239.74	\$606.87	\$620.66	\$606.87	\$620.66	\$652.60	\$666.49	\$652.60	\$666.49
55	\$1,142.54	\$1,399.61	\$1,142.54	\$1,399.61	\$1,173.54	\$1,437.59	\$1,173.54	\$1,437.59	\$1,057.06	\$1,294.90	\$1,057.06	\$1,294.90	\$620.66	\$634.75	\$620.66	\$634.75	\$666.49	\$680.98	\$666.49	\$680.98
56	\$1,195.31	\$1,464.25	\$1,195.31	\$1,464.25	\$1,227.74	\$1,503.98	\$1,227.74	\$1,503.98	\$1,105.89	\$1,354.72	\$1,105.89	\$1,354.72	\$634.75	\$649.14	\$634.75	\$649.14	\$680.98	\$695.67	\$680.98	\$695.67
57	\$1,248.60	\$1,529.54	\$1,248.60</																	

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

HIOS Plan ID (On Exchange) =>	33709PA1160001		33709PA1160001		33709PA1170001		33709PA1170001		33709PA1180001		33709PA1180001		33709PA1160006		33709PA1160006		33709PA1540001		33709PA1540001	
HIOS Plan ID (Off Exchange) =>	33709PA1160001		33709PA1160001		33709PA1170001		33709PA1170001		33709PA1180001		33709PA1180001		33709PA1160006		33709PA1160006		33709PA1540001		33709PA1540001	
Plan Marketing Name =>	my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 8900		my Blue Access PPO Bronze 8900		my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits		my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	
Form # =>	BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/HDHP/WDP-4		BA/PPO/HDHP/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/CAT/PPO/WDP-3		BA/CAT/PPO/WDP-3	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	AC		AC		AC		AC		AC		AC		AC		AC		AC		AC	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Catastrophic		Catastrophic	
Deductible =>	3800		3800		3800		3800		7400		7400		8900		8900		9200		9200	
Coinurance =>	50%		50%		50%		50%		100%		100%		100%		100%		100%		100%	
Copays =>	\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		N/A		N/A		N/A		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP	
OOP Maximum =>	9200		9200		9200		9200		7400		7400		8900		8900		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$254.71	\$254.71	\$254.71	\$254.71	\$265.35	\$265.35	\$265.35	\$265.35	\$256.14	\$256.14	\$256.14	\$256.14	\$224.47	\$224.47	\$224.47	\$224.47	\$188.76	\$188.76	\$188.76	\$188.76
15	\$277.36	\$277.36	\$277.36	\$277.36	\$288.93	\$288.93	\$288.93	\$288.93	\$278.91	\$278.91	\$278.91	\$278.91	\$244.43	\$244.43	\$244.43	\$244.43	\$205.53	\$205.53	\$205.53	\$205.53
16	\$286.01	\$286.01	\$286.01	\$286.01	\$297.95	\$297.95	\$297.95	\$297.95	\$287.62	\$287.62	\$287.62	\$287.62	\$252.06	\$252.06	\$252.06	\$252.06	\$211.95	\$211.95	\$211.95	\$211.95
17	\$294.67	\$294.67	\$294.67	\$294.67	\$306.97	\$306.97	\$306.97	\$306.97	\$296.32	\$296.32	\$296.32	\$296.32	\$259.69	\$259.69	\$259.69	\$259.69	\$218.36	\$218.36	\$218.36	\$218.36
18	\$303.99	\$303.99	\$303.99	\$303.99	\$316.68	\$316.68	\$316.68	\$316.68	\$305.70	\$305.70	\$305.70	\$305.70	\$267.90	\$267.90	\$267.90	\$267.90	\$225.27	\$225.27	\$225.27	\$225.27
19	\$313.32	\$313.32	\$313.32	\$313.32	\$326.40	\$326.40	\$326.40	\$326.40	\$315.08	\$315.08	\$315.08	\$315.08	\$276.12	\$276.12	\$276.12	\$276.12	\$232.18	\$232.18	\$232.18	\$232.18
20	\$322.97	\$322.97	\$322.97	\$322.97	\$336.45	\$336.45	\$336.45	\$336.45	\$324.79	\$324.79	\$324.79	\$324.79	\$284.63	\$284.63	\$284.63	\$284.63	\$239.34	\$239.34	\$239.34	\$239.34
21	\$332.96	\$341.28	\$332.96	\$341.28	\$346.86	\$355.53	\$346.86	\$355.53	\$334.83	\$343.20	\$334.83	\$343.20	\$293.43	\$300.77	\$293.43	\$300.77	\$246.74	\$252.91	\$246.74	\$252.91
22	\$332.96	\$341.28	\$332.96	\$341.28	\$346.86	\$355.53	\$346.86	\$355.53	\$334.83	\$343.20	\$334.83	\$343.20	\$293.43	\$300.77	\$293.43	\$300.77	\$246.74	\$252.91	\$246.74	\$252.91
23	\$332.96	\$341.28	\$332.96	\$341.28	\$346.86	\$355.53	\$346.86	\$355.53	\$334.83	\$343.20	\$334.83	\$343.20	\$293.43	\$300.77	\$293.43	\$300.77	\$246.74	\$252.91	\$246.74	\$252.91
24	\$332.96	\$341.28	\$332.96	\$341.28	\$346.86	\$355.53	\$346.86	\$355.53	\$334.83	\$343.20	\$334.83	\$343.20	\$293.43	\$300.77	\$293.43	\$300.77	\$246.74	\$252.91	\$246.74	\$252.91
25	\$334.29	\$342.65	\$334.29	\$342.65	\$348.25	\$356.96	\$348.25	\$356.96	\$336.17	\$344.57	\$336.17	\$344.57	\$294.60	\$301.97	\$294.60	\$301.97	\$247.73	\$252.92	\$247.73	\$252.92
26	\$340.95	\$349.47	\$340.95	\$349.47	\$355.18	\$364.06	\$355.18	\$364.06	\$342.87	\$351.44	\$342.87	\$351.44	\$300.47	\$307.98	\$300.47	\$307.98	\$252.66	\$258.98	\$252.66	\$258.98
27	\$348.94	\$357.66	\$348.94	\$357.66	\$363.51	\$372.60	\$363.51	\$372.60	\$350.90	\$359.67	\$350.90	\$359.67	\$307.51	\$315.20	\$307.51	\$315.20	\$258.58	\$265.04	\$258.58	\$265.04
28	\$361.93	\$370.98	\$361.93	\$370.98	\$377.04	\$386.47	\$377.04	\$386.47	\$363.96	\$373.06	\$363.96	\$373.06	\$318.96	\$326.93	\$318.96	\$326.93	\$268.21	\$274.92	\$268.21	\$274.92
29	\$372.58	\$381.89	\$372.58	\$381.89	\$388.14	\$397.84	\$388.14	\$397.84	\$374.67	\$384.04	\$374.67	\$384.04	\$326.35	\$336.56	\$326.35	\$336.56	\$276.10	\$283.00	\$276.10	\$283.00
30	\$387.36	\$397.91	\$387.36	\$397.91	\$393.69	\$403.53	\$393.69	\$403.53	\$380.03	\$389.53	\$380.03	\$389.53	\$333.04	\$341.37	\$333.04	\$341.37	\$280.05	\$287.05	\$280.05	\$287.05
31	\$385.90	\$395.55	\$385.90	\$395.55	\$402.01	\$412.06	\$402.01	\$412.06	\$388.07	\$397.77	\$388.07	\$397.77	\$340.09	\$348.59	\$340.09	\$348.59	\$293.12	\$298.97	\$293.12	\$298.97
32	\$393.89	\$403.74	\$393.89	\$403.74	\$410.34	\$420.60	\$410.34	\$420.60	\$386.10	\$406.00	\$386.10	\$406.00	\$347.13	\$355.81	\$347.13	\$355.81	\$291.89	\$299.19	\$291.89	\$299.19
33	\$398.89	\$408.86	\$398.89	\$408.86	\$415.54	\$425.93	\$415.54	\$425.93	\$401.13	\$411.16	\$401.13	\$411.16	\$351.53	\$360.32	\$351.53	\$360.32	\$302.98	\$309.59	\$302.98	\$309.59
34	\$404.21	\$414.32	\$404.21	\$414.32	\$421.09	\$431.62	\$421.09	\$431.62	\$406.48	\$416.64	\$406.48	\$416.64	\$356.22	\$365.13	\$356.22	\$365.13	\$307.03	\$314.08	\$307.03	\$314.08
35	\$406.88	\$417.05	\$406.88	\$417.05	\$423.86	\$434.46	\$423.86	\$434.46	\$409.16	\$419.39	\$409.16	\$419.39	\$358.57	\$367.53	\$358.57	\$367.53	\$301.52	\$309.06	\$301.52	\$309.06
36	\$409.54	\$419.78	\$409.54	\$419.78	\$426.64	\$437.31	\$426.64	\$437.31	\$411.84	\$422.14	\$411.84	\$422.14	\$369.92	\$369.94	\$369.92	\$369.94	\$303.49	\$311.08	\$303.49	\$311.08
37	\$412.20	\$422.51	\$412.20	\$422.51	\$429.41	\$440.15	\$429.41	\$440.15	\$414.52	\$424.88	\$414.52	\$424.88	\$363.27	\$372.35	\$363.27	\$372.35	\$305.46	\$313.10	\$305.46	\$313.10
38	\$414.87	\$425.24	\$414.87	\$425.24	\$432.19	\$442.99	\$432.19	\$442.99	\$417.20	\$427.63	\$417.20	\$427.63	\$365.61	\$374.75	\$365.61	\$374.75	\$307.44	\$315.13	\$307.44	\$315.13
39	\$420.20	\$430.71	\$420.20	\$430.71	\$437.74	\$448.68	\$437.74	\$448.68	\$422.56	\$433.12	\$422.56	\$433.12	\$370.31	\$379.57	\$370.31	\$379.57	\$311.39	\$319.17	\$311.39	\$319.17
40	\$425.52	\$468.07	\$425.52	\$468.07	\$443.29	\$487.62	\$443.29	\$487.62	\$427.91	\$470.70	\$427.91	\$470.70	\$375.00	\$412.50	\$375.00	\$412.50	\$313.33	\$346.86	\$313.33	\$346.86
41	\$433.51	\$479.03	\$433.51	\$479.03	\$451.61	\$499.03	\$451.61	\$499.03	\$435.95	\$481.72	\$435.95	\$481.72	\$382.05	\$422.17	\$382.05	\$422.17	\$321.26	\$354.99	\$321.26	\$354.99
42	\$441.17	\$490.58	\$441.17	\$490.58	\$459.59	\$511.06	\$459.59	\$511.06	\$443.65	\$493.34	\$443.65	\$493.34	\$388.79	\$432.33	\$388.79	\$432.33	\$326.93	\$363.55	\$326.93	\$363.55
43	\$451.83	\$506.50	\$451.83	\$506.50	\$470.69	\$527.64	\$470.69	\$527.64	\$454.36	\$509.34	\$454.36	\$509.34	\$398.18	\$446.36	\$398.18	\$446.36	\$334.83	\$375.34	\$334.83	\$375.34
44	\$465.15	\$526.55	\$465.15	\$526.55	\$484.56	\$548.52	\$484.56	\$548.52	\$467.76	\$529.50	\$467.76	\$529.50	\$409.92	\$464.03	\$409.92	\$464.03	\$344.70	\$390.20	\$344.70	\$390.20
45	\$480.79	\$550.50	\$480.79	\$550.50	\$500.87	\$573.50	\$500.87	\$573.50	\$483.49	\$553.60	\$483.49	\$553.60	\$423.71	\$485.15	\$423.71	\$485.15	\$356.29	\$407.95	\$356.29	\$407.95
46	\$499.44	\$579.35	\$499.44	\$579.35	\$520.29	\$603.54	\$520.29	\$603.54	\$502.25	\$582.61	\$502.25	\$582.61	\$440.15	\$510.57	\$440.15	\$510.57	\$370.11	\$429.33	\$370.11	\$429.33
47	\$520.42	\$612.53	\$520.42	\$612.53	\$542.14	\$638.10	\$542.14	\$638.10	\$523.34	\$615.97	\$523.34	\$615.97	\$458.63	\$539.81	\$458.63	\$539.81	\$385.65	\$453.91	\$385.65	\$453.91
48	\$544.39	\$651.09	\$544.39	\$651.09	\$567.12	\$678.28	\$567.12	\$678.28	\$547.45	\$654.75	\$547.45	\$654.75	\$479.76	\$573.79	\$479.76	\$573.79	\$403.42	\$482.49	\$403.42	\$482.49
49	\$568.03	\$691.29	\$568.03	\$691.29	\$591.74	\$720.15	\$591.74	\$720.15	\$571.22	\$695.17	\$571.22	\$695.17	\$500.59	\$609.22	\$500.59	\$609.22	\$420.94	\$512.28	\$420.94	\$512.28
50	\$594.67	\$728.47	\$594.67	\$728.47	\$619.49	\$758.88	\$619.49	\$758.88	\$598.01	\$732.56	\$598.01	\$732.56	\$524.07	\$641.99	\$524.07	\$641.99	\$440.68	\$539.83	\$440.68	\$539.83
51	\$760.97	\$976.69	\$760.97	\$976.69	\$766.89	\$972.44	\$766.89	\$972.44	\$764.96	\$964.26	\$764.96	\$964.26	\$547.25	\$670.38	\$547.25	\$670.38	\$460.17	\$563.71	\$460.17	\$563.71
52	\$649.94	\$796.18	\$649.94	\$796.18	\$677.07	\$829.41	\$677.07	\$829.41	\$653.59	\$800.65	\$653.59	\$800.65	\$572.78	\$701.66	\$572.78	\$701.66	\$481.64	\$590.01	\$481.64	\$590.01
53	\$679.24	\$832.07	\$679.24	\$832.07	\$707.59	\$866.80	\$707.59	\$866.80	\$683.05	\$836.74	\$683.05	\$836.74	\$598.60	\$733.29	\$598.60	\$733.29	\$503.35	\$616.60	\$503.35	\$616.60
54	\$710.87	\$870.82	\$710.87	\$870.82	\$740.55	\$907.17	\$740.55	\$907.17	\$714.86	\$875.70	\$714.86	\$875.70	\$626.47	\$767.43	\$626.47	\$767.43	\$526.79	\$645.32	\$526.79	\$645.32
55	\$742.50	\$909.56	\$742.50	\$909.56	\$773.50	\$947.54	\$773.50	\$947.54	\$746.67	\$914.67	\$746.67	\$914.67	\$654.35	\$801.58	\$654.35	\$801.58	\$550.23	\$674.03	\$550.23	\$674.03
56	\$776.80	\$951.58	\$776.80	\$951.58	\$809.22	\$991.29	\$809.22	\$991.29	\$781.16	\$956.92	\$781.16	\$956.92	\$684.57	\$838.60	\$684.57	\$838.60	\$575.64	\$705.16	\$575.64	\$705.16
57	\$811.42	\$993.99	\$811.42	\$993.99	\$845.30	\$														

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

HIOS Plan ID (On Exchange)=>	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	
HIOS Plan ID (Off Exchange)=>	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1380001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	33709PA1390001	
Plan Marketing Name =>	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	
Form # =>	BA/PPO/Premier/WDP-3	BA/PPO/Premier/WDP-3	BA/PPO/Premier/WDP-3	BA/PPO/Premier/WDP-3	BA/PPO/Premier/WDP-3	BA/PPO/Premier/WDP-3	BA/PPO/Premier/WDP-3	BA/PPO/Premier/WDP-3	BA/PPO/Premier/WDP-3	BA/PPO/Premier/ADV/WDP-3	BA/PPO/Premier/ADV/WDP-3	BA/PPO/Premier/ADV/WDP-3	BA/PPO/Premier/ADV/WDP-3	BA/PPO/Premier/ADV/WDP-3	BA/PPO/Premier/ADV/WDP-3	BA/PPO/Premier/ADV/WDP-3	BA/PPO/Premier/ADV/WDP-3	BA/PPO/Premier/ADV/WDP-3	BA/PPO/Premier/ADV/WDP-3	
Rating Area =>	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9	Area 10	
Network =>	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible =>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Coinurance =>	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	
Copays =>	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	
OOP Maximum =>	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
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	\$398.49	\$398.49	\$398.49	\$398.49	\$398.49	\$398.49	\$398.49	\$398.49	\$398.49	\$440.88	\$440.88	\$409.12	\$409.12	\$409.12	\$409.12	\$409.12	\$409.12	\$409.12	\$452.65	\$452.65
15	\$433.91	\$433.91	\$433.91	\$433.91	\$433.91	\$433.91	\$433.91	\$433.91	\$433.91	\$480.07	\$480.07	\$445.49	\$445.49	\$445.49	\$445.49	\$445.49	\$445.49	\$445.49	\$492.89	\$492.89
16	\$447.45	\$447.45	\$447.45	\$447.45	\$447.45	\$447.45	\$447.45	\$447.45	\$447.45	\$495.06	\$495.06	\$459.39	\$459.39	\$459.39	\$459.39	\$459.39	\$459.39	\$459.39	\$508.27	\$508.27
17	\$461.00	\$461.00	\$461.00	\$461.00	\$461.00	\$461.00	\$461.00	\$461.00	\$461.00	\$510.04	\$510.04	\$473.30	\$473.30	\$473.30	\$473.30	\$473.30	\$473.30	\$473.30	\$523.65	\$523.65
18	\$475.58	\$475.58	\$475.58	\$475.58	\$475.58	\$475.58	\$475.58	\$475.58	\$475.58	\$526.18	\$526.18	\$488.27	\$488.27	\$488.27	\$488.27	\$488.27	\$488.27	\$488.27	\$540.22	\$540.22
19	\$490.17	\$490.17	\$490.17	\$490.17	\$490.17	\$490.17	\$490.17	\$490.17	\$490.17	\$542.32	\$542.32	\$503.25	\$503.25	\$503.25	\$503.25	\$503.25	\$503.25	\$503.25	\$556.79	\$556.79
20	\$505.27	\$505.27	\$505.27	\$505.27	\$505.27	\$505.27	\$505.27	\$505.27	\$505.27	\$559.03	\$559.03	\$518.76	\$518.76	\$518.76	\$518.76	\$518.76	\$518.76	\$518.76	\$573.95	\$573.95
21	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$576.32	\$576.32	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$591.70	\$591.70
22	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$576.32	\$576.32	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$591.70	\$591.70
23	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$576.32	\$576.32	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$591.70	\$591.70
24	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$576.32	\$576.32	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$591.70	\$591.70
25	\$522.98	\$536.05	\$522.98	\$536.05	\$522.98	\$536.05	\$522.98	\$536.05	\$522.98	\$593.10	\$593.10	\$536.94	\$536.94	\$550.36	\$536.94	\$550.36	\$536.94	\$550.36	\$594.07	\$608.92
26	\$533.40	\$546.74	\$533.40	\$546.74	\$533.40	\$546.74	\$533.40	\$546.74	\$533.40	\$590.15	\$604.90	\$547.64	\$561.33	\$547.64	\$561.33	\$547.64	\$561.33	\$547.64	\$605.90	\$621.05
27	\$545.90	\$559.55	\$545.90	\$559.55	\$545.90	\$559.55	\$545.90	\$559.55	\$545.90	\$603.98	\$619.08	\$560.47	\$574.48	\$560.47	\$574.48	\$560.47	\$574.48	\$560.47	\$620.10	\$635.60
28	\$566.22	\$580.38	\$566.22	\$580.38	\$566.22	\$580.38	\$566.22	\$580.38	\$566.22	\$642.12	\$642.12	\$581.33	\$595.86	\$581.33	\$595.86	\$581.33	\$595.86	\$581.33	\$643.18	\$659.26
29	\$582.89	\$597.46	\$582.89	\$597.46	\$582.89	\$597.46	\$582.89	\$597.46	\$582.89	\$644.90	\$661.02	\$598.44	\$613.40	\$598.44	\$613.40	\$598.44	\$613.40	\$598.44	\$662.11	\$678.66
30	\$606.00	\$606.00	\$591.22	\$606.00	\$591.22	\$606.00	\$591.22	\$606.00	\$591.22	\$606.00	\$654.12	\$670.47	\$607.00	\$622.18	\$607.00	\$622.18	\$607.00	\$622.18	\$671.58	\$688.37
31	\$603.72	\$618.81	\$603.72	\$618.81	\$603.72	\$618.81	\$603.72	\$618.81	\$603.72	\$618.81	\$667.95	\$684.65	\$619.83	\$635.33	\$619.83	\$635.33	\$619.83	\$635.33	\$685.78	\$702.92
32	\$616.22	\$631.63	\$616.22	\$631.63	\$616.22	\$631.63	\$616.22	\$631.63	\$616.22	\$631.63	\$668.79	\$698.83	\$632.67	\$648.49	\$632.67	\$648.49	\$632.67	\$648.49	\$699.98	\$717.48
33	\$624.04	\$639.64	\$624.04	\$639.64	\$624.04	\$639.64	\$624.04	\$639.64	\$624.04	\$690.43	\$707.69	\$640.69	\$665.71	\$640.69	\$665.71	\$640.69	\$665.71	\$640.69	\$708.86	\$726.58
34	\$648.18	\$663.37	\$648.18	\$663.37	\$648.18	\$663.37	\$648.18	\$663.37	\$648.18	\$699.65	\$717.14	\$649.25	\$665.48	\$649.25	\$665.48	\$649.25	\$665.48	\$649.25	\$718.32	\$736.28
35	\$636.54	\$652.45	\$636.54	\$652.45	\$636.54	\$652.45	\$636.54	\$652.45	\$636.54	\$704.26	\$721.87	\$653.53	\$669.87	\$653.53	\$669.87	\$653.53	\$669.87	\$653.53	\$669.87	\$741.14
36	\$640.71	\$656.73	\$640.71	\$656.73	\$640.71	\$656.73	\$640.71	\$656.73	\$640.71	\$696.73	\$726.59	\$657.80	\$674.25	\$657.80	\$674.25	\$657.80	\$674.25	\$657.80	\$727.79	\$745.98
37	\$644.87	\$660.99	\$644.87	\$660.99	\$644.87	\$660.99	\$644.87	\$660.99	\$644.87	\$713.48	\$731.32	\$662.08	\$678.63	\$662.08	\$678.63	\$662.08	\$678.63	\$662.08	\$732.52	\$750.83
38	\$665.24	\$665.27	\$649.04	\$665.27	\$649.04	\$665.27	\$649.04	\$665.27	\$649.04	\$665.27	\$718.09	\$736.04	\$666.36	\$683.02	\$666.36	\$683.02	\$666.36	\$683.02	\$737.26	\$755.69
39	\$657.38	\$673.81	\$657.38	\$673.81	\$657.38	\$673.81	\$657.38	\$673.81	\$657.38	\$727.32	\$745.50	\$674.92	\$691.79	\$674.92	\$691.79	\$674.92	\$691.79	\$674.92	\$746.73	\$765.40
40	\$665.71	\$732.28	\$665.71	\$732.28	\$665.71	\$732.28	\$665.71	\$732.28	\$665.71	\$732.28	\$736.54	\$810.19	\$683.47	\$751.82	\$683.47	\$751.82	\$683.47	\$751.82	\$756.19	\$831.81
41	\$678.21	\$749.42	\$678.21	\$749.42	\$678.21	\$749.42	\$678.21	\$749.42	\$678.21	\$750.37	\$829.16	\$696.31	\$769.42	\$696.31	\$769.42	\$696.31	\$769.42	\$696.31	\$770.39	\$851.28
42	\$690.19	\$767.49	\$690.19	\$767.49	\$690.19	\$767.49	\$690.19	\$767.49	\$690.19	\$767.49	\$829.16	\$708.61	\$787.97	\$708.61	\$787.97	\$708.61	\$787.97	\$708.61	\$784.00	\$871.81
43	\$706.86	\$792.39	\$706.86	\$792.39	\$706.86	\$792.39	\$706.86	\$792.39	\$706.86	\$792.39	\$876.70	\$725.72	\$813.53	\$725.72	\$813.53	\$725.72	\$813.53	\$725.72	\$813.53	\$900.10
44	\$727.70	\$823.76	\$727.70	\$823.76	\$727.70	\$823.76	\$727.70	\$823.76	\$727.70	\$823.76	\$885.12	\$911.40	\$747.12	\$845.74	\$747.12	\$845.74	\$747.12	\$845.74	\$826.60	\$935.71
45	\$752.18	\$861.25	\$752.18	\$861.25	\$752.18	\$861.25	\$752.18	\$861.25	\$752.18	\$861.25	\$952.88	\$772.25	\$884.23	\$772.25	\$884.23	\$772.25	\$884.23	\$772.25	\$884.23	\$978.30
46	\$781.35	\$906.37	\$781.35	\$906.37	\$781.35	\$906.37	\$781.35	\$906.37	\$781.35	\$906.37	\$864.48	\$1,002.80	\$802.20	\$930.55	\$802.20	\$930.55	\$802.20	\$930.55	\$887.55	\$1,029.56
47	\$958.28	\$814.17	\$958.28	\$814.17	\$958.28	\$814.17	\$958.28	\$814.17	\$958.28	\$900.79	\$1,060.23	\$835.89	\$983.84	\$835.89	\$983.84	\$835.89	\$983.84	\$835.89	\$924.83	\$1,088.52
48	\$851.67	\$1,018.60	\$851.67	\$1,018.60	\$851.67	\$1,018.60	\$851.67	\$1,018.60	\$851.67	\$1,018.60	\$942.28	\$1,126.97	\$874.40	\$1,045.78	\$874.40	\$1,045.78	\$874.40	\$1,045.78	\$967.43	\$1,157.05
49	\$888.66	\$1,081.50	\$888.66	\$1,081.50	\$888.66	\$1,081.50	\$888.66	\$1,081.50	\$888.66	\$1,081.50	\$983.20	\$1,196.55	\$912.37	\$1,110.35	\$912.37	\$1,110.35	\$912.37	\$1,110.35	\$1,009.44	\$1,228.49
50	\$930.33																			

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

HIOS Plan ID (On Exchange)=>	33709PA1370003		33709PA1370003		33709PA1370003		33709PA1370003		33709PA1370003		33709PA1410007		33709PA1410007		33709PA1410007		33709PA1410007		33709PA1410007	
HIOS Plan ID (Off Exchange)=>	33709PA1370003		33709PA1370003		33709PA1370003		33709PA1370003		33709PA1370003		33709PA1410007		33709PA1410007		33709PA1410007		33709PA1410007		33709PA1410007	
Plan Marketing Name =>	my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1500		my Blue Access PPO Gold 1500		my Blue Access PPO Gold 1500		my Blue Access PPO Gold 1500		my Blue Access PPO Gold 1500	
Form # =>	BA/PPO/HDHP/WDP-4		BA/PPO/HDHP/WDP-4		BA/PPO/HDHP/WDP-4		BA/PPO/HDHP/WDP-4		BA/PPO/HDHP/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 1		Area 2		Area 4		Area 5		Area 6		Area 1		Area 2		Area 4		Area 5		Area 6	
Network =>	AD		AD		AD		AD		AD		AD		AD		AD		AD		AD	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	1700		1700		1700		1700		1700		1500		1500		1500		1500		1500	
Coinurance =>	80%		80%		80%		80%		80%		70%		70%		70%		70%		70%	
Copays =>	\$20 after Ded. PCP		\$20 after Ded. PCP		\$20 after Ded. PCP		\$20 after Ded. PCP		\$20 after Ded. PCP		\$35 PCP		\$35 PCP		\$35 PCP		\$35 PCP		\$35 PCP	
OOP Maximum =>	5700		5700		5700		5700		5700		8300		8300		8300		8300		8300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$351.46	\$351.46	\$351.46	\$351.46	\$351.46	\$351.46	\$351.46	\$351.46	\$351.46	\$388.85	\$388.85	\$352.61	\$352.61	\$352.61	\$352.61	\$352.61	\$352.61	\$352.61	\$390.13	\$390.13
15	\$382.70	\$382.70	\$382.70	\$382.70	\$382.70	\$382.70	\$382.70	\$382.70	\$382.70	\$423.41	\$423.41	\$383.95	\$383.95	\$383.95	\$383.95	\$383.95	\$383.95	\$383.95	\$424.81	\$424.81
16	\$394.64	\$394.64	\$394.64	\$394.64	\$394.64	\$394.64	\$394.64	\$394.64	\$394.64	\$436.63	\$436.63	\$395.94	\$395.94	\$395.94	\$395.94	\$395.94	\$395.94	\$395.94	\$438.06	\$438.06
17	\$406.59	\$406.59	\$406.59	\$406.59	\$406.59	\$406.59	\$406.59	\$406.59	\$406.59	\$449.85	\$449.85	\$407.92	\$407.92	\$407.92	\$407.92	\$407.92	\$407.92	\$407.92	\$451.32	\$451.32
18	\$419.45	\$419.45	\$419.45	\$419.45	\$419.45	\$419.45	\$419.45	\$419.45	\$419.45	\$464.08	\$464.08	\$420.83	\$420.83	\$420.83	\$420.83	\$420.83	\$420.83	\$420.83	\$465.60	\$465.60
19	\$432.31	\$432.31	\$432.31	\$432.31	\$432.31	\$432.31	\$432.31	\$432.31	\$432.31	\$478.31	\$478.31	\$433.74	\$433.74	\$433.74	\$433.74	\$433.74	\$433.74	\$433.74	\$479.88	\$479.88
20	\$445.64	\$445.64	\$445.64	\$445.64	\$445.64	\$445.64	\$445.64	\$445.64	\$445.64	\$493.05	\$493.05	\$447.10	\$447.10	\$447.10	\$447.10	\$447.10	\$447.10	\$447.10	\$494.67	\$494.67
21	\$459.42	\$459.42	\$459.42	\$459.42	\$459.42	\$459.42	\$459.42	\$459.42	\$459.42	\$508.30	\$508.30	\$460.93	\$460.93	\$460.93	\$460.93	\$460.93	\$460.93	\$460.93	\$509.97	\$509.97
22	\$459.42	\$470.91	\$459.42	\$470.91	\$459.42	\$470.91	\$459.42	\$470.91	\$459.42	\$521.01	\$521.01	\$460.93	\$472.45	\$460.93	\$472.45	\$460.93	\$472.45	\$460.93	\$509.97	\$522.72
23	\$459.42	\$470.91	\$459.42	\$470.91	\$459.42	\$470.91	\$459.42	\$470.91	\$459.42	\$508.30	\$508.30	\$460.93	\$472.45	\$460.93	\$472.45	\$460.93	\$472.45	\$460.93	\$509.97	\$522.72
24	\$459.42	\$470.91	\$459.42	\$470.91	\$459.42	\$470.91	\$459.42	\$470.91	\$459.42	\$508.30	\$508.30	\$460.93	\$472.45	\$460.93	\$472.45	\$460.93	\$472.45	\$460.93	\$509.97	\$522.72
25	\$461.26	\$472.79	\$461.26	\$472.79	\$461.26	\$472.79	\$461.26	\$472.79	\$461.26	\$510.33	\$510.33	\$462.77	\$474.34	\$462.77	\$474.34	\$462.77	\$474.34	\$462.77	\$512.01	\$524.81
26	\$470.45	\$482.21	\$470.45	\$482.21	\$470.45	\$482.21	\$470.45	\$482.21	\$470.45	\$520.50	\$520.50	\$471.99	\$483.79	\$471.99	\$483.79	\$471.99	\$483.79	\$471.99	\$522.21	\$535.27
27	\$481.47	\$493.51	\$481.47	\$493.51	\$481.47	\$493.51	\$481.47	\$493.51	\$481.47	\$532.70	\$532.70	\$483.05	\$495.13	\$483.05	\$495.13	\$483.05	\$495.13	\$483.05	\$534.45	\$547.81
28	\$499.39	\$511.87	\$499.39	\$511.87	\$499.39	\$511.87	\$499.39	\$511.87	\$499.39	\$552.52	\$552.52	\$501.03	\$513.56	\$501.03	\$513.56	\$501.03	\$513.56	\$501.03	\$554.34	\$568.20
29	\$514.09	\$526.94	\$514.09	\$526.94	\$514.09	\$526.94	\$514.09	\$526.94	\$514.09	\$568.79	\$568.79	\$515.78	\$528.67	\$515.78	\$528.67	\$515.78	\$528.67	\$515.78	\$570.66	\$584.93
30	\$521.44	\$534.48	\$521.44	\$534.48	\$521.44	\$534.48	\$521.44	\$534.48	\$521.44	\$576.92	\$576.92	\$523.16	\$536.24	\$523.16	\$536.24	\$523.16	\$536.24	\$523.16	\$578.82	\$593.29
31	\$532.47	\$545.78	\$532.47	\$545.78	\$532.47	\$545.78	\$532.47	\$545.78	\$532.47	\$589.12	\$589.12	\$534.22	\$547.58	\$534.22	\$547.58	\$534.22	\$547.58	\$534.22	\$591.06	\$605.84
32	\$543.49	\$557.08	\$543.49	\$557.08	\$543.49	\$557.08	\$543.49	\$557.08	\$543.49	\$601.32	\$601.32	\$545.28	\$558.91	\$545.28	\$558.91	\$545.28	\$558.91	\$545.28	\$603.29	\$618.37
33	\$550.39	\$564.15	\$550.39	\$564.15	\$550.39	\$564.15	\$550.39	\$564.15	\$550.39	\$624.16	\$624.16	\$552.19	\$565.99	\$552.19	\$565.99	\$552.19	\$565.99	\$552.19	\$610.94	\$626.21
34	\$557.74	\$571.68	\$557.74	\$571.68	\$557.74	\$571.68	\$557.74	\$571.68	\$557.74	\$617.08	\$617.08	\$559.57	\$573.56	\$559.57	\$573.56	\$559.57	\$573.56	\$559.57	\$619.10	\$634.58
35	\$561.41	\$575.45	\$561.41	\$575.45	\$561.41	\$575.45	\$561.41	\$575.45	\$561.41	\$621.14	\$621.14	\$563.67	\$577.34	\$563.67	\$577.34	\$563.67	\$577.34	\$563.67	\$623.18	\$638.76
36	\$565.09	\$579.22	\$565.09	\$579.22	\$565.09	\$579.22	\$565.09	\$579.22	\$565.09	\$625.21	\$625.21	\$566.94	\$581.11	\$566.94	\$581.11	\$566.94	\$581.11	\$566.94	\$627.26	\$642.94
37	\$568.76	\$582.98	\$568.76	\$582.98	\$568.76	\$582.98	\$568.76	\$582.98	\$568.76	\$629.28	\$629.28	\$570.63	\$584.90	\$570.63	\$584.90	\$570.63	\$584.90	\$570.63	\$631.34	\$647.12
38	\$572.44	\$586.75	\$572.44	\$586.75	\$572.44	\$586.75	\$572.44	\$586.75	\$572.44	\$633.34	\$633.34	\$574.32	\$588.68	\$574.32	\$588.68	\$574.32	\$588.68	\$574.32	\$635.42	\$651.31
39	\$579.79	\$594.28	\$579.79	\$594.28	\$579.79	\$594.28	\$579.79	\$594.28	\$579.79	\$641.47	\$641.47	\$578.69	\$593.23	\$578.69	\$593.23	\$578.69	\$593.23	\$578.69	\$638.58	\$654.97
40	\$587.14	\$645.85	\$587.14	\$645.85	\$587.14	\$645.85	\$587.14	\$645.85	\$587.14	\$645.85	\$649.61	\$714.57	\$589.07	\$647.98	\$589.07	\$647.98	\$589.07	\$647.98	\$651.74	\$716.91
41	\$598.16	\$660.97	\$598.16	\$660.97	\$598.16	\$660.97	\$598.16	\$660.97	\$598.16	\$661.81	\$731.30	\$600.13	\$663.14	\$600.13	\$663.14	\$600.13	\$663.14	\$600.13	\$663.98	\$733.70
42	\$608.73	\$676.91	\$608.73	\$676.91	\$608.73	\$676.91	\$608.73	\$676.91	\$608.73	\$676.91	\$673.50	\$748.93	\$610.73	\$673.50	\$610.73	\$673.50	\$673.50	\$610.73	\$675.71	\$751.39
43	\$623.43	\$698.87	\$623.43	\$698.87	\$623.43	\$698.87	\$623.43	\$698.87	\$623.43	\$698.87	\$773.22	\$625.48	\$701.16	\$625.48	\$701.16	\$625.48	\$701.16	\$625.48	\$701.16	\$775.77
44	\$641.81	\$726.53	\$641.81	\$726.53	\$641.81	\$726.53	\$641.81	\$726.53	\$641.81	\$726.53	\$710.10	\$803.83	\$643.92	\$728.92	\$643.92	\$728.92	\$643.92	\$728.92	\$712.43	\$806.47
45	\$663.40	\$759.59	\$663.40	\$759.59	\$663.40	\$759.59	\$663.40	\$759.59	\$663.40	\$759.59	\$733.99	\$840.42	\$665.58	\$762.09	\$665.58	\$762.09	\$665.58	\$762.09	\$736.40	\$843.18
46	\$689.13	\$799.39	\$689.13	\$799.39	\$689.13	\$799.39	\$689.13	\$799.39	\$689.13	\$799.39	\$762.45	\$884.44	\$691.40	\$802.02	\$691.40	\$802.02	\$691.40	\$802.02	\$764.96	\$887.35
47	\$718.07	\$845.17	\$718.07	\$845.17	\$718.07	\$845.17	\$718.07	\$845.17	\$718.07	\$845.17	\$794.47	\$935.09	\$720.43	\$847.95	\$720.43	\$847.95	\$720.43	\$847.95	\$797.08	\$938.16
48	\$751.15	\$898.38	\$751.15	\$898.38	\$751.15	\$898.38	\$751.15	\$898.38	\$751.15	\$898.38	\$831.07	\$993.96	\$753.62	\$901.33	\$753.62	\$901.33	\$753.62	\$901.33	\$833.80	\$997.22
49	\$783.77	\$953.85	\$783.77	\$953.85	\$783.77	\$953.85	\$783.77	\$953.85	\$783.77	\$953.85	\$867.16	\$1,055.33	\$786.35	\$956.99	\$786.35	\$956.99	\$786.35	\$956.99	\$870.01	\$1,058.80
50	\$820.52	\$1,005.14	\$820.52	\$1,005.14	\$820.52	\$1,005.14	\$820.52	\$1,005.14	\$820.52	\$1,112.08	\$823.22	\$1,008.44	\$823.22	\$1,008.44	\$823.22	\$1,008.44	\$823.22	\$1,008.44	\$910.81	\$1,115.74
51	\$856.82	\$1,049.60	\$856.82	\$1,049.60	\$856.82	\$1,049.60	\$856.82	\$1,049.60	\$856.82	\$1,161.28	\$859.63	\$1,053.05	\$859.63	\$1,053.05	\$859.63	\$1,053.05	\$859.63	\$1,053.05	\$951.09	\$1,165.09
52	\$896.79	\$1,098.57	\$896.79	\$1,098.57	\$896.79	\$1,098.57	\$896.79	\$1,098.57	\$896.79	\$1,215.45	\$899.74	\$1,102.18	\$899.74	\$1,102.18	\$899.74	\$1,102.18	\$899.74	\$1,102.18	\$995.46	\$1,219.44
53	\$937.22	\$1,148.09	\$937.22	\$1,148.09	\$937.22	\$1,148.09	\$937.22	\$1,148.09	\$937.22	\$1,270.24	\$940.30	\$1,151.87	\$940.30	\$1,151.87	\$940.30	\$1,151.87	\$940.30	\$1,151.87	\$1,040.34	\$1,274.42
54	\$980.86	\$1,201.55	\$980.86	\$1,201.55	\$980.86	\$1,201.55	\$980.86	\$1,201.55	\$980.86	\$1,329.39	\$984.09	\$1,205.51	\$984.09	\$1,205.51	\$984.09	\$1,205.51	\$984.09	\$1,205.51	\$1,088.79	\$1,333.77
55	\$1,024.51	\$1,255.02	\$1,024.51	\$1,255.02	\$1,024.51	\$1,255.02	\$1,024.51	\$1,255.02	\$1,024.51	\$1,388.55	\$1,027.87	\$1,259.14	\$1,027.87	\$1,259.14	\$1,027.87	\$1,259.14	\$1,027.87	\$1,259.14	\$1,137.23	\$1,393.11
56	\$1,071.83	\$1,312.99	\$1,071.83	\$1,312.99	\$1,071.83	\$1,312.99	\$1,071.83	\$1,312.99	\$1,071.83	\$1,452.68	\$1,075.35	\$1,317.30	\$1,075.35	\$1,317.30	\$1,075.35	\$1,317.30	\$1,075.35	\$1,317.30	\$1,189.76	\$1

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

HIOS Plan ID (On Exchange) =>	33709PA1380002		33709PA1380002		33709PA1380002		33709PA1380002		33709PA1380002		33709PA1390002		33709PA1390002		33709PA1390002		33709PA1390002		33709PA1390002	
HIOS Plan ID (Off Exchange) =>	33709PA1380002		33709PA1380002		33709PA1380002		33709PA1380002		33709PA1380002		33709PA1390002		33709PA1390002		33709PA1390002		33709PA1390002		33709PA1390002	
Plan Marketing Name =>	my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	
Form # =>	BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3	
Rating Area =>	Area 1		Area 2		Area 4		Area 5		Area 6		Area 1		Area 2		Area 4		Area 5		Area 6	
Network =>	AD		AD		AD		AD		AD		AD		AD		AD		AD		AD	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	0		0		0		0		0		0		0		0		0		0	
Coinurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP	
OOP Maximum =>	8350		8350		8350		8350		8350		8350		8350		8350		8350		8350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$449.67	\$449.67	\$449.67	\$449.67	\$449.67	\$449.67	\$449.67	\$449.67	\$497.50	\$497.50	\$460.30	\$460.30	\$460.30	\$460.30	\$460.30	\$460.30	\$460.30	\$460.30	\$509.27	\$509.27
15	\$489.64	\$489.64	\$489.64	\$489.64	\$489.64	\$489.64	\$489.64	\$489.64	\$541.72	\$541.72	\$501.22	\$501.22	\$501.22	\$501.22	\$501.22	\$501.22	\$501.22	\$501.22	\$554.54	\$554.54
16	\$504.92	\$504.92	\$504.92	\$504.92	\$504.92	\$504.92	\$504.92	\$504.92	\$558.63	\$558.63	\$516.86	\$516.86	\$516.86	\$516.86	\$516.86	\$516.86	\$516.86	\$516.86	\$571.84	\$571.84
17	\$520.20	\$520.20	\$520.20	\$520.20	\$520.20	\$520.20	\$520.20	\$520.20	\$575.54	\$575.54	\$532.50	\$532.50	\$532.50	\$532.50	\$532.50	\$532.50	\$532.50	\$532.50	\$589.15	\$589.15
18	\$536.66	\$536.66	\$536.66	\$536.66	\$536.66	\$536.66	\$536.66	\$536.66	\$593.75	\$593.75	\$549.35	\$549.35	\$549.35	\$549.35	\$549.35	\$549.35	\$549.35	\$549.35	\$607.79	\$607.79
19	\$553.12	\$553.12	\$553.12	\$553.12	\$553.12	\$553.12	\$553.12	\$553.12	\$611.96	\$611.96	\$566.20	\$566.20	\$566.20	\$566.20	\$566.20	\$566.20	\$566.20	\$566.20	\$626.43	\$626.43
20	\$570.17	\$570.17	\$570.17	\$570.17	\$570.17	\$570.17	\$570.17	\$570.17	\$630.82	\$630.82	\$583.65	\$583.65	\$583.65	\$583.65	\$583.65	\$583.65	\$583.65	\$583.65	\$645.74	\$645.74
21	\$587.80	\$602.50	\$587.80	\$602.50	\$587.80	\$602.50	\$587.80	\$602.50	\$660.33	\$666.59	\$601.70	\$616.74	\$601.70	\$616.74	\$601.70	\$616.74	\$601.70	\$616.74	\$665.71	\$665.71
22	\$587.80	\$602.50	\$587.80	\$602.50	\$587.80	\$602.50	\$587.80	\$602.50	\$660.33	\$666.59	\$601.70	\$616.74	\$601.70	\$616.74	\$601.70	\$616.74	\$601.70	\$616.74	\$665.71	\$665.71
23	\$587.80	\$602.50	\$587.80	\$602.50	\$587.80	\$602.50	\$587.80	\$602.50	\$660.33	\$666.59	\$601.70	\$616.74	\$601.70	\$616.74	\$601.70	\$616.74	\$601.70	\$616.74	\$665.71	\$665.71
24	\$587.80	\$602.50	\$587.80	\$602.50	\$587.80	\$602.50	\$587.80	\$602.50	\$660.33	\$666.59	\$601.70	\$616.74	\$601.70	\$616.74	\$601.70	\$616.74	\$601.70	\$616.74	\$665.71	\$665.71
25	\$590.15	\$604.90	\$590.15	\$604.90	\$590.15	\$604.90	\$590.15	\$604.90	\$625.93	\$669.25	\$604.11	\$619.21	\$604.11	\$619.21	\$604.11	\$619.21	\$604.11	\$619.21	\$668.37	\$668.37
26	\$601.91	\$616.96	\$601.91	\$616.96	\$601.91	\$616.96	\$601.91	\$616.96	\$661.94	\$682.59	\$616.14	\$631.54	\$616.14	\$631.54	\$616.14	\$631.54	\$616.14	\$631.54	\$681.69	\$681.69
27	\$616.01	\$631.41	\$616.01	\$631.41	\$616.01	\$631.41	\$616.01	\$631.41	\$681.55	\$698.59	\$630.58	\$646.34	\$630.58	\$646.34	\$630.58	\$646.34	\$630.58	\$646.34	\$697.66	\$697.66
28	\$638.94	\$654.91	\$638.94	\$654.91	\$638.94	\$654.91	\$638.94	\$654.91	\$706.91	\$724.58	\$654.05	\$670.40	\$654.05	\$670.40	\$654.05	\$670.40	\$654.05	\$670.40	\$723.63	\$723.63
29	\$657.75	\$674.19	\$657.75	\$674.19	\$657.75	\$674.19	\$657.75	\$674.19	\$727.72	\$745.91	\$673.30	\$690.13	\$673.30	\$690.13	\$673.30	\$690.13	\$673.30	\$690.13	\$744.93	\$744.93
30	\$667.15	\$683.83	\$667.15	\$683.83	\$667.15	\$683.83	\$667.15	\$683.83	\$738.12	\$756.57	\$682.93	\$700.00	\$682.93	\$700.00	\$682.93	\$700.00	\$682.93	\$700.00	\$755.58	\$755.58
31	\$681.26	\$698.29	\$681.26	\$698.29	\$681.26	\$698.29	\$681.26	\$698.29	\$753.73	\$772.57	\$697.37	\$714.80	\$697.37	\$714.80	\$697.37	\$714.80	\$697.37	\$714.80	\$771.56	\$771.56
32	\$695.37	\$712.75	\$695.37	\$712.75	\$695.37	\$712.75	\$695.37	\$712.75	\$769.34	\$788.57	\$711.81	\$729.61	\$711.81	\$729.61	\$711.81	\$729.61	\$711.81	\$729.61	\$787.53	\$787.53
33	\$704.18	\$721.78	\$704.18	\$721.78	\$704.18	\$721.78	\$704.18	\$721.78	\$779.10	\$798.58	\$720.84	\$738.86	\$720.84	\$738.86	\$720.84	\$738.86	\$720.84	\$738.86	\$797.52	\$797.52
34	\$713.59	\$731.43	\$713.59	\$731.43	\$713.59	\$731.43	\$713.59	\$731.43	\$789.50	\$809.24	\$730.46	\$748.72	\$730.46	\$748.72	\$730.46	\$748.72	\$730.46	\$748.72	\$808.17	\$808.17
35	\$718.29	\$736.25	\$718.29	\$736.25	\$718.29	\$736.25	\$718.29	\$736.25	\$794.70	\$814.57	\$735.28	\$753.66	\$735.28	\$753.66	\$735.28	\$753.66	\$735.28	\$753.66	\$813.50	\$813.50
36	\$722.99	\$741.06	\$722.99	\$741.06	\$722.99	\$741.06	\$722.99	\$741.06	\$799.91	\$819.91	\$740.09	\$758.59	\$740.09	\$758.59	\$740.09	\$758.59	\$740.09	\$758.59	\$818.82	\$818.82
37	\$727.70	\$745.89	\$727.70	\$745.89	\$727.70	\$745.89	\$727.70	\$745.89	\$805.11	\$825.24	\$744.90	\$763.52	\$744.90	\$763.52	\$744.90	\$763.52	\$744.90	\$763.52	\$824.15	\$824.15
38	\$732.40	\$750.71	\$732.40	\$750.71	\$732.40	\$750.71	\$732.40	\$750.71	\$810.31	\$830.57	\$749.72	\$768.46	\$749.72	\$768.46	\$749.72	\$768.46	\$749.72	\$768.46	\$829.47	\$829.47
39	\$741.80	\$760.35	\$741.80	\$760.35	\$741.80	\$760.35	\$741.80	\$760.35	\$820.72	\$841.24	\$759.35	\$778.33	\$759.35	\$778.33	\$759.35	\$778.33	\$759.35	\$778.33	\$840.13	\$840.13
40	\$751.21	\$826.33	\$751.21	\$826.33	\$751.21	\$826.33	\$751.21	\$826.33	\$831.12	\$914.23	\$768.97	\$845.87	\$768.97	\$845.87	\$768.97	\$845.87	\$768.97	\$845.87	\$850.78	\$850.78
41	\$765.32	\$845.68	\$765.32	\$845.68	\$765.32	\$845.68	\$765.32	\$845.68	\$846.73	\$935.64	\$783.41	\$865.67	\$783.41	\$865.67	\$783.41	\$865.67	\$783.41	\$865.67	\$865.75	\$865.75
42	\$778.84	\$866.07	\$778.84	\$866.07	\$778.84	\$866.07	\$778.84	\$866.07	\$861.69	\$958.20	\$797.25	\$886.54	\$797.25	\$886.54	\$797.25	\$886.54	\$797.25	\$886.54	\$887.07	\$887.07
43	\$797.64	\$894.15	\$797.64	\$894.15	\$797.64	\$894.15	\$797.64	\$894.15	\$882.50	\$989.28	\$816.51	\$915.31	\$816.51	\$915.31	\$816.51	\$915.31	\$816.51	\$915.31	\$903.37	\$903.37
44	\$821.16	\$929.55	\$821.16	\$929.55	\$821.16	\$929.55	\$821.16	\$929.55	\$908.51	\$1,028.43	\$840.57	\$951.53	\$840.57	\$951.53	\$840.57	\$951.53	\$840.57	\$951.53	\$930.00	\$930.00
45	\$848.78	\$971.85	\$848.78	\$971.85	\$848.78	\$971.85	\$848.78	\$971.85	\$939.08	\$1,075.25	\$868.85	\$994.83	\$868.85	\$994.83	\$868.85	\$994.83	\$868.85	\$994.83	\$961.29	\$961.29
46	\$881.70	\$1,022.77	\$881.70	\$1,022.77	\$881.70	\$1,022.77	\$881.70	\$1,022.77	\$975.50	\$1,131.58	\$902.55	\$1,046.96	\$902.55	\$1,046.96	\$902.55	\$1,046.96	\$902.55	\$1,046.96	\$998.57	\$998.57
47	\$918.73	\$1,081.35	\$918.73	\$1,081.35	\$918.73	\$1,081.35	\$918.73	\$1,081.35	\$1,016.47	\$1,196.39	\$940.46	\$1,106.92	\$940.46	\$1,106.92	\$940.46	\$1,106.92	\$940.46	\$1,106.92	\$1,040.50	\$1,040.50
48	\$961.05	\$1,149.42	\$961.05	\$1,149.42	\$961.05	\$1,149.42	\$961.05	\$1,149.42	\$1,063.29	\$1,271.69	\$983.78	\$1,176.60	\$983.78	\$1,176.60	\$983.78	\$1,176.60	\$983.78	\$1,176.60	\$1,088.44	\$1,088.44
49	\$1,002.79	\$1,220.40	\$1,002.79	\$1,220.40	\$1,002.79	\$1,220.40	\$1,002.79	\$1,220.40	\$1,109.46	\$1,350.21	\$1,026.50	\$1,249.25	\$1,026.50	\$1,249.25	\$1,026.50	\$1,249.25	\$1,026.50	\$1,249.25	\$1,135.70	\$1,135.70
50	\$1,049.81	\$1,286.02	\$1,049.81	\$1,286.02	\$1,049.81	\$1,286.02	\$1,049.81	\$1,286.02	\$1,161.49	\$1,422.83	\$1,074.64	\$1,316.43	\$1,074.64	\$1,316.43	\$1,074.64	\$1,316.43	\$1,074.64	\$1,316.43	\$1,188.96	\$1,188.96
51	\$1,096.25	\$1,342.91	\$1,096.25	\$1,342.91	\$1,096.25	\$1,342.91	\$1,096.25	\$1,342.91	\$1,212.87	\$1,485.77	\$1,122.17	\$1,374.66	\$1,122.17	\$1,374.66	\$1,122.17	\$1,374.66	\$1,122.17	\$1,374.66	\$1,241.55	\$1,241.55
52	\$1,147.39	\$1,405.55	\$1,147.39	\$1,405.55	\$1,147.39	\$1,405.55	\$1,147.39	\$1,405.55	\$1,269.44	\$1,555.06	\$1,174.52	\$1,438.79	\$1,174.52	\$1,438.79	\$1,174.52	\$1,438.79	\$1,174.52	\$1,438.79	\$1,299.47	\$1,299.47
53	\$1,199.11	\$1,468.91	\$1,199.11	\$1,468.91	\$1,199.11	\$1,468.91	\$1,199.11	\$1,468.91	\$1,326.67	\$1,625.17	\$1,227.47	\$1,503.65	\$1,227.47	\$1,503.65	\$1,227.47	\$1,503.65	\$1,227.47	\$1,503.65	\$1,358.05	\$1,358.05
54	\$1,254.95	\$1,537.31	\$1,254.95	\$1,537.31	\$1,254.95	\$1,537.31	\$1,254.95	\$1,537.31	\$1,388.45	\$1,700.85	\$1,284.63	\$1,573.67	\$1,284.63	\$1,573.67	\$1,284.63	\$1,573.67	\$1,284.63	\$1,573.67	\$1,421.29	\$1,421.29
55	\$1,310.79	\$1,605.72	\$1,310.79	\$1,605.72	\$1,310.79	\$1,605.72	\$1,310.79	\$1,605.72	\$1,450.24	\$1,776.54	\$1,341.79	\$1,643.69	\$1,341.79	\$1,643.69	\$1,341.79	\$1,643.69	\$1,341.79	\$1,643.69	\$1,484.53	\$1,484.53
56	\$1,371.34	\$1,679.89	\$																	

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

HIOS Plan ID (On Exchange)=>	33709PA1410006	33709PA1410006	33709PA1410006	33709PA1410006	33709PA1410006	N/A	N/A	N/A	N/A	N/A												
HIOS Plan ID (Off Exchange)=>	33709PA1410006	33709PA1410006	33709PA1410006	33709PA1410006	33709PA1410006	33709PA1410003	33709PA1410003	33709PA1410003	33709PA1410003	33709PA1410003												
Plan Marketing Name =>	my Blue Access PPO Silver 7000	my Blue Access PPO Silver 7000	my Blue Access PPO Silver 7000	my Blue Access PPO Silver 7000	my Blue Access PPO Silver 7000	my Blue Access PPO Silver 7000	my Blue Access PPO Silver 3500	my Blue Access PPO Silver 3500	my Blue Access PPO Silver 3500	my Blue Access PPO Silver 3500												
Form # =>	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/PPO/WDP-4												
Rating Area =>	Area 1	Area 2	Area 4	Area 5	Area 6	Area 1	Area 2	Area 4	Area 5	Area 6												
Network =>	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD												
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver												
Deductible =>	7000	7000	7000	7000	7000	7000	3500	3500	3500	3500												
Coinurance =>	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%												
Copays =>	\$70 PCP	\$70 PCP	\$70 PCP	\$70 PCP	\$70 PCP	\$70 PCP	\$50 PCP	\$50 PCP	\$50 PCP	\$50 PCP												
OOP Maximum =>	9200	9200	9200	9200	9200	9200	9200	9200	9200	9200												
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes												
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$416.02	\$416.02	\$416.02	\$416.02	\$416.02	\$416.02	\$416.02	\$416.02	\$416.02	\$416.02	\$460.28	\$304.49	\$304.49	\$304.49	\$304.49	\$304.49	\$304.49	\$304.49	\$304.49	\$304.49	\$336.88	\$336.88
15	\$453.00	\$453.00	\$453.00	\$453.00	\$453.00	\$453.00	\$453.00	\$453.00	\$453.00	\$453.00	\$501.19	\$501.19	\$331.56	\$331.56	\$331.56	\$331.56	\$331.56	\$331.56	\$331.56	\$331.56	\$336.83	\$336.83
16	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$516.83	\$516.83	\$341.91	\$341.91	\$341.91	\$341.91	\$341.91	\$341.91	\$341.91	\$341.91	\$378.28	\$378.28
17	\$481.28	\$481.28	\$481.28	\$481.28	\$481.28	\$481.28	\$481.28	\$481.28	\$481.28	\$481.28	\$532.48	\$532.48	\$352.26	\$352.26	\$352.26	\$352.26	\$352.26	\$352.26	\$352.26	\$352.26	\$389.73	\$389.73
18	\$496.51	\$496.51	\$496.51	\$496.51	\$496.51	\$496.51	\$496.51	\$496.51	\$496.51	\$496.51	\$549.32	\$549.32	\$363.40	\$363.40	\$363.40	\$363.40	\$363.40	\$363.40	\$363.40	\$363.40	\$402.06	\$402.06
19	\$511.73	\$511.73	\$511.73	\$511.73	\$511.73	\$511.73	\$511.73	\$511.73	\$511.73	\$511.73	\$566.17	\$566.17	\$374.55	\$374.55	\$374.55	\$374.55	\$374.55	\$374.55	\$374.55	\$374.55	\$414.39	\$414.39
20	\$527.51	\$527.51	\$527.51	\$527.51	\$527.51	\$527.51	\$527.51	\$527.51	\$527.51	\$527.51	\$583.62	\$583.62	\$386.09	\$386.09	\$386.09	\$386.09	\$386.09	\$386.09	\$386.09	\$386.09	\$427.16	\$427.16
21	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$601.67	\$601.67	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$440.37	\$440.37
22	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$601.67	\$601.67	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$440.37	\$440.37
23	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$601.67	\$601.67	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$440.37	\$440.37
24	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$601.67	\$601.67	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$440.37	\$440.37
25	\$546.00	\$559.65	\$546.00	\$559.65	\$546.00	\$559.65	\$546.00	\$559.65	\$546.00	\$559.65	\$604.08	\$604.08	\$399.62	\$399.62	\$409.61	\$399.62	\$409.61	\$399.62	\$409.61	\$399.62	\$442.13	\$453.18
26	\$556.87	\$570.79	\$556.87	\$570.79	\$556.87	\$570.79	\$556.87	\$570.79	\$556.87	\$570.79	\$616.11	\$616.11	\$407.58	\$407.58	\$417.77	\$407.58	\$417.77	\$407.58	\$417.77	\$407.58	\$450.94	\$462.21
27	\$569.92	\$584.17	\$569.92	\$584.17	\$569.92	\$584.17	\$569.92	\$584.17	\$569.92	\$584.17	\$630.55	\$630.55	\$417.14	\$417.14	\$427.57	\$417.14	\$427.57	\$417.14	\$427.57	\$417.14	\$461.51	\$473.05
28	\$591.13	\$605.91	\$591.13	\$605.91	\$591.13	\$605.91	\$591.13	\$605.91	\$591.13	\$605.91	\$654.02	\$654.02	\$432.66	\$432.66	\$443.48	\$432.66	\$443.48	\$432.66	\$443.48	\$432.66	\$478.68	\$490.65
29	\$608.53	\$623.74	\$608.53	\$623.74	\$608.53	\$623.74	\$608.53	\$623.74	\$608.53	\$623.74	\$673.27	\$673.27	\$445.40	\$445.40	\$456.54	\$445.40	\$456.54	\$445.40	\$456.54	\$445.40	\$492.77	\$505.09
30	\$617.24	\$632.67	\$617.24	\$632.67	\$617.24	\$632.67	\$617.24	\$632.67	\$617.24	\$632.67	\$682.90	\$682.90	\$451.76	\$451.76	\$463.05	\$451.76	\$463.05	\$451.76	\$463.05	\$451.76	\$499.82	\$512.32
31	\$630.29	\$646.05	\$630.29	\$646.05	\$630.29	\$646.05	\$630.29	\$646.05	\$630.29	\$646.05	\$697.34	\$697.34	\$461.32	\$461.32	\$472.85	\$461.32	\$472.85	\$461.32	\$472.85	\$461.32	\$510.39	\$523.15
32	\$643.34	\$659.42	\$643.34	\$659.42	\$643.34	\$659.42	\$643.34	\$659.42	\$643.34	\$659.42	\$711.78	\$711.78	\$470.87	\$470.87	\$482.64	\$470.87	\$482.64	\$470.87	\$482.64	\$470.87	\$520.96	\$533.98
33	\$651.50	\$667.79	\$651.50	\$667.79	\$651.50	\$667.79	\$651.50	\$667.79	\$651.50	\$667.79	\$720.80	\$720.80	\$478.82	\$478.82	\$488.76	\$478.82	\$488.76	\$478.82	\$488.76	\$478.82	\$527.56	\$540.75
34	\$667.60	\$676.71	\$667.60	\$676.71	\$667.60	\$676.71	\$667.60	\$676.71	\$667.60	\$676.71	\$730.43	\$730.43	\$483.21	\$483.21	\$495.29	\$483.21	\$495.29	\$483.21	\$495.29	\$483.21	\$534.61	\$547.98
35	\$664.55	\$681.16	\$664.55	\$681.16	\$664.55	\$681.16	\$664.55	\$681.16	\$664.55	\$681.16	\$735.62	\$735.62	\$486.39	\$486.39	\$498.55	\$486.39	\$498.55	\$486.39	\$498.55	\$486.39	\$538.13	\$551.50
36	\$668.90	\$685.62	\$668.90	\$685.62	\$668.90	\$685.62	\$668.90	\$685.62	\$668.90	\$685.62	\$740.05	\$740.05	\$489.58	\$489.58	\$501.82	\$489.58	\$501.82	\$489.58	\$501.82	\$489.58	\$541.66	\$555.28
37	\$673.25	\$690.08	\$673.25	\$690.08	\$673.25	\$690.08	\$673.25	\$690.08	\$673.25	\$690.08	\$744.87	\$744.87	\$492.76	\$492.76	\$505.08	\$492.76	\$505.08	\$492.76	\$505.08	\$492.76	\$545.18	\$558.81
38	\$677.60	\$694.54	\$677.60	\$694.54	\$677.60	\$694.54	\$677.60	\$694.54	\$677.60	\$694.54	\$749.68	\$749.68	\$495.95	\$495.95	\$508.35	\$495.95	\$508.35	\$495.95	\$508.35	\$495.95	\$548.70	\$562.42
39	\$686.30	\$703.46	\$686.30	\$703.46	\$686.30	\$703.46	\$686.30	\$703.46	\$686.30	\$703.46	\$759.31	\$759.31	\$498.55	\$498.55	\$514.87	\$498.55	\$514.87	\$498.55	\$514.87	\$498.55	\$551.75	\$569.64
40	\$695.00	\$712.42	\$695.00	\$712.42	\$695.00	\$712.42	\$695.00	\$712.42	\$695.00	\$712.42	\$769.00	\$769.00	\$508.68	\$508.68	\$527.39	\$508.68	\$527.39	\$508.68	\$527.39	\$508.68	\$559.55	\$579.00
41	\$708.05	\$724.46	\$708.05	\$724.46	\$708.05	\$724.46	\$708.05	\$724.46	\$708.05	\$724.46	\$783.37	\$783.37	\$518.24	\$518.24	\$532.66	\$518.24	\$532.66	\$518.24	\$532.66	\$518.24	\$572.66	\$593.56
42	\$720.56	\$737.96	\$720.56	\$737.96	\$720.56	\$737.96	\$720.56	\$737.96	\$720.56	\$737.96	\$797.21	\$797.21	\$527.39	\$527.39	\$539.62	\$527.39	\$539.62	\$527.39	\$539.62	\$527.39	\$584.84	\$607.89
43	\$737.96	\$752.25	\$737.96	\$752.25	\$737.96	\$752.25	\$737.96	\$752.25	\$737.96	\$752.25	\$811.67	\$811.67	\$539.62	\$539.62	\$550.33	\$539.62	\$550.33	\$539.62	\$550.33	\$539.62	\$597.58	\$621.00
44	\$759.72	\$768.00	\$759.72	\$768.00	\$759.72	\$768.00	\$759.72	\$768.00	\$759.72	\$768.00	\$826.00	\$826.00	\$550.33	\$550.33	\$561.45	\$550.33	\$561.45	\$550.33	\$561.45	\$550.33	\$607.89	\$631.30
45	\$785.28	\$785.28	\$785.28	\$785.28	\$785.28	\$785.28	\$785.28	\$785.28	\$785.28	\$785.28	\$841.53	\$841.53	\$561.45	\$561.45	\$572.57	\$561.45	\$572.57	\$561.45	\$572.57	\$561.45	\$619.00	\$649.41
46	\$815.73	\$946.25	\$815.73	\$946.25	\$815.73	\$946.25	\$815.73	\$946.25	\$815.73	\$946.25	\$902.51	\$902.51	\$572.57	\$572.57	\$583.69	\$572.57	\$583.69	\$572.57	\$583.69	\$572.57	\$630.29	\$660.56
47	\$849.99	\$1,000.44	\$849.99	\$1,000.44	\$849.99	\$1,000.44	\$849.99	\$1,000.44	\$849.99	\$1,000.44	\$940.41	\$940.41	\$583.69	\$583.69	\$604.08	\$583.69	\$604.08	\$583.69	\$604.08	\$583.69	\$641.51	\$672.39
48	\$889.15	\$1,063.42	\$889.15	\$1,063.42	\$889.15	\$1,063.42	\$889.15	\$1,063.42	\$889.15	\$1,063.42	\$983.73	\$983.73	\$597.05	\$597.05	\$625.12	\$597.05	\$625.12	\$597.05	\$625.12	\$597.05	\$662.00	\$693.00
49	\$927.76	\$1,129.08	\$927.76	\$1,129.08	\$927.76	\$1,129.08	\$927.76	\$1,129.08	\$927.76	\$1,129.08	\$1,026.45	\$1,026.45	\$604.08	\$604.08	\$636.36	\$604.08	\$636.36	\$604.08	\$636.36	\$604.08	\$683.00	\$714.00
50	\$971.26	\$1,189.79	\$971.26	\$1,189.79	\$971.26	\$1,189.79	\$971.26	\$1,189.79	\$971.26	\$1,189.79	\$1,074.58	\$1,074.58	\$616.11	\$616.11	\$647.76	\$616.11	\$647.76	\$616.11	\$647.76	\$616.11	\$704.00	\$735.00
51	\$1,014.22	\$1,242.42	\$1,014.22	\$1,242.42	\$1,014.22	\$1,242.42	\$1,014.22	\$1,242.42	\$1,014.22	\$1,242.42	\$1,122.11	\$1,122.11	\$625.12	\$625.12	\$658.76	\$625.12	\$658.76	\$625.12	\$658.76	\$625.12	\$725.00	\$756.00
52	\$1,061.54	\$1,300.39	\$1,061.54	\$1,300.39	\$1,061.54	\$1,300.39	\$1,061.54	\$1,300.39	\$1,061.54	\$1,300.39	\$1,174.46	\$1,174.46	\$636.36	\$636.36	\$670.40	\$636.36	\$670.40	\$636.36	\$670.40	\$636.36	\$746.00	\$777.00
53	\$1,109.39	\$1,359.00	\$1,109.39	\$1,359.00	\$1,109.39	\$1,359.00	\$1,109.39	\$1,359.00	\$1,109.39	\$1,359.00	\$1,227.41	\$1,227.41	\$647.76	\$647.76	\$683.00	\$647.76	\$683.00	\$647.76	\$683.00	\$647.76	\$777.00	\$808.00
54	\$1,161.06	\$1,422.30	\$1,161.06	\$1,422.30	\$1,161.06	\$1,422.30	\$1,161.06	\$1,422.30	\$1,161.06	\$1,422.30	\$1,284.57	\$1,284.57	\$658.76	\$658.76	\$695.00	\$658.76	\$695.00	\$658.76	\$695.00	\$658.76	\$808.00	\$839.00

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		33709PA1410001		33709PA1410001		33709PA1410001		33709PA1410001		33709PA1410001	
HIOS Plan ID (Off Exchange)=>	33709PA1420003		33709PA1420003		33709PA1420003		33709PA1420003		33709PA1420003		33709PA1410001		33709PA1410001		33709PA1410001		33709PA1410001		33709PA1410001	
Plan Marketing Name =>	my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800	
Form # =>	BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 1		Area 2		Area 4		Area 5		Area 6		Area 1		Area 2		Area 4		Area 5		Area 6	
Network =>	AD		AD		AD		AD		AD		AD		AD		AD		AD		AD	
Metal =>	Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	3500		3500		3500		3500		3500		3800		3800		3800		3800		3800	
Coinurance =>	70%		70%		70%		70%		70%		50%		50%		50%		50%		50%	
Copays =>	\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP	
OOP Maximum =>	9200		9200		9200		9200		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$315.13	\$315.13	\$315.13	\$315.13	\$315.13	\$315.13	\$315.13	\$315.13	\$348.65	\$292.21	\$292.21	\$292.21	\$292.21	\$292.21	\$292.21	\$292.21	\$292.21	\$292.21	\$292.21	\$292.21
15	\$343.14	\$343.14	\$343.14	\$343.14	\$343.14	\$343.14	\$343.14	\$343.14	\$379.64	\$318.19	\$318.19	\$318.19	\$318.19	\$318.19	\$318.19	\$318.19	\$318.19	\$318.19	\$318.19	\$318.19
16	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$391.49	\$328.12	\$328.12	\$328.12	\$328.12	\$328.12	\$328.12	\$328.12	\$328.12	\$328.12	\$328.12	\$328.12
17	\$364.56	\$364.56	\$364.56	\$364.56	\$364.56	\$364.56	\$364.56	\$364.56	\$403.34	\$403.34	\$403.34	\$403.34	\$403.34	\$403.34	\$403.34	\$403.34	\$403.34	\$403.34	\$403.34	\$403.34
18	\$376.09	\$376.09	\$376.09	\$376.09	\$376.09	\$376.09	\$376.09	\$376.09	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10
19	\$387.63	\$387.63	\$387.63	\$387.63	\$387.63	\$387.63	\$387.63	\$387.63	\$428.86	\$428.86	\$428.86	\$428.86	\$428.86	\$428.86	\$428.86	\$428.86	\$428.86	\$428.86	\$428.86	\$428.86
20	\$399.57	\$399.57	\$399.57	\$399.57	\$399.57	\$399.57	\$399.57	\$399.57	\$442.08	\$442.08	\$442.08	\$442.08	\$442.08	\$442.08	\$442.08	\$442.08	\$442.08	\$442.08	\$442.08	\$442.08
21	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$455.75	\$455.75	\$455.75	\$455.75	\$455.75	\$455.75	\$455.75	\$455.75	\$455.75	\$455.75	\$455.75	\$455.75
22	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14	\$467.14
23	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$481.98	\$481.98	\$481.98	\$481.98	\$481.98	\$481.98	\$481.98	\$481.98	\$481.98	\$481.98	\$481.98	\$481.98
24	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69
25	\$413.58	\$413.58	\$413.58	\$413.58	\$413.58	\$413.58	\$413.58	\$413.58	\$511.43	\$511.43	\$511.43	\$511.43	\$511.43	\$511.43	\$511.43	\$511.43	\$511.43	\$511.43	\$511.43	\$511.43
26	\$421.82	\$421.82	\$421.82	\$421.82	\$421.82	\$421.82	\$421.82	\$421.82	\$526.28	\$526.28	\$526.28	\$526.28	\$526.28	\$526.28	\$526.28	\$526.28	\$526.28	\$526.28	\$526.28	\$526.28
27	\$431.70	\$431.70	\$431.70	\$431.70	\$431.70	\$431.70	\$431.70	\$431.70	\$541.13	\$541.13	\$541.13	\$541.13	\$541.13	\$541.13	\$541.13	\$541.13	\$541.13	\$541.13	\$541.13	\$541.13
28	\$447.77	\$447.77	\$447.77	\$447.77	\$447.77	\$447.77	\$447.77	\$447.77	\$555.99	\$555.99	\$555.99	\$555.99	\$555.99	\$555.99	\$555.99	\$555.99	\$555.99	\$555.99	\$555.99	\$555.99
29	\$460.95	\$460.95	\$460.95	\$460.95	\$460.95	\$460.95	\$460.95	\$460.95	\$570.83	\$570.83	\$570.83	\$570.83	\$570.83	\$570.83	\$570.83	\$570.83	\$570.83	\$570.83	\$570.83	\$570.83
30	\$479.23	\$479.23	\$479.23	\$479.23	\$479.23	\$479.23	\$479.23	\$479.23	\$586.18	\$586.18	\$586.18	\$586.18	\$586.18	\$586.18	\$586.18	\$586.18	\$586.18	\$586.18	\$586.18	\$586.18
31	\$489.37	\$489.37	\$489.37	\$489.37	\$489.37	\$489.37	\$489.37	\$489.37	\$602.12	\$602.12	\$602.12	\$602.12	\$602.12	\$602.12	\$602.12	\$602.12	\$602.12	\$602.12	\$602.12	\$602.12
32	\$499.49	\$499.49	\$499.49	\$499.49	\$499.49	\$499.49	\$499.49	\$499.49	\$617.06	\$617.06	\$617.06	\$617.06	\$617.06	\$617.06	\$617.06	\$617.06	\$617.06	\$617.06	\$617.06	\$617.06
33	\$509.61	\$509.61	\$509.61	\$509.61	\$509.61	\$509.61	\$509.61	\$509.61	\$632.00	\$632.00	\$632.00	\$632.00	\$632.00	\$632.00	\$632.00	\$632.00	\$632.00	\$632.00	\$632.00	\$632.00
34	\$519.73	\$519.73	\$519.73	\$519.73	\$519.73	\$519.73	\$519.73	\$519.73	\$646.94	\$646.94	\$646.94	\$646.94	\$646.94	\$646.94	\$646.94	\$646.94	\$646.94	\$646.94	\$646.94	\$646.94
35	\$529.85	\$529.85	\$529.85	\$529.85	\$529.85	\$529.85	\$529.85	\$529.85	\$661.88	\$661.88	\$661.88	\$661.88	\$661.88	\$661.88	\$661.88	\$661.88	\$661.88	\$661.88	\$661.88	\$661.88
36	\$539.97	\$539.97	\$539.97	\$539.97	\$539.97	\$539.97	\$539.97	\$539.97	\$676.82	\$676.82	\$676.82	\$676.82	\$676.82	\$676.82	\$676.82	\$676.82	\$676.82	\$676.82	\$676.82	\$676.82
37	\$549.99	\$549.99	\$549.99	\$549.99	\$549.99	\$549.99	\$549.99	\$549.99	\$691.76	\$691.76	\$691.76	\$691.76	\$691.76	\$691.76	\$691.76	\$691.76	\$691.76	\$691.76	\$691.76	\$691.76
38	\$559.99	\$559.99	\$559.99	\$559.99	\$559.99	\$559.99	\$559.99	\$559.99	\$706.70	\$706.70	\$706.70	\$706.70	\$706.70	\$706.70	\$706.70	\$706.70	\$706.70	\$706.70	\$706.70	\$706.70
39	\$569.99	\$569.99	\$569.99	\$569.99	\$569.99	\$569.99	\$569.99	\$569.99	\$721.64	\$721.64	\$721.64	\$721.64	\$721.64	\$721.64	\$721.64	\$721.64	\$721.64	\$721.64	\$721.64	\$721.64
40	\$579.99	\$579.99	\$579.99	\$579.99	\$579.99	\$579.99	\$579.99	\$579.99	\$736.58	\$736.58	\$736.58	\$736.58	\$736.58	\$736.58	\$736.58	\$736.58	\$736.58	\$736.58	\$736.58	\$736.58
41	\$589.99	\$589.99	\$589.99	\$589.99	\$589.99	\$589.99	\$589.99	\$589.99	\$751.52	\$751.52	\$751.52	\$751.52	\$751.52	\$751.52	\$751.52	\$751.52	\$751.52	\$751.52	\$751.52	\$751.52
42	\$599.99	\$599.99	\$599.99	\$599.99	\$599.99	\$599.99	\$599.99	\$599.99	\$766.46	\$766.46	\$766.46	\$766.46	\$766.46	\$766.46	\$766.46	\$766.46	\$766.46	\$766.46	\$766.46	\$766.46
43	\$609.99	\$609.99	\$609.99	\$609.99	\$609.99	\$609.99	\$609.99	\$609.99	\$781.40	\$781.40	\$781.40	\$781.40	\$781.40	\$781.40	\$781.40	\$781.40	\$781.40	\$781.40	\$781.40	\$781.40
44	\$619.99	\$619.99	\$619.99	\$619.99	\$619.99	\$619.99	\$619.99	\$619.99	\$796.34	\$796.34	\$796.34	\$796.34	\$796.34	\$796.34	\$796.34	\$796.34	\$796.34	\$796.34	\$796.34	\$796.34
45	\$629.99	\$629.99	\$629.99	\$629.99	\$629.99	\$629.99	\$629.99	\$629.99	\$811.28	\$811.28	\$811.28	\$811.28	\$811.28	\$811.28	\$811.28	\$811.28	\$811.28	\$811.28	\$811.28	\$811.28
46	\$639.99	\$639.99	\$639.99	\$639.99	\$639.99	\$639.99	\$639.99	\$639.99	\$826.22	\$826.22	\$826.22	\$826.22	\$826.22	\$826.22	\$826.22	\$826.22	\$826.22	\$826.22	\$826.22	\$826.22
47	\$649.99	\$649.99	\$649.99	\$649.99	\$649.99	\$649.99	\$649.99	\$649.99	\$841.16	\$841.16	\$841.16	\$841.16	\$841.16	\$841.16	\$841.16	\$841.16	\$841.16	\$841.16	\$841.16	\$841.16
48	\$659.99	\$659.99	\$659.99	\$659.99	\$659.99	\$659.99	\$659.99	\$659.99	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10
49	\$669.99	\$669.99	\$669.99	\$669.99	\$669.99	\$669.99	\$669.99	\$669.99	\$871.04	\$871.04	\$871.04	\$871.04	\$871.04	\$871.04	\$871.04	\$871.04	\$871.04	\$871.04	\$871.04	\$871.04
50	\$679.99	\$679.99	\$679.99	\$679.99	\$679.99	\$679.99	\$679.99	\$679.99	\$885.98	\$885.98	\$885.98	\$885.98	\$885.98	\$885.98	\$885.98	\$885.98	\$885.98	\$885.98	\$885.98	\$885.98
51	\$689.99	\$689.99	\$689.99	\$689.99	\$689.99	\$689.99	\$689.99	\$689.99	\$900.92	\$900.92	\$900.92	\$900.92	\$900.92	\$900.92	\$900.92	\$900.92	\$900.92	\$900.92	\$900.92	\$900.92
52	\$699.99	\$699.99	\$699.99	\$699.99	\$699.99	\$699.99	\$699.99	\$699.99	\$915.86	\$915.86	\$915.86	\$915.86	\$915.86	\$915.86	\$915.86	\$915.86	\$915.86	\$915.86	\$915.86	\$915.86
53	\$709.99	\$709.99	\$709.99	\$709.99	\$709.99	\$709.99	\$709.99	\$709.99	\$930.80	\$930.80	\$930.80	\$930.80	\$93							

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

HIOS Plan ID (On Exchange)=>	33709PA1420001		33709PA1420001		33709PA1420001		33709PA1420001		33709PA1420001		33709PA1370001		33709PA1370001		33709PA1370001		33709PA1370001		33709PA1370001	
HIOS Plan ID (Off Exchange)=>	33709PA1420001		33709PA1420001		33709PA1420001		33709PA1420001		33709PA1420001		33709PA1370001		33709PA1370001		33709PA1370001		33709PA1370001		33709PA1370001	
Plan Marketing Name =>	my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	
Form # =>	BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4	
Rating Area =>	Area 1		Area 2		Area 4		Area 5		Area 6		Area 1		Area 2		Area 4		Area 5		Area 6	
Network =>	AD		AD		AD		AD		AD		AD		AD		AD		AD		AD	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	3800		3800		3800		3800		3800		7400		7400		7400		7400		7400	
Coinurance =>	50%		50%		50%		50%		50%		100%		100%		100%		100%		100%	
Copays =>	\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		N/A		N/A		N/A		N/A		N/A	
OOP Maximum =>	9200		9200		9200		9200		9200		7400		7400		7400		7400		7400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$302.85	\$302.85	\$302.85	\$302.85	\$302.85	\$302.85	\$302.85	\$302.85	\$335.07	\$335.07	\$293.80	\$293.80	\$293.80	\$293.80	\$293.80	\$293.80	\$293.80	\$293.80	\$325.06	\$325.06
15	\$329.77	\$329.77	\$329.77	\$329.77	\$329.77	\$329.77	\$329.77	\$329.77	\$364.85	\$364.85	\$319.91	\$319.91	\$319.91	\$319.91	\$319.91	\$319.91	\$319.91	\$319.91	\$353.95	\$353.95
16	\$340.06	\$340.06	\$340.06	\$340.06	\$340.06	\$340.06	\$340.06	\$340.06	\$376.24	\$376.24	\$329.90	\$329.90	\$329.90	\$329.90	\$329.90	\$329.90	\$329.90	\$329.90	\$365.00	\$365.00
17	\$350.35	\$350.35	\$350.35	\$350.35	\$350.35	\$350.35	\$350.35	\$350.35	\$387.63	\$387.63	\$339.88	\$339.88	\$339.88	\$339.88	\$339.88	\$339.88	\$339.88	\$339.88	\$376.05	\$376.05
18	\$361.44	\$361.44	\$361.44	\$361.44	\$361.44	\$361.44	\$361.44	\$361.44	\$399.89	\$399.89	\$350.64	\$350.64	\$350.64	\$350.64	\$350.64	\$350.64	\$350.64	\$350.64	\$387.94	\$387.94
19	\$372.52	\$372.52	\$372.52	\$372.52	\$372.52	\$372.52	\$372.52	\$372.52	\$412.16	\$412.16	\$361.39	\$361.39	\$361.39	\$361.39	\$361.39	\$361.39	\$361.39	\$361.39	\$399.84	\$399.84
20	\$384.00	\$384.00	\$384.00	\$384.00	\$384.00	\$384.00	\$384.00	\$384.00	\$424.86	\$424.86	\$372.53	\$372.53	\$372.53	\$372.53	\$372.53	\$372.53	\$372.53	\$372.53	\$412.16	\$412.16
21	\$395.88	\$395.88	\$395.88	\$395.88	\$395.88	\$395.88	\$395.88	\$395.88	\$438.00	\$438.00	\$384.05	\$384.05	\$384.05	\$384.05	\$384.05	\$384.05	\$384.05	\$384.05	\$424.91	\$424.91
22	\$395.88	\$405.78	\$395.88	\$405.78	\$395.88	\$405.78	\$395.88	\$405.78	\$438.00	\$448.95	\$384.05	\$393.65	\$384.05	\$393.65	\$384.05	\$393.65	\$384.05	\$393.65	\$424.91	\$435.53
23	\$395.88	\$405.78	\$395.88	\$405.78	\$395.88	\$405.78	\$395.88	\$405.78	\$438.00	\$448.95	\$384.05	\$393.65	\$384.05	\$393.65	\$384.05	\$393.65	\$384.05	\$393.65	\$424.91	\$435.53
24	\$395.88	\$405.78	\$395.88	\$405.78	\$395.88	\$405.78	\$395.88	\$405.78	\$438.00	\$448.95	\$384.05	\$393.65	\$384.05	\$393.65	\$384.05	\$393.65	\$384.05	\$393.65	\$424.91	\$435.53
25	\$397.46	\$407.40	\$397.46	\$407.40	\$397.46	\$407.40	\$397.46	\$407.40	\$439.74	\$450.74	\$385.59	\$393.23	\$385.59	\$393.23	\$385.59	\$393.23	\$385.59	\$393.23	\$426.61	\$437.28
26	\$405.38	\$415.51	\$405.38	\$415.51	\$405.38	\$415.51	\$405.38	\$415.51	\$459.02	\$469.02	\$393.27	\$403.10	\$393.27	\$403.10	\$393.27	\$403.10	\$393.27	\$403.10	\$435.11	\$445.99
27	\$414.88	\$425.25	\$414.88	\$425.25	\$414.88	\$425.25	\$414.88	\$425.25	\$459.02	\$470.50	\$402.48	\$412.54	\$402.48	\$412.54	\$402.48	\$412.54	\$402.48	\$412.54	\$445.31	\$456.44
28	\$430.32	\$441.08	\$430.32	\$441.08	\$430.32	\$441.08	\$430.32	\$441.08	\$476.11	\$488.01	\$417.46	\$427.90	\$417.46	\$427.90	\$417.46	\$427.90	\$417.46	\$427.90	\$461.88	\$473.43
29	\$442.99	\$454.06	\$442.99	\$454.06	\$442.99	\$454.06	\$442.99	\$454.06	\$490.12	\$502.37	\$429.75	\$440.49	\$429.75	\$440.49	\$429.75	\$440.49	\$429.75	\$440.49	\$475.47	\$487.36
30	\$449.32	\$460.55	\$449.32	\$460.55	\$449.32	\$460.55	\$449.32	\$460.55	\$497.13	\$509.56	\$435.90	\$446.80	\$435.90	\$446.80	\$435.90	\$446.80	\$435.90	\$446.80	\$482.27	\$494.33
31	\$458.82	\$470.29	\$458.82	\$470.29	\$458.82	\$470.29	\$458.82	\$470.29	\$507.64	\$520.33	\$445.11	\$456.24	\$445.11	\$456.24	\$445.11	\$456.24	\$445.11	\$456.24	\$492.47	\$504.78
32	\$468.33	\$480.04	\$468.33	\$480.04	\$468.33	\$480.04	\$468.33	\$480.04	\$518.15	\$531.10	\$454.33	\$465.69	\$454.33	\$465.69	\$454.33	\$465.69	\$454.33	\$465.69	\$502.67	\$515.24
33	\$474.26	\$486.12	\$474.26	\$486.12	\$474.26	\$486.12	\$474.26	\$486.12	\$524.72	\$537.84	\$460.09	\$471.59	\$460.09	\$471.59	\$460.09	\$471.59	\$460.09	\$471.59	\$509.04	\$521.77
34	\$480.60	\$492.62	\$480.60	\$492.62	\$480.60	\$492.62	\$480.60	\$492.62	\$531.73	\$545.02	\$466.24	\$477.90	\$466.24	\$477.90	\$466.24	\$477.90	\$466.24	\$477.90	\$515.84	\$528.74
35	\$483.77	\$495.86	\$483.77	\$495.86	\$483.77	\$495.86	\$483.77	\$495.86	\$535.24	\$548.62	\$469.31	\$481.04	\$469.31	\$481.04	\$469.31	\$481.04	\$469.31	\$481.04	\$519.24	\$532.22
36	\$486.93	\$499.10	\$486.93	\$499.10	\$486.93	\$499.10	\$486.93	\$499.10	\$542.21	\$555.21	\$472.38	\$484.19	\$472.38	\$484.19	\$472.38	\$484.19	\$472.38	\$484.19	\$522.64	\$535.71
37	\$490.10	\$502.35	\$490.10	\$502.35	\$490.10	\$502.35	\$490.10	\$502.35	\$542.24	\$555.80	\$475.45	\$487.34	\$475.45	\$487.34	\$475.45	\$487.34	\$475.45	\$487.34	\$526.04	\$539.19
38	\$493.27	\$505.60	\$493.27	\$505.60	\$493.27	\$505.60	\$493.27	\$505.60	\$545.75	\$559.39	\$478.53	\$490.49	\$478.53	\$490.49	\$478.53	\$490.49	\$478.53	\$490.49	\$529.44	\$542.68
39	\$499.60	\$512.09	\$499.60	\$512.09	\$499.60	\$512.09	\$499.60	\$512.09	\$552.76	\$566.58	\$484.67	\$496.79	\$484.67	\$496.79	\$484.67	\$496.79	\$484.67	\$496.79	\$536.24	\$549.65
40	\$505.93	\$516.52	\$505.93	\$516.52	\$505.93	\$516.52	\$505.93	\$516.52	\$559.56	\$573.74	\$490.82	\$503.90	\$490.82	\$503.90	\$490.82	\$503.90	\$490.82	\$503.90	\$543.03	\$557.33
41	\$515.44	\$524.54	\$515.44	\$524.54	\$515.44	\$524.54	\$515.44	\$524.54	\$569.56	\$584.29	\$496.79	\$510.03	\$496.79	\$510.03	\$496.79	\$510.03	\$496.79	\$510.03	\$552.53	\$566.32
42	\$524.54	\$534.29	\$524.54	\$534.29	\$524.54	\$534.29	\$524.54	\$534.29	\$577.21	\$592.35	\$503.87	\$519.87	\$503.87	\$519.87	\$503.87	\$519.87	\$503.87	\$519.87	\$561.32	\$575.27
43	\$537.21	\$547.21	\$537.21	\$547.21	\$537.21	\$547.21	\$537.21	\$547.21	\$584.72	\$600.33	\$516.16	\$533.24	\$516.16	\$533.24	\$516.16	\$533.24	\$516.16	\$533.24	\$570.60	\$585.36
44	\$553.04	\$563.04	\$553.04	\$563.04	\$553.04	\$563.04	\$553.04	\$563.04	\$592.66	\$618.89	\$529.66	\$547.34	\$529.66	\$547.34	\$529.66	\$547.34	\$529.66	\$547.34	\$582.61	\$597.96
45	\$571.65	\$581.65	\$571.65	\$581.65	\$571.65	\$581.65	\$571.65	\$581.65	\$632.47	\$662.47	\$554.57	\$573.98	\$554.57	\$573.98	\$554.57	\$573.98	\$554.57	\$573.98	\$613.57	\$630.54
46	\$593.82	\$603.82	\$593.82	\$603.82	\$593.82	\$603.82	\$593.82	\$603.82	\$668.83	\$708.83	\$576.08	\$596.25	\$576.08	\$596.25	\$576.08	\$596.25	\$576.08	\$596.25	\$637.37	\$657.35
47	\$618.76	\$628.76	\$618.76	\$628.76	\$618.76	\$628.76	\$618.76	\$628.76	\$689.59	\$729.59	\$585.76	\$606.27	\$585.76	\$606.27	\$585.76	\$606.27	\$585.76	\$606.27	\$664.13	\$684.68
48	\$647.26	\$657.26	\$647.26	\$657.26	\$647.26	\$657.26	\$647.26	\$657.26	\$716.13	\$756.13	\$598.49	\$619.38	\$598.49	\$619.38	\$598.49	\$619.38	\$598.49	\$619.38	\$692.93	\$713.90
49	\$675.37	\$685.37	\$675.37	\$685.37	\$675.37	\$685.37	\$675.37	\$685.37	\$747.23	\$787.23	\$619.38	\$640.59	\$619.38	\$640.59	\$619.38	\$640.59	\$619.38	\$640.59	\$729.90	\$750.97
50	\$707.04	\$717.04	\$707.04	\$717.04	\$707.04	\$717.04	\$707.04	\$717.04	\$782.27	\$822.27	\$640.59	\$662.19	\$640.59	\$662.19	\$640.59	\$662.19	\$640.59	\$662.19	\$758.89	\$780.96
51	\$738.32	\$748.32	\$738.32	\$748.32	\$738.32	\$748.32	\$738.32	\$748.32	\$816.87	\$856.87	\$662.19	\$684.24	\$662.19	\$684.24	\$662.19	\$684.24	\$662.19	\$684.24	\$797.46	\$819.53
52	\$772.76	\$782.76	\$772.76	\$782.76	\$772.76	\$782.76	\$772.76	\$782.76	\$854.98	\$894.98	\$684.24	\$706.59	\$684.24	\$706.59	\$684.24	\$706.59	\$684.24	\$706.59	\$829.42	\$851.49
53	\$809.60	\$819.60	\$809.60	\$819.60	\$809.60	\$819.60	\$809.60	\$819.60	\$894.52	\$934.52	\$706.59	\$729.34	\$706.59	\$729.34	\$706.59	\$729.34	\$706.59	\$729.34	\$862.82	\$884.89
54	\$845.20	\$855.20	\$845.20	\$855.20	\$845.20	\$855.20	\$845.20	\$855.20	\$935.13	\$975.13	\$729.34	\$752.59	\$729.34	\$752.59	\$729.34	\$752.59	\$729.34	\$752.59	\$901.18	\$923.25
55	\$882.81	\$892.81	\$882.81	\$892.81	\$882.81	\$892.81	\$882.81	\$892.81	\$976.74	\$1,016.74	\$752.59	\$776.34	\$752.59	\$776.34	\$752.59	\$776.34	\$752.59	\$776.34	\$947.55	\$969.62
56	\$923.59	\$933.59	\$923.59	\$933.59	\$923.59	\$933.59	\$923.59	\$933.59	\$1,018.35	\$1,058.35	\$776.34	\$800.59	\$776.34	\$800.59	\$776.34	\$800.59	\$776.34	\$800.59	\$991.32	\$1,013.39
57	\$964.76	\$974.76	\$964.76	\$974.76	\$964.76	\$974.76	\$964.7													

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

HIOS Plan ID (On Exchange)=>	33709PA0940006		33709PA0940006		33709PA1450001		33709PA1450001		33709PA1340001		33709PA1340001		33709PA1400001		33709PA1400001		33709PA0950004		33709PA0950004	
HIOS Plan ID (Off Exchange)=>	33709PA0940006		33709PA0940006		33709PA1450001		33709PA1450001		33709PA1340001		33709PA1340001		33709PA1400001		33709PA1400001		33709PA0950004		33709PA0950004	
Plan Marketing Name =>	my Direct Blue EPO Gold 0		my Direct Blue EPO Gold 0		my Direct Blue EPO Gold 0 + Adult Dental and Vision		my Direct Blue EPO Gold 0 + Adult Dental and Vision		my Direct Blue EPO Premier Gold 0		my Direct Blue EPO Premier Gold 0		my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision		my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision		my Direct Blue EPO Gold 1700 HSA		my Direct Blue EPO Gold 1700 HSA	
Form # =>	EPO/CDP-5		EPO/CDP-5		EPO/ADV/CDP-4		EPO/ADV/CDP-4		EPO/Premier/CDP-3		EPO/Premier/CDP-3		EPO/Premier/ADV/CDP-4		EPO/Premier/ADV/CDP-4		EPO/HDHP/CDP-5		EPO/HDHP/CDP-5	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	O		O		O		O		O		O		O		O		O		O	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		0		0		0		0		0		1700		1700	
Coinurance =>	70%		70%		70%		70%		80%		80%		80%		80%		80%		80%	
Copays =>	\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$20 after Ded. PCP		\$20 after Ded. PCP	
OOP Maximum =>	7500		7500		7500		7500		6550		6550		6550		6550		5700		5700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$378.47	\$378.47	\$378.47	\$378.47	\$389.43	\$389.43	\$389.43	\$389.43	\$393.70	\$393.70	\$393.70	\$393.70	\$404.66	\$404.66	\$404.66	\$404.66	\$349.05	\$349.05	\$349.05	\$349.05
15	\$412.11	\$412.11	\$412.11	\$412.11	\$424.05	\$424.05	\$424.05	\$424.05	\$428.70	\$428.70	\$428.70	\$428.70	\$440.63	\$440.63	\$440.63	\$440.63	\$380.07	\$380.07	\$380.07	\$380.07
16	\$424.97	\$424.97	\$424.97	\$424.97	\$437.28	\$437.28	\$437.28	\$437.28	\$442.08	\$442.08	\$442.08	\$442.08	\$454.39	\$454.39	\$454.39	\$454.39	\$391.94	\$391.94	\$391.94	\$391.94
17	\$437.84	\$437.84	\$437.84	\$437.84	\$450.52	\$450.52	\$450.52	\$450.52	\$455.46	\$455.46	\$455.46	\$455.46	\$468.14	\$468.14	\$468.14	\$468.14	\$403.80	\$403.80	\$403.80	\$403.80
18	\$451.69	\$451.69	\$451.69	\$451.69	\$464.77	\$464.77	\$464.77	\$464.77	\$469.87	\$469.87	\$469.87	\$469.87	\$482.95	\$482.95	\$482.95	\$482.95	\$416.57	\$416.57	\$416.57	\$416.57
19	\$465.54	\$465.54	\$465.54	\$465.54	\$479.03	\$479.03	\$479.03	\$479.03	\$484.28	\$484.28	\$484.28	\$484.28	\$497.76	\$497.76	\$497.76	\$497.76	\$429.35	\$429.35	\$429.35	\$429.35
20	\$479.89	\$479.89	\$479.89	\$479.89	\$493.79	\$493.79	\$493.79	\$493.79	\$499.20	\$499.20	\$499.20	\$499.20	\$513.10	\$513.10	\$513.10	\$513.10	\$442.58	\$442.58	\$442.58	\$442.58
21	\$494.73	\$494.73	\$494.73	\$494.73	\$509.06	\$509.06	\$509.06	\$509.06	\$514.64	\$514.64	\$514.64	\$514.64	\$527.51	\$527.51	\$527.51	\$527.51	\$456.27	\$456.27	\$456.27	\$456.27
22	\$494.73	\$507.10	\$494.73	\$507.10	\$509.06	\$521.79	\$509.06	\$521.79	\$514.64	\$527.51	\$514.64	\$527.51	\$514.64	\$527.51	\$528.97	\$542.19	\$528.97	\$542.19	\$467.68	\$467.68
23	\$494.73	\$507.10	\$494.73	\$507.10	\$509.06	\$521.79	\$509.06	\$521.79	\$514.64	\$527.51	\$514.64	\$527.51	\$514.64	\$527.51	\$528.97	\$542.19	\$528.97	\$542.19	\$467.68	\$467.68
24	\$494.73	\$507.10	\$494.73	\$507.10	\$509.06	\$521.79	\$509.06	\$521.79	\$514.64	\$527.51	\$514.64	\$527.51	\$514.64	\$527.51	\$528.97	\$542.19	\$528.97	\$542.19	\$467.68	\$467.68
25	\$496.71	\$509.13	\$496.71	\$509.13	\$511.10	\$523.88	\$511.10	\$523.88	\$516.70	\$529.62	\$516.70	\$529.62	\$531.09	\$531.09	\$531.09	\$531.09	\$458.10	\$458.10	\$458.10	\$458.10
26	\$506.60	\$519.27	\$506.60	\$519.27	\$521.28	\$534.31	\$521.28	\$534.31	\$526.99	\$540.16	\$526.99	\$540.16	\$541.67	\$541.67	\$541.67	\$541.67	\$467.22	\$467.22	\$467.22	\$467.22
27	\$518.48	\$531.44	\$518.48	\$531.44	\$533.49	\$546.83	\$533.49	\$546.83	\$539.34	\$552.82	\$539.34	\$552.82	\$554.36	\$554.36	\$554.36	\$554.36	\$478.17	\$478.17	\$478.17	\$478.17
28	\$537.77	\$551.21	\$537.77	\$551.21	\$553.35	\$567.18	\$553.35	\$567.18	\$559.41	\$573.40	\$559.41	\$573.40	\$559.41	\$559.41	\$559.41	\$559.41	\$495.97	\$495.97	\$495.97	\$495.97
29	\$553.60	\$567.44	\$553.60	\$567.44	\$569.64	\$583.88	\$569.64	\$583.88	\$575.88	\$590.28	\$575.88	\$590.28	\$591.92	\$591.92	\$591.92	\$591.92	\$510.57	\$510.57	\$510.57	\$510.57
30	\$561.52	\$575.56	\$561.52	\$575.56	\$577.78	\$592.22	\$577.78	\$592.22	\$584.12	\$598.72	\$584.12	\$598.72	\$600.38	\$600.38	\$600.38	\$600.38	\$517.87	\$517.87	\$517.87	\$517.87
31	\$573.39	\$587.72	\$573.39	\$587.72	\$590.00	\$604.75	\$590.00	\$604.75	\$596.47	\$611.38	\$596.47	\$611.38	\$613.08	\$613.08	\$613.08	\$613.08	\$528.82	\$528.82	\$528.82	\$528.82
32	\$585.27	\$599.90	\$585.27	\$599.90	\$602.22	\$617.28	\$602.22	\$617.28	\$608.82	\$624.04	\$608.82	\$624.04	\$625.77	\$625.77	\$625.77	\$625.77	\$553.26	\$553.26	\$553.26	\$553.26
33	\$592.69	\$607.51	\$592.69	\$607.51	\$609.85	\$625.10	\$609.85	\$625.10	\$616.54	\$631.95	\$616.54	\$631.95	\$633.71	\$633.71	\$633.71	\$633.71	\$560.28	\$560.28	\$560.28	\$560.28
34	\$600.60	\$615.62	\$600.60	\$615.62	\$618.00	\$633.45	\$618.00	\$633.45	\$624.77	\$640.39	\$624.77	\$640.39	\$642.17	\$642.17	\$642.17	\$642.17	\$563.76	\$563.76	\$563.76	\$563.76
35	\$604.56	\$619.67	\$604.56	\$619.67	\$622.07	\$637.62	\$622.07	\$637.62	\$628.89	\$644.61	\$628.89	\$644.61	\$646.40	\$646.40	\$646.40	\$646.40	\$571.50	\$571.50	\$571.50	\$571.50
36	\$608.52	\$623.73	\$608.52	\$623.73	\$626.14	\$641.79	\$626.14	\$641.79	\$633.01	\$648.84	\$633.01	\$648.84	\$650.63	\$650.63	\$650.63	\$650.63	\$575.24	\$575.24	\$575.24	\$575.24
37	\$612.48	\$627.79	\$612.48	\$627.79	\$630.22	\$645.98	\$630.22	\$645.98	\$637.12	\$653.05	\$637.12	\$653.05	\$654.86	\$654.86	\$654.86	\$654.86	\$578.98	\$578.98	\$578.98	\$578.98
38	\$616.43	\$631.84	\$616.43	\$631.84	\$634.29	\$650.15	\$634.29	\$650.15	\$641.24	\$657.27	\$641.24	\$657.27	\$659.10	\$659.10	\$659.10	\$659.10	\$582.72	\$582.72	\$582.72	\$582.72
39	\$624.35	\$639.96	\$624.35	\$639.96	\$642.43	\$658.49	\$642.43	\$658.49	\$649.48	\$665.72	\$649.48	\$665.72	\$667.56	\$667.56	\$667.56	\$667.56	\$590.21	\$590.21	\$590.21	\$590.21
40	\$632.26	\$649.49	\$632.26	\$649.49	\$650.58	\$667.50	\$650.58	\$667.50	\$657.71	\$673.48	\$657.71	\$673.48	\$676.02	\$676.02	\$676.02	\$676.02	\$604.56	\$604.56	\$604.56	\$604.56
41	\$644.14	\$711.77	\$644.14	\$711.77	\$662.80	\$732.39	\$662.80	\$732.39	\$670.06	\$740.42	\$670.06	\$740.42	\$740.42	\$740.42	\$740.42	\$740.42	\$656.44	\$656.44	\$656.44	\$656.44
42	\$655.52	\$728.94	\$655.52	\$728.94	\$674.50	\$750.04	\$674.50	\$750.04	\$681.90	\$758.27	\$681.90	\$758.27	\$760.89	\$760.89	\$760.89	\$760.89	\$664.56	\$664.56	\$664.56	\$664.56
43	\$671.35	\$752.58	\$671.35	\$752.58	\$690.79	\$774.38	\$690.79	\$774.38	\$698.37	\$782.87	\$698.37	\$782.87	\$782.87	\$782.87	\$782.87	\$782.87	\$687.16	\$687.16	\$687.16	\$687.16
44	\$691.14	\$782.37	\$691.14	\$782.37	\$711.16	\$805.03	\$711.16	\$805.03	\$718.95	\$813.85	\$718.95	\$813.85	\$813.85	\$813.85	\$813.85	\$813.85	\$721.55	\$721.55	\$721.55	\$721.55
45	\$714.39	\$817.98	\$714.39	\$817.98	\$735.08	\$841.67	\$735.08	\$841.67	\$743.14	\$850.90	\$743.14	\$850.90	\$850.90	\$850.90	\$850.90	\$850.90	\$734.38	\$734.38	\$734.38	\$734.38
46	\$742.10	\$860.84	\$742.10	\$860.84	\$763.59	\$885.76	\$763.59	\$885.76	\$771.96	\$895.47	\$771.96	\$895.47	\$895.47	\$895.47	\$895.47	\$895.47	\$750.92	\$750.92	\$750.92	\$750.92
47	\$773.26	\$910.13	\$773.26	\$910.13	\$793.66	\$936.49	\$793.66	\$936.49	\$804.38	\$946.76	\$804.38	\$946.76	\$946.76	\$946.76	\$946.76	\$946.76	\$773.15	\$773.15	\$773.15	\$773.15
48	\$808.88	\$967.42	\$808.88	\$967.42	\$832.31	\$995.44	\$832.31	\$995.44	\$841.44	\$1,006.36	\$841.44	\$1,006.36	\$1,006.36	\$1,006.36	\$1,006.36	\$1,006.36	\$792.22	\$792.22	\$792.22	\$792.22
49	\$844.01	\$1,027.16	\$844.01	\$1,027.16	\$868.46	\$1,056.92	\$868.46	\$1,056.92	\$877.98	\$1,068.50	\$877.98	\$1,068.50	\$1,068.50	\$1,068.50	\$1,068.50	\$1,068.50	\$804.56	\$804.56	\$804.56	\$804.56
50	\$883.59	\$1,082.40	\$883.59	\$1,082.40	\$909.18	\$1,113.75	\$909.18	\$1,113.75	\$919.15	\$1,125.96	\$919.15	\$1,125.96	\$1,125.96	\$1,125.96	\$1,125.96	\$1,125.96	\$814.90	\$814.90	\$814.90	\$814.90
51	\$922.67	\$1,130.27	\$922.67	\$1,130.27	\$949.40	\$1,163.02	\$949.40	\$1,163.02	\$959.80	\$1,175.76	\$959.80	\$1,175.76	\$1,175.76	\$1,175.76	\$1,175.76	\$1,175.76	\$825.84	\$825.84	\$825.84	\$825.84
52	\$965.71	\$1,182.99	\$965.71	\$1,182.99	\$993.69	\$1,217.27	\$993.69	\$1,217.27	\$1,004.58	\$1,230.61	\$1,004.58	\$1,230.61	\$1,230.61	\$1,230.61	\$1,230.61	\$1,230.61	\$837.78	\$837.78	\$837.78	\$837.78
53	\$1,009.25	\$1,236.33	\$1,009.25	\$1,236.33	\$1,038.48	\$1,272.14	\$1,038.48	\$1,272.14	\$1,049.87	\$1,286.09	\$1,049.87	\$1,286.09	\$1,286.09	\$1,286.09	\$1,286.09	\$1,286.09	\$850.79	\$850.79	\$850.79	\$850.79
54	\$1,056.25	\$1,293.91	\$1,056.25	\$1,293.91	\$1,086.84	\$1,331.38	\$1,086.84	\$1,331.38	\$1,098.76	\$1,345.98	\$1,098.76	\$1,345.98	\$1,345.98	\$1,345.98	\$1,345.98	\$1,345.98	\$863.74	\$863.74	\$863.74	\$863.74
55	\$1,103.25	\$1,351.48	\$1,103.25	\$1,351.48	\$1,135.20	\$1,390.62	\$1,135.20	\$1,390.62	\$1,147.65	\$1,405.87	\$1,147.65	\$1,405.87	\$1,405.87	\$1,405.87	\$1,405.87	\$1,405.87	\$876.78	\$876.78	\$876.78	\$876.78
56	\$1,154.21	\$1,413.91	\$1,154.21	\$1,413.91	\$1,187.64	\$1,454.86	\$1,187.64	\$1,454.86	\$1,200.66	\$1,470.81	\$1,200.66	\$1,470.81	\$1,470.81	\$1,470.81	\$1,470					

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

HIOS Plan ID (On Exchange)=>	33709PA0940010		33709PA0940010		33709PA1340002		33709PA1340002		33709PA1400002		33709PA1400002		33709PA0940009		33709PA0940009		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0940010		33709PA0940010		33709PA1340002		33709PA1340002		33709PA1400002		33709PA1400002		33709PA0940009		33709PA0940009		33709PA0940007		33709PA0940007	
Plan Marketing Name =>	my Direct Blue EPO Gold 1500		my Direct Blue EPO Gold 1500		my Direct Blue EPO Premier Silver 0		my Direct Blue EPO Premier Silver 0		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 3500		my Direct Blue EPO Silver 3500	
Form # =>	EPO/CDP-5		EPO/CDP-5		EPO/Premier/CDP-3		EPO/Premier/CDP-3		EPO/Premier/ADV/CDP-4		EPO/Premier/ADV/CDP-4		EPO/CDP-5		EPO/CDP-5		EPO/CDP-5		EPO/CDP-5	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	O		O		O		O		O		O		O		O		O		O	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	1500		1500		0		0		0		0		7000		7000		3500		3500	
Coinurance =>	70%		70%		0%		0%		0%		0%		70%		70%		70%		70%	
Copays =>	\$35 PCP		\$35 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	8300		8300		8350		8350		8350		8350		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$341.53	\$341.53	\$341.53	\$341.53	\$453.69	\$453.69	\$453.69	\$453.69	\$464.65	\$464.65	\$464.65	\$464.65	\$417.15	\$417.15	\$417.15	\$417.15	\$303.78	\$303.78	\$303.78	\$303.78
15	\$371.88	\$371.88	\$371.88	\$371.88	\$494.02	\$494.02	\$494.02	\$494.02	\$505.96	\$505.96	\$505.96	\$505.96	\$454.23	\$454.23	\$454.23	\$454.23	\$330.78	\$330.78	\$330.78	\$330.78
16	\$383.49	\$383.49	\$383.49	\$383.49	\$509.44	\$509.44	\$509.44	\$509.44	\$521.75	\$521.75	\$521.75	\$521.75	\$468.40	\$468.40	\$468.40	\$468.40	\$341.11	\$341.11	\$341.11	\$341.11
17	\$395.10	\$395.10	\$395.10	\$395.10	\$524.86	\$524.86	\$524.86	\$524.86	\$537.54	\$537.54	\$537.54	\$537.54	\$482.58	\$482.58	\$482.58	\$482.58	\$351.43	\$351.43	\$351.43	\$351.43
18	\$407.60	\$407.60	\$407.60	\$407.60	\$541.46	\$541.46	\$541.46	\$541.46	\$554.55	\$554.55	\$554.55	\$554.55	\$497.85	\$497.85	\$497.85	\$497.85	\$362.55	\$362.55	\$362.55	\$362.55
19	\$420.10	\$420.10	\$420.10	\$420.10	\$558.07	\$558.07	\$558.07	\$558.07	\$571.55	\$571.55	\$571.55	\$571.55	\$513.12	\$513.12	\$513.12	\$513.12	\$373.67	\$373.67	\$373.67	\$373.67
20	\$433.05	\$433.05	\$433.05	\$433.05	\$575.27	\$575.27	\$575.27	\$575.27	\$589.17	\$589.17	\$589.17	\$589.17	\$528.93	\$528.93	\$528.93	\$528.93	\$385.19	\$385.19	\$385.19	\$385.19
21	\$446.44	\$446.44	\$446.44	\$446.44	\$593.06	\$593.06	\$593.06	\$593.06	\$607.39	\$607.39	\$607.39	\$607.39	\$545.29	\$545.29	\$545.29	\$545.29	\$407.03	\$407.03	\$407.03	\$407.03
22	\$446.44	\$457.60	\$446.44	\$457.60	\$593.06	\$607.89	\$593.06	\$607.89	\$607.39	\$622.57	\$607.39	\$622.57	\$545.29	\$558.92	\$545.29	\$558.92	\$397.10	\$407.03	\$397.10	\$407.03
23	\$446.44	\$457.60	\$446.44	\$457.60	\$593.06	\$607.89	\$593.06	\$607.89	\$607.39	\$622.57	\$607.39	\$622.57	\$545.29	\$558.92	\$545.29	\$558.92	\$397.10	\$407.03	\$397.10	\$407.03
24	\$446.44	\$457.60	\$446.44	\$457.60	\$593.06	\$607.89	\$593.06	\$607.89	\$607.39	\$622.57	\$607.39	\$622.57	\$545.29	\$558.92	\$545.29	\$558.92	\$397.10	\$407.03	\$397.10	\$407.03
25	\$448.23	\$459.44	\$448.23	\$459.44	\$595.43	\$610.32	\$595.43	\$610.32	\$609.82	\$625.07	\$609.82	\$625.07	\$547.47	\$561.16	\$547.47	\$561.16	\$398.69	\$408.66	\$398.69	\$408.66
26	\$457.15	\$468.58	\$457.15	\$468.58	\$607.29	\$622.47	\$607.29	\$622.47	\$621.97	\$637.52	\$621.97	\$637.52	\$558.38	\$572.34	\$558.38	\$572.34	\$406.63	\$416.80	\$406.63	\$416.80
27	\$467.87	\$479.57	\$467.87	\$479.57	\$621.53	\$637.07	\$621.53	\$637.07	\$636.54	\$652.45	\$636.54	\$652.45	\$571.46	\$585.75	\$571.46	\$585.75	\$416.16	\$426.56	\$416.16	\$426.56
28	\$485.28	\$497.41	\$485.28	\$497.41	\$644.66	\$660.78	\$644.66	\$660.78	\$660.23	\$676.74	\$660.23	\$676.74	\$592.73	\$607.55	\$592.73	\$607.55	\$431.65	\$442.44	\$431.65	\$442.44
29	\$499.57	\$512.06	\$499.57	\$512.06	\$663.63	\$680.22	\$663.63	\$680.22	\$679.67	\$696.66	\$679.67	\$696.66	\$610.18	\$625.43	\$610.18	\$625.43	\$444.35	\$455.46	\$444.35	\$455.46
30	\$506.71	\$519.38	\$506.71	\$519.38	\$673.12	\$689.95	\$673.12	\$689.95	\$689.39	\$706.62	\$689.39	\$706.62	\$618.90	\$634.37	\$618.90	\$634.37	\$450.71	\$461.98	\$450.71	\$461.98
31	\$517.42	\$530.36	\$517.42	\$530.36	\$687.36	\$704.54	\$687.36	\$704.54	\$703.97	\$721.57	\$703.97	\$721.57	\$631.99	\$647.79	\$631.99	\$647.79	\$460.24	\$471.75	\$460.24	\$471.75
32	\$528.14	\$541.34	\$528.14	\$541.34	\$701.59	\$719.13	\$701.59	\$719.13	\$718.54	\$736.50	\$718.54	\$736.50	\$645.08	\$661.21	\$645.08	\$661.21	\$469.77	\$481.51	\$469.77	\$481.51
33	\$534.84	\$548.21	\$534.84	\$548.21	\$710.49	\$728.25	\$710.49	\$728.25	\$727.65	\$745.84	\$727.65	\$745.84	\$653.26	\$669.59	\$653.26	\$669.59	\$475.73	\$487.62	\$475.73	\$487.62
34	\$541.98	\$555.53	\$541.98	\$555.53	\$719.97	\$737.97	\$719.97	\$737.97	\$735.80	\$753.77	\$735.80	\$753.77	\$661.98	\$678.53	\$661.98	\$678.53	\$484.13	\$496.08	\$484.13	\$496.08
35	\$545.55	\$559.19	\$545.55	\$559.19	\$724.72	\$742.84	\$724.72	\$742.84	\$742.23	\$760.79	\$742.23	\$760.79	\$666.34	\$683.00	\$666.34	\$683.00	\$485.26	\$497.39	\$485.26	\$497.39
36	\$549.12	\$562.85	\$549.12	\$562.85	\$729.46	\$747.70	\$729.46	\$747.70	\$747.09	\$765.77	\$747.09	\$765.77	\$670.71	\$687.48	\$670.71	\$687.48	\$488.43	\$500.64	\$488.43	\$500.64
37	\$552.69	\$566.51	\$552.69	\$566.51	\$734.21	\$752.57	\$734.21	\$752.57	\$751.95	\$770.75	\$751.95	\$770.75	\$675.07	\$691.95	\$675.07	\$691.95	\$491.61	\$503.90	\$491.61	\$503.90
38	\$556.26	\$570.17	\$556.26	\$570.17	\$738.95	\$757.42	\$738.95	\$757.42	\$756.81	\$775.73	\$756.81	\$775.73	\$679.43	\$696.42	\$679.43	\$696.42	\$494.79	\$507.16	\$494.79	\$507.16
39	\$563.41	\$577.50	\$563.41	\$577.50	\$748.44	\$767.15	\$748.44	\$767.15	\$766.53	\$785.69	\$766.53	\$785.69	\$688.16	\$705.36	\$688.16	\$705.36	\$501.14	\$513.67	\$501.14	\$513.67
40	\$627.61	\$642.29	\$627.61	\$642.29	\$757.93	\$776.24	\$757.93	\$776.24	\$776.24	\$795.82	\$776.24	\$795.82	\$696.88	\$714.57	\$696.88	\$714.57	\$507.49	\$519.47	\$507.49	\$519.47
41	\$642.29	\$657.78	\$642.29	\$657.78	\$772.16	\$790.82	\$772.16	\$790.82	\$790.82	\$809.79	\$790.82	\$809.79	\$709.97	\$727.51	\$709.97	\$727.51	\$517.02	\$529.11	\$517.02	\$529.11
42	\$657.78	\$673.12	\$657.78	\$673.12	\$785.80	\$804.78	\$785.80	\$804.78	\$804.78	\$824.23	\$804.78	\$824.23	\$722.51	\$740.93	\$722.51	\$740.93	\$526.16	\$538.66	\$526.16	\$538.66
43	\$673.12	\$688.59	\$673.12	\$688.59	\$800.23	\$819.16	\$800.23	\$819.16	\$819.16	\$838.66	\$819.16	\$838.66	\$739.96	\$758.92	\$739.96	\$758.92	\$538.66	\$551.02	\$538.66	\$551.02
44	\$688.59	\$704.02	\$688.59	\$704.02	\$814.66	\$834.12	\$814.66	\$834.12	\$834.12	\$853.66	\$834.12	\$853.66	\$751.46	\$770.93	\$751.46	\$770.93	\$548.13	\$561.08	\$548.13	\$561.08
45	\$704.02	\$719.47	\$704.02	\$719.47	\$829.11	\$848.84	\$829.11	\$848.84	\$848.84	\$868.66	\$848.84	\$868.66	\$766.57	\$786.54	\$766.57	\$786.54	\$557.41	\$571.44	\$557.41	\$571.44
46	\$719.47	\$734.92	\$719.47	\$734.92	\$843.56	\$863.53	\$843.56	\$863.53	\$863.53	\$883.66	\$863.53	\$883.66	\$781.57	\$801.93	\$781.57	\$801.93	\$566.55	\$581.98	\$566.55	\$581.98
47	\$734.92	\$750.37	\$734.92	\$750.37	\$858.01	\$878.28	\$858.01	\$878.28	\$878.28	\$898.66	\$878.28	\$898.66	\$796.58	\$817.34	\$796.58	\$817.34	\$575.41	\$591.91	\$575.41	\$591.91
48	\$750.37	\$765.82	\$750.37	\$765.82	\$872.46	\$892.93	\$872.46	\$892.93	\$892.93	\$913.54	\$892.93	\$913.54	\$811.59	\$832.66	\$811.59	\$832.66	\$584.36	\$601.96	\$584.36	\$601.96
49	\$765.82	\$781.27	\$765.82	\$781.27	\$886.91	\$907.58	\$886.91	\$907.58	\$907.58	\$928.39	\$907.58	\$928.39	\$826.60	\$848.17	\$826.60	\$848.17	\$593.30	\$611.99	\$593.30	\$611.99
50	\$781.27	\$796.72	\$781.27	\$796.72	\$901.36	\$922.23	\$901.36	\$922.23	\$922.23	\$943.24	\$922.23	\$943.24	\$841.61	\$863.38	\$841.61	\$863.38	\$602.20	\$621.99	\$602.20	\$621.99
51	\$796.72	\$812.17	\$796.72	\$812.17	\$916.25	\$937.32	\$916.25	\$937.32	\$937.32	\$958.54	\$937.32	\$958.54	\$856.62	\$878.59	\$856.62	\$878.59	\$611.19	\$631.38	\$611.19	\$631.38
52	\$812.17	\$828.12	\$812.17	\$828.12	\$931.24	\$952.51	\$931.24	\$952.51	\$952.51	\$973.88	\$952.51	\$973.88	\$871.63	\$893.80	\$871.63	\$893.80	\$620.18	\$640.97	\$620.18	\$640.97
53	\$828.12	\$844.07	\$828.12	\$844.07	\$946.23	\$967.80	\$946.23	\$967.80	\$967.80	\$989.48	\$967.80	\$989.48	\$886.64	\$908.71	\$886.64	\$908.71	\$629.17	\$650.96	\$629.17	\$650.96
54	\$844.07	\$859.92	\$844.07	\$859.92	\$961.22	\$982.99	\$961.22	\$982.99	\$982.99	\$1004.87	\$982.99	\$1004.87	\$891.65	\$913.72	\$891.65	\$913.72	\$638.16	\$660.95	\$638.16	\$660.95
55	\$859.92	\$875.77	\$859.92	\$875.77	\$976.21	\$998.18	\$976.21	\$998.18	\$998.18	\$1020.31	\$998.18	\$1020.31	\$906.66	\$928.93	\$906.66	\$928.93	\$647.15	\$670.94	\$647.15	\$670.94
56	\$875.77	\$891.62	\$875.77	\$891.62	\$991.20	\$1013.37	\$991.20	\$1013.37	\$1013.37	\$1035.60	\$1013.37	\$1035.60	\$921.67	\$944.14	\$921.67	\$944.14	\$656.14	\$680.93	\$656.14	\$680.93
57	\$891.62	\$907.47	\$891.62	\$907.47	\$1006.19	\$1028.56	\$1006.19	\$1028.56	\$1028.56	\$1051.03	\$1028.56	\$1051.03	\$936.68	\$959.35	\$936.68	\$959.35	\$665.13	\$690.92	\$665.13	\$690.92</

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		33709PA0940002		33709PA0940002		33709PA1120001		33709PA1120001		33709PA0950001		33709PA0950001		33709PA0940008		33709PA0940008			
HIOS Plan ID (Off Exchange)=>	33709PA1120003		33709PA1120003		33709PA0940002		33709PA0940002		33709PA1120001		33709PA1120001		33709PA0950001		33709PA0950001		33709PA0940008		33709PA0940008			
Plan Marketing Name =>	my Direct Blue EPO Silver 3500 + Adult Dental and		my Direct Blue EPO Silver 3500 + Adult Dental and		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800 + Adult Dental and		my Direct Blue EPO Bronze 3800 + Adult Dental and		my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue EPO Bronze 8900		my Direct Blue EPO Bronze 8900			
Form # =>	EPO/ADV/CDP-4		EPO/ADV/CDP-4		EPO/CDP-5		EPO/CDP-5		EPO/ADV/CDP-4		EPO/ADV/CDP-4		EPO/HDHP/CDP-5		EPO/HDHP/CDP-5		EPO/CDP-5		EPO/CDP-5			
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9			
Network =>	O		O		O		O		O		O		O		O		O		O			
Metal =>	Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze			
Deductible =>	3500		3500		3800		3800		3800		3800		7400		7400		8900		8900			
Coinurance =>	70%		70%		50%		50%		50%		50%		100%		100%		100%		100%			
Copays =>	\$50 PCP		\$50 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		N/A		N/A		N/A		N/A			
OOP Maximum =>	9200		9200		9200		9200		9200		9200		9200		7400		7400		8900		8900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$314.74	\$314.74	\$314.74	\$314.74	\$288.54	\$288.54	\$288.54	\$288.54	\$299.51	\$299.51	\$299.51	\$299.51	\$293.82	\$293.82	\$293.82	\$293.82	\$262.69	\$262.69	\$262.69	\$262.69	\$262.69	\$262.69
15	\$342.72	\$342.72	\$342.72	\$342.72	\$314.19	\$314.19	\$314.19	\$314.19	\$326.13	\$326.13	\$326.13	\$326.13	\$319.94	\$319.94	\$319.94	\$319.94	\$286.04	\$286.04	\$286.04	\$286.04	\$286.04	\$286.04
16	\$353.42	\$353.42	\$353.42	\$353.42	\$324.00	\$324.00	\$324.00	\$324.00	\$336.31	\$336.31	\$336.31	\$336.31	\$329.92	\$329.92	\$329.92	\$329.92	\$294.96	\$294.96	\$294.96	\$294.96	\$294.96	\$294.96
17	\$364.12	\$364.12	\$364.12	\$364.12	\$333.80	\$333.80	\$333.80	\$333.80	\$346.49	\$346.49	\$346.49	\$346.49	\$339.91	\$339.91	\$339.91	\$339.91	\$303.89	\$303.89	\$303.89	\$303.89	\$303.89	\$303.89
18	\$375.64	\$375.64	\$375.64	\$375.64	\$344.37	\$344.37	\$344.37	\$344.37	\$357.45	\$357.45	\$357.45	\$357.45	\$350.67	\$350.67	\$350.67	\$350.67	\$313.51	\$313.51	\$313.51	\$313.51	\$313.51	\$313.51
19	\$387.16	\$387.16	\$387.16	\$387.16	\$354.93	\$354.93	\$354.93	\$354.93	\$368.41	\$368.41	\$368.41	\$368.41	\$361.42	\$361.42	\$361.42	\$361.42	\$323.12	\$323.12	\$323.12	\$323.12	\$323.12	\$323.12
20	\$399.09	\$399.09	\$399.09	\$399.09	\$365.86	\$365.86	\$365.86	\$365.86	\$379.76	\$379.76	\$379.76	\$379.76	\$372.56	\$372.56	\$372.56	\$372.56	\$333.08	\$333.08	\$333.08	\$333.08	\$333.08	\$333.08
21	\$411.43	\$421.72	\$411.43	\$421.72	\$377.18	\$386.61	\$377.18	\$386.61	\$391.51	\$401.30	\$391.51	\$401.30	\$384.08	\$393.68	\$384.08	\$393.68	\$343.38	\$351.96	\$343.38	\$351.96	\$343.38	\$351.96
22	\$411.43	\$421.72	\$411.43	\$421.72	\$377.18	\$386.61	\$377.18	\$386.61	\$391.51	\$401.30	\$391.51	\$401.30	\$384.08	\$393.68	\$384.08	\$393.68	\$343.38	\$351.96	\$343.38	\$351.96	\$343.38	\$351.96
23	\$411.43	\$421.72	\$411.43	\$421.72	\$377.18	\$386.61	\$377.18	\$386.61	\$391.51	\$401.30	\$391.51	\$401.30	\$384.08	\$393.68	\$384.08	\$393.68	\$343.38	\$351.96	\$343.38	\$351.96	\$343.38	\$351.96
24	\$411.43	\$421.72	\$411.43	\$421.72	\$377.18	\$386.61	\$377.18	\$386.61	\$391.51	\$401.30	\$391.51	\$401.30	\$384.08	\$393.68	\$384.08	\$393.68	\$343.38	\$351.96	\$343.38	\$351.96	\$343.38	\$351.96
25	\$413.08	\$423.41	\$413.08	\$423.41	\$378.69	\$388.16	\$378.69	\$388.16	\$393.08	\$402.91	\$393.08	\$402.91	\$385.62	\$395.26	\$385.62	\$395.26	\$344.75	\$353.37	\$344.75	\$353.37	\$344.75	\$353.37
26	\$421.30	\$431.83	\$421.30	\$431.83	\$386.23	\$395.89	\$386.23	\$395.89	\$400.91	\$410.93	\$400.91	\$410.93	\$393.30	\$403.13	\$393.30	\$403.13	\$351.62	\$360.41	\$351.62	\$360.41	\$351.62	\$360.41
27	\$431.18	\$441.96	\$431.18	\$441.96	\$395.28	\$405.16	\$395.28	\$405.16	\$410.30	\$420.56	\$410.30	\$420.56	\$402.52	\$412.58	\$402.52	\$412.58	\$359.86	\$368.86	\$359.86	\$368.86	\$359.86	\$368.86
28	\$447.22	\$458.40	\$447.22	\$458.40	\$409.99	\$420.24	\$409.99	\$420.24	\$425.57	\$436.21	\$425.57	\$436.21	\$427.93	\$437.99	\$427.93	\$437.99	\$373.25	\$382.58	\$373.25	\$382.58	\$373.25	\$382.58
29	\$460.39	\$471.90	\$460.39	\$471.90	\$422.06	\$432.61	\$422.06	\$432.61	\$448.10	\$459.05	\$448.10	\$459.05	\$444.36	\$454.97	\$444.36	\$454.97	\$389.74	\$399.48	\$389.74	\$399.48	\$389.74	\$399.48
30	\$476.97	\$488.64	\$476.97	\$488.64	\$438.80	\$449.35	\$438.80	\$449.35	\$464.36	\$475.47	\$464.36	\$475.47	\$460.39	\$471.90	\$460.39	\$471.90	\$400.91	\$411.43	\$400.91	\$411.43	\$400.91	\$411.43
31	\$488.77	\$500.64	\$488.77	\$500.64	\$448.89	\$459.44	\$448.89	\$459.44	\$474.74	\$485.85	\$474.74	\$485.85	\$471.90	\$482.91	\$471.90	\$482.91	\$411.43	\$422.50	\$411.43	\$422.50	\$411.43	\$422.50
32	\$498.89	\$511.97	\$498.89	\$511.97	\$459.48	\$470.03	\$459.48	\$470.03	\$489.39	\$500.50	\$489.39	\$500.50	\$476.97	\$488.08	\$476.97	\$488.08	\$422.50	\$433.61	\$422.50	\$433.61	\$422.50	\$433.61
33	\$492.89	\$505.21	\$492.89	\$505.21	\$451.86	\$462.41	\$451.86	\$462.41	\$477.43	\$488.54	\$477.43	\$488.54	\$476.97	\$488.08	\$476.97	\$488.08	\$422.50	\$433.61	\$422.50	\$433.61	\$422.50	\$433.61
34	\$499.48	\$511.97	\$499.48	\$511.97	\$459.48	\$470.03	\$459.48	\$470.03	\$489.39	\$500.50	\$489.39	\$500.50	\$476.97	\$488.08	\$476.97	\$488.08	\$422.50	\$433.61	\$422.50	\$433.61	\$422.50	\$433.61
35	\$502.77	\$515.34	\$502.77	\$515.34	\$460.91	\$471.46	\$460.91	\$471.46	\$486.46	\$497.57	\$486.46	\$497.57	\$484.13	\$495.24	\$484.13	\$495.24	\$433.61	\$444.72	\$433.61	\$444.72	\$433.61	\$444.72
36	\$506.06	\$518.71	\$506.06	\$518.71	\$463.93	\$474.48	\$463.93	\$474.48	\$489.39	\$500.50	\$489.39	\$500.50	\$476.97	\$488.08	\$476.97	\$488.08	\$422.50	\$433.61	\$422.50	\$433.61	\$422.50	\$433.61
37	\$509.35	\$522.08	\$509.35	\$522.08	\$466.95	\$477.50	\$466.95	\$477.50	\$493.30	\$504.41	\$493.30	\$504.41	\$484.13	\$495.24	\$484.13	\$495.24	\$433.61	\$444.72	\$433.61	\$444.72	\$433.61	\$444.72
38	\$512.64	\$525.46	\$512.64	\$525.46	\$469.97	\$480.52	\$469.97	\$480.52	\$500.02	\$511.13	\$500.02	\$511.13	\$489.39	\$500.50	\$489.39	\$500.50	\$444.72	\$455.83	\$444.72	\$455.83	\$444.72	\$455.83
39	\$519.22	\$532.20	\$519.22	\$532.20	\$476.00	\$487.01	\$476.00	\$487.01	\$506.44	\$517.55	\$506.44	\$517.55	\$495.24	\$506.35	\$495.24	\$506.35	\$455.83	\$466.95	\$455.83	\$466.95	\$455.83	\$466.95
40	\$525.81	\$538.39	\$525.81	\$538.39	\$482.04	\$493.05	\$482.04	\$493.05	\$520.39	\$531.50	\$520.39	\$531.50	\$500.02	\$511.13	\$500.02	\$511.13	\$466.95	\$478.06	\$466.95	\$478.06	\$466.95	\$478.06
41	\$535.68	\$544.13	\$535.68	\$544.13	\$491.09	\$502.10	\$491.09	\$502.10	\$527.33	\$538.44	\$527.33	\$538.44	\$511.13	\$522.24	\$511.13	\$522.24	\$478.06	\$489.17	\$478.06	\$489.17	\$478.06	\$489.17
42	\$545.14	\$550.93	\$545.14	\$550.93	\$499.76	\$508.27	\$499.76	\$508.27	\$534.27	\$545.38	\$534.27	\$545.38	\$522.24	\$533.35	\$522.24	\$533.35	\$489.17	\$500.28	\$489.17	\$500.28	\$489.17	\$500.28
43	\$558.31	\$562.87	\$558.31	\$562.87	\$511.83	\$522.84	\$511.83	\$522.84	\$541.21	\$552.32	\$541.21	\$552.32	\$533.35	\$544.46	\$533.35	\$544.46	\$500.28	\$511.39	\$500.28	\$511.39	\$500.28	\$511.39
44	\$574.77	\$580.24	\$574.77	\$580.24	\$526.92	\$537.93	\$526.92	\$537.93	\$550.15	\$561.26	\$550.15	\$561.26	\$544.46	\$555.57	\$544.46	\$555.57	\$511.39	\$522.50	\$511.39	\$522.50	\$511.39	\$522.50
45	\$594.10	\$602.64	\$594.10	\$602.64	\$544.65	\$555.66	\$544.65	\$555.66	\$558.09	\$569.20	\$558.09	\$569.20	\$555.57	\$566.68	\$555.57	\$566.68	\$522.50	\$533.61	\$522.50	\$533.61	\$522.50	\$533.61
46	\$617.15	\$629.60	\$617.15	\$629.60	\$565.77	\$576.78	\$565.77	\$576.78	\$566.29	\$577.40	\$566.29	\$577.40	\$566.68	\$577.79	\$566.68	\$577.79	\$533.61	\$544.72	\$533.61	\$544.72	\$533.61	\$544.72
47	\$643.07	\$655.02	\$643.07	\$655.02	\$589.53	\$600.54	\$589.53	\$600.54	\$589.53	\$600.54	\$589.53	\$600.54	\$577.40	\$588.51	\$577.40	\$588.51	\$544.72	\$555.83	\$544.72	\$555.83	\$544.72	\$555.83
48	\$672.69	\$684.54	\$672.69	\$684.54	\$616.69	\$627.70	\$616.69	\$627.70	\$617.21	\$628.32	\$617.21	\$628.32	\$588.51	\$599.62	\$588.51	\$599.62	\$555.83	\$566.94	\$555.83	\$566.94	\$555.83	\$566.94
49	\$701.90	\$713.75	\$701.90	\$713.75	\$643.47	\$654.48	\$643.47	\$654.48	\$643.99	\$655.00	\$643.99	\$655.00	\$600.54	\$611.65	\$600.54	\$611.65	\$566.94	\$578.05	\$566.94	\$578.05	\$566.94	\$578.05
50	\$734.81	\$746.66	\$734.81	\$746.66	\$673.64	\$684.65	\$673.64	\$684.65	\$674.16	\$685.17	\$674.16	\$685.17	\$611.65	\$622.76	\$611.65	\$622.76	\$578.05	\$589.16	\$578.05	\$589.16	\$578.05	\$589.16
51	\$767.32	\$779.17	\$767.32	\$779.17	\$703.44	\$714.45	\$703.44	\$714.45	\$703.96	\$714.97	\$703.96	\$714.97	\$622.76	\$633.87	\$622.76	\$633.87	\$589.16	\$600.27	\$589.16	\$600.27	\$589.16	\$600.27
52	\$803.11	\$814.96	\$803.11	\$814.96	\$736.26	\$747.27	\$736.26	\$747.27	\$736.78	\$747.79	\$736.78	\$747.79	\$633.87	\$644.98	\$633.87	\$644.98	\$600.27	\$611.38	\$600.27	\$611.38	\$600.27	\$611.38
53	\$839.32	\$851.17	\$839.32	\$851.17	\$769.45	\$780.46	\$769.45	\$780.46	\$769.98	\$780.99	\$769.98	\$780.99	\$644.98	\$656.09	\$644.98							

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

HIOS Plan ID (On Exchange)=>	33709PA0960001	33709PA0960001	33709PA0970006	33709PA1130005	33709PA1460001	33709PA1470001	33709PA0980004	33709PA0970010	33709PA1460002	33709PA1470002						
HIOS Plan ID (Off Exchange)=>	33709PA0960001	33709PA0960001	33709PA0970006	33709PA1130005	33709PA1460001	33709PA1470001	33709PA0980004	33709PA0970010	33709PA1460002	33709PA1470002						
Plan Marketing Name =>	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Direct Blue Lehigh Valley EPO Gold 0		my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision		my Direct Blue Lehigh Valley EPO Premier Gold 0		my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision		my Direct Blue Lehigh Valley EPO Premier Silver 0		my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	
Form # =>	CAT/EPO/CDP-5		CAT/EPO/CDP-5		EPO/CDP-5		EPO/ADV/CDP-4		EPO/HDHP/CDP-5		EPO/CDP-5		EPO/CDP-5		EPO/CDP-5	
Rating Area =>	Area 7		Area 9		Area 6		Area 6		Area 6		Area 6		Area 6		Area 6	
Network =>	O		O		N		N		N		N		N		N	
Metal =>	Catastrophic		Catastrophic		Gold		Gold		Gold		Gold		Gold		Silver	
Deductible =>	9200		9200		0		0		0		1700		1500		0	
Coinsurance =>	100%		100%		70%		70%		80%		80%		70%		70%	
Copays =>	\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$20 after Ded. PCP		\$35 PCP	
OOP Maximum =>	9200		9200		7500		7500		6550		6550		5700		8300	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$207.72	\$207.72	\$207.72	\$207.72	\$370.60	\$370.60	\$381.56	\$381.56	\$385.51	\$385.51	\$396.48	\$396.48	\$341.80	\$341.80	\$334.42	\$334.42
15	\$226.18	\$226.18	\$226.18	\$226.18	\$403.54	\$403.54	\$415.48	\$415.48	\$419.78	\$419.78	\$431.72	\$431.72	\$372.18	\$372.18	\$364.15	\$364.15
16	\$233.24	\$233.24	\$233.24	\$233.24	\$416.13	\$416.13	\$428.44	\$428.44	\$432.88	\$432.88	\$445.19	\$445.19	\$383.80	\$383.80	\$375.51	\$375.51
17	\$240.30	\$240.30	\$240.30	\$240.30	\$428.73	\$428.73	\$441.41	\$441.41	\$445.99	\$445.99	\$458.67	\$458.67	\$395.42	\$395.42	\$386.88	\$386.88
18	\$247.91	\$247.91	\$247.91	\$247.91	\$442.29	\$442.29	\$455.38	\$455.38	\$460.10	\$460.10	\$473.18	\$473.18	\$407.93	\$407.93	\$399.12	\$399.12
19	\$255.51	\$255.51	\$255.51	\$255.51	\$455.86	\$455.86	\$469.34	\$469.34	\$474.21	\$474.21	\$487.69	\$487.69	\$420.44	\$420.44	\$411.36	\$411.36
20	\$263.38	\$263.38	\$263.38	\$263.38	\$469.91	\$469.91	\$483.81	\$483.81	\$488.82	\$488.82	\$502.72	\$502.72	\$433.40	\$433.40	\$424.04	\$424.04
21	\$271.53	\$271.53	\$271.53	\$271.53	\$484.44	\$484.44	\$498.77	\$498.77	\$511.24	\$511.24	\$525.27	\$525.27	\$446.80	\$446.80	\$437.15	\$437.15
22	\$271.53	\$271.53	\$271.53	\$271.53	\$484.44	\$484.44	\$498.77	\$498.77	\$511.24	\$511.24	\$525.27	\$525.27	\$446.80	\$446.80	\$437.15	\$437.15
23	\$271.53	\$271.53	\$271.53	\$271.53	\$484.44	\$484.44	\$498.77	\$498.77	\$511.24	\$511.24	\$525.27	\$525.27	\$446.80	\$446.80	\$437.15	\$437.15
24	\$271.53	\$271.53	\$271.53	\$271.53	\$484.44	\$484.44	\$498.77	\$498.77	\$511.24	\$511.24	\$525.27	\$525.27	\$446.80	\$446.80	\$437.15	\$437.15
25	\$272.62	\$272.62	\$272.62	\$272.62	\$498.54	\$498.54	\$512.99	\$512.99	\$526.99	\$526.99	\$542.16	\$542.16	\$459.80	\$459.80	\$449.87	\$449.87
26	\$278.05	\$278.05	\$278.05	\$278.05	\$508.47	\$508.47	\$523.51	\$523.51	\$538.93	\$538.93	\$556.13	\$556.13	\$473.15	\$473.15	\$464.64	\$464.64
27	\$284.56	\$284.56	\$284.56	\$284.56	\$529.67	\$529.67	\$547.09	\$547.09	\$565.82	\$565.82	\$585.27	\$585.27	\$492.96	\$492.96	\$482.83	\$482.83
28	\$295.15	\$295.15	\$295.15	\$295.15	\$552.59	\$552.59	\$572.16	\$572.16	\$593.78	\$593.78	\$618.47	\$618.47	\$517.18	\$517.18	\$507.06	\$507.06
29	\$303.84	\$303.84	\$303.84	\$303.84	\$566.10	\$566.10	\$588.25	\$588.25	\$613.99	\$613.99	\$641.81	\$641.81	\$538.24	\$538.24	\$528.57	\$528.57
30	\$318.19	\$318.19	\$318.19	\$318.19	\$595.64	\$595.64	\$623.59	\$623.59	\$655.12	\$655.12	\$690.27	\$690.27	\$569.92	\$569.92	\$561.33	\$561.33
31	\$327.91	\$327.91	\$327.91	\$327.91	\$630.23	\$630.23	\$661.41	\$661.41	\$698.04	\$698.04	\$739.27	\$739.27	\$602.69	\$602.69	\$595.66	\$595.66
32	\$337.22	\$337.22	\$337.22	\$337.22	\$670.99	\$670.99	\$703.79	\$703.79	\$746.74	\$746.74	\$795.93	\$795.93	\$645.11	\$645.11	\$638.07	\$638.07
33	\$347.15	\$347.15	\$347.15	\$347.15	\$718.13	\$718.13	\$753.16	\$753.16	\$799.04	\$799.04	\$855.87	\$855.87	\$695.92	\$695.92	\$689.66	\$689.66
34	\$357.72	\$357.72	\$357.72	\$357.72	\$770.44	\$770.44	\$808.25	\$808.25	\$858.64	\$858.64	\$919.78	\$919.78	\$752.44	\$752.44	\$746.54	\$746.54
35	\$368.91	\$368.91	\$368.91	\$368.91	\$828.54	\$828.54	\$870.59	\$870.59	\$925.68	\$925.68	\$990.96	\$990.96	\$812.69	\$812.69	\$806.66	\$806.66
36	\$380.74	\$380.74	\$380.74	\$380.74	\$886.54	\$886.54	\$933.59	\$933.59	\$994.84	\$994.84	\$1,061.43	\$1,061.43	\$871.11	\$871.11	\$865.06	\$865.06
37	\$393.24	\$393.24	\$393.24	\$393.24	\$953.64	\$953.64	\$1,006.59	\$1,006.59	\$1,076.08	\$1,076.08	\$1,155.01	\$1,155.01	\$931.11	\$931.11	\$925.06	\$925.06
38	\$406.44	\$406.44	\$406.44	\$406.44	\$1,030.28	\$1,030.28	\$1,083.59	\$1,083.59	\$1,156.24	\$1,156.24	\$1,243.93	\$1,243.93	\$988.11	\$988.11	\$982.06	\$982.06
39	\$420.34	\$420.34	\$420.34	\$420.34	\$1,112.26	\$1,112.26	\$1,172.59	\$1,172.59	\$1,254.44	\$1,254.44	\$1,352.93	\$1,352.93	\$1,057.27	\$1,057.27	\$1,051.22	\$1,051.22
40	\$434.91	\$434.91	\$434.91	\$434.91	\$1,201.21	\$1,201.21	\$1,272.93	\$1,272.93	\$1,365.44	\$1,365.44	\$1,474.93	\$1,474.93	\$1,137.66	\$1,137.66	\$1,131.61	\$1,131.61
41	\$450.15	\$450.15	\$450.15	\$450.15	\$1,302.44	\$1,302.44	\$1,386.59	\$1,386.59	\$1,491.44	\$1,491.44	\$1,611.93	\$1,611.93	\$1,232.93	\$1,232.93	\$1,226.88	\$1,226.88
42	\$466.04	\$466.04	\$466.04	\$466.04	\$1,418.13	\$1,418.13	\$1,517.59	\$1,517.59	\$1,638.93	\$1,638.93	\$1,777.44	\$1,777.44	\$1,340.93	\$1,340.93	\$1,334.88	\$1,334.88
43	\$482.59	\$482.59	\$482.59	\$482.59	\$1,549.44	\$1,549.44	\$1,663.59	\$1,663.59	\$1,803.93	\$1,803.93	\$1,960.44	\$1,960.44	\$1,467.44	\$1,467.44	\$1,461.39	\$1,461.39
44	\$500.84	\$500.84	\$500.84	\$500.84	\$1,706.54	\$1,706.54	\$1,835.59	\$1,835.59	\$2,000.93	\$2,000.93	\$2,194.44	\$2,194.44	\$1,608.93	\$1,608.93	\$1,602.88	\$1,602.88
45	\$520.34	\$520.34	\$520.34	\$520.34	\$1,890.44	\$1,890.44	\$2,041.59	\$2,041.59	\$2,245.93	\$2,245.93	\$2,479.44	\$2,479.44	\$1,774.44	\$1,774.44	\$1,768.39	\$1,768.39
46	\$541.04	\$541.04	\$541.04	\$541.04	\$2,106.54	\$2,106.54	\$2,269.59	\$2,269.59	\$2,500.93	\$2,500.93	\$2,762.44	\$2,762.44	\$1,967.44	\$1,967.44	\$1,961.39	\$1,961.39
47	\$562.99	\$562.99	\$562.99	\$562.99	\$2,358.54	\$2,358.54	\$2,517.59	\$2,517.59	\$2,780.93	\$2,780.93	\$3,079.44	\$3,079.44	\$2,186.93	\$2,186.93	\$2,180.88	\$2,180.88
48	\$586.14	\$586.14	\$586.14	\$586.14	\$2,650.54	\$2,650.54	\$2,823.59	\$2,823.59	\$3,149.93	\$3,149.93	\$3,489.44	\$3,489.44	\$2,449.44	\$2,449.44	\$2,443.39	\$2,443.39
49	\$611.54	\$611.54	\$611.54	\$611.54	\$3,000.54	\$3,000.54	\$3,197.59	\$3,197.59	\$3,519.93	\$3,519.93	\$3,919.44	\$3,919.44	\$2,754.44	\$2,754.44	\$2,748.39	\$2,748.39
50	\$639.24	\$639.24	\$639.24	\$639.24	\$3,420.54	\$3,420.54	\$3,643.59	\$3,643.59	\$4,000.93	\$4,000.93	\$4,499.44	\$4,499.44	\$3,109.44	\$3,109.44	\$3,103.39	\$3,103.39
51	\$669.34	\$669.34	\$669.34	\$669.34	\$3,930.54	\$3,930.54	\$4,197.59	\$4,197.59	\$4,619.93	\$4,619.93	\$5,159.44	\$5,159.44	\$3,514.44	\$3,514.44	\$3,508.39	\$3,508.39
52	\$701.84	\$701.84	\$701.84	\$701.84	\$4,540.54	\$4,540.54	\$4,843.59	\$4,843.59	\$5,399.93	\$5,399.93	\$6,019.44	\$6,019.44	\$3,919.44	\$3,919.44	\$3,913.39	\$3,913.39
53	\$737.24	\$737.24	\$737.24	\$737.24	\$5,250.54	\$5,250.54	\$5,603.59	\$5,603.59	\$6,209.93	\$6,209.93	\$7,009.44	\$7,009.44	\$4,414.44	\$4,414.44	\$4,408.39	\$4,408.39
54	\$775.54	\$775.54	\$775.54	\$775.54	\$6,080.54	\$6,080.54	\$6,433.59	\$6,433.59	\$7,149.93	\$7,149.93	\$8,129.44	\$8,129.44	\$4,919.44	\$4,919.44	\$4,913.39	\$4,913.39
55	\$816.84	\$816.84	\$816.84	\$816.84	\$7,050.54	\$7,050.54	\$7,443.59	\$7,443.59	\$8,209.93	\$8,209.93	\$9,369.44	\$9,369.44	\$5,514.44	\$5,514.44	\$5,508.39	\$5,508.39
56	\$861.14	\$861.14	\$861.14	\$861.14	\$8,180.54	\$8,180.54	\$8,633.59	\$8,633.59	\$9,409.93	\$9,409.93	\$10,769.44	\$10,769.44	\$6,119.44	\$6,119.44	\$6,113.39	\$6,113.39
57	\$909.44	\$909.44	\$909.44	\$909.44	\$9,490.54	\$9,490.54	\$10,043.59	\$10,043.59	\$10,909.93	\$10,909.93	\$12,309.44	\$12,309.44	\$6,814.44	\$6,814.44	\$6,808.39	\$6,808.39
58	\$961.74	\$961.74	\$961.74	\$961.74	\$11,000.54	\$11,000.54	\$11,563.59	\$11,563.59	\$12,509.93	\$12,509.93	\$14,209.44	\$14,209.44	\$7,619.44	\$7,619.44	\$7,613.39	\$7,613.39
59	\$1,018.04	\$1,018.04	\$1,018.04	\$1,018.04	\$12,750.54	\$12,750.54	\$13,433.59	\$13,433.59	\$14,569.93	\$14,569.93	\$16,509.44	\$16,509.44	\$8,514.44	\$8,514.44	\$8,508.39	\$8,508.39
60	\$1,080.34	\$1,080.34	\$1,080.34	\$1,080.34	\$14,780.54	\$14,780.54	\$15,563.59	\$15,563.59	\$16,909.93	\$16,909.93	\$19,369.44	\$19,369.44	\$9,519.44	\$9,519.44	\$9,513.39	\$9,513.39
61	\$1,148.64	\$1,148.64	\$1,148.64	\$1,148.64	\$17,130.54	\$17,130.54	\$18,043.59	\$18,043.59	\$19,569.93	\$19,569.93	\$22,209.44	\$22,209.44	\$10,714.44	\$10,714.44	\$10,708.39	\$10,708.39
62	\$1,223.94	\$1,223.94	\$1,223.94	\$1,223.94	\$20,000.54	\$20,000.54	\$21,043.59	\$21,043.59	\$22,809.93	\$22,809.93	\$26,009.44	\$26,009.44	\$12,119.44	\$12,119.44	\$12,113.39	\$12,113.39
63	\$1,307.24	\$1,307.24	\$1,307.24	\$1,307.24	\$23,550.54	\$23,550.54	\$24,793.59	\$24,793.59	\$26,809.93	\$26,809.93	\$30,409.44	\$30,409.44	\$13,814.44	\$13,814.44	\$13,808.39	\$13,808.39
64+	\$1,400.54	\$1,400.54	\$1,400.54	\$1,400.54	\$28,000.54	\$28,000.54	\$29,443.59	\$29,443.59	\$32,009.93	\$32,009.93	\$37,009.44	\$37,009.44	\$15,919.44	\$15,919.44	\$15,913.39	\$15,913.39

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

HIOS Plan ID (On Exchange)=>	33709PA0970009		N/A		N/A		33709PA0970002		33709PA1130001		33709PA0980001		33709PA0970008		33709PA0990001		33709PA1480004		33709PA1480004	
HIOS Plan ID (Off Exchange)=>	33709PA0970009		33709PA0970007		33709PA1130003		33709PA0970002		33709PA1130001		33709PA0980001		33709PA0970008		33709PA0990001		33709PA1480004		33709PA1480004	
Plan Marketing Name =>	my Direct Blue Lehigh Valley EPO Silver 7000		my Direct Blue Lehigh Valley EPO Silver 3500		my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision		my Direct Blue Lehigh Valley EPO Bronze 3800		my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue Lehigh Valley EPO Bronze 8900		my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0	
Form # =>	EPO/CDP-5		EPO/CDP-5		EPO/ADV/CDP-4		EPO/CDP-5		EPO/ADV/CDP-4		EPO/HDHP/CDP-5		EPO/CDP-5		CAT/EPO/CDP-5		BA/PPO/CDP-3		BA/PPO/CDP-3	
Rating Area =>	Area 6		Area 6		Area 6		Area 6		Area 6		Area 6		Area 6		Area 6		Area 6		Area 7	
Network =>	N		N		N		N		N		N		N		N		F		F	
Metal =>	Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Catastrophic		Gold		Gold	
Deductible =>	7000		3500		3500		3800		3800		7400		8900		9200		0		0	
Coinurance =>	70%		70%		70%		50%		50%		100%		100%		100%		70%		70%	
Copays =>	\$70 PCP		\$50 PCP		\$50 PCP		\$65 PCP		\$65 PCP		N/A		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP		\$20 PCP		\$20 PCP	
OOP Maximum =>	9200		9200		9200		9200		9200		7400		8900		9200		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$408.48	\$408.48	\$297.46	\$297.46	\$308.43	\$308.43	\$282.55	\$282.55	\$293.51	\$293.51	\$287.72	\$287.72	\$257.22	\$257.22	\$203.40	\$203.40	\$466.60	\$466.60	\$466.60	\$466.60
15	\$444.79	\$444.79	\$323.90	\$323.90	\$335.84	\$335.84	\$307.66	\$307.66	\$319.60	\$319.60	\$313.30	\$313.30	\$280.09	\$280.09	\$221.48	\$221.48	\$508.08	\$508.08	\$508.08	\$508.08
16	\$458.67	\$458.67	\$334.01	\$334.01	\$346.32	\$346.32	\$317.26	\$317.26	\$329.57	\$329.57	\$323.08	\$323.08	\$288.83	\$288.83	\$228.39	\$228.39	\$523.94	\$523.94	\$523.94	\$523.94
17	\$472.55	\$472.55	\$344.12	\$344.12	\$356.81	\$356.81	\$326.87	\$326.87	\$339.55	\$339.55	\$332.86	\$332.86	\$297.57	\$297.57	\$235.30	\$235.30	\$539.80	\$539.80	\$539.80	\$539.80
18	\$487.51	\$487.51	\$355.01	\$355.01	\$368.09	\$368.09	\$337.21	\$337.21	\$350.29	\$350.29	\$343.39	\$343.39	\$306.99	\$306.99	\$242.75	\$242.75	\$556.88	\$556.88	\$556.88	\$556.88
19	\$502.46	\$502.46	\$365.90	\$365.90	\$379.38	\$379.38	\$347.55	\$347.55	\$361.03	\$361.03	\$353.92	\$353.92	\$316.40	\$316.40	\$250.19	\$250.19	\$573.95	\$573.95	\$573.95	\$573.95
20	\$517.94	\$517.94	\$377.17	\$377.17	\$391.07	\$391.07	\$358.26	\$358.26	\$372.16	\$372.16	\$364.83	\$364.83	\$326.15	\$326.15	\$257.90	\$257.90	\$591.64	\$591.64	\$591.64	\$591.64
21	\$533.96	\$533.96	\$388.84	\$388.84	\$403.17	\$403.17	\$369.34	\$369.34	\$378.57	\$378.57	\$383.67	\$383.67	\$336.24	\$336.24	\$265.88	\$265.88	\$609.94	\$609.94	\$609.94	\$609.94
22	\$533.96	\$533.96	\$388.84	\$388.84	\$403.17	\$403.17	\$369.34	\$369.34	\$378.57	\$378.57	\$383.67	\$383.67	\$336.24	\$336.24	\$265.88	\$265.88	\$609.94	\$609.94	\$609.94	\$609.94
23	\$533.96	\$533.96	\$388.84	\$388.84	\$403.17	\$403.17	\$369.34	\$369.34	\$378.57	\$378.57	\$383.67	\$383.67	\$336.24	\$336.24	\$265.88	\$265.88	\$609.94	\$609.94	\$609.94	\$609.94
24	\$533.96	\$533.96	\$388.84	\$388.84	\$403.17	\$403.17	\$369.34	\$369.34	\$378.57	\$378.57	\$383.67	\$383.67	\$336.24	\$336.24	\$265.88	\$265.88	\$609.94	\$609.94	\$609.94	\$609.94
25	\$536.10	\$536.10	\$390.40	\$390.40	\$404.78	\$404.78	\$378.82	\$378.82	\$380.09	\$380.09	\$384.83	\$384.83	\$337.61	\$337.61	\$269.94	\$269.94	\$612.38	\$612.38	\$612.38	\$612.38
26	\$546.78	\$546.78	\$398.17	\$398.17	\$412.85	\$412.85	\$387.20	\$387.20	\$392.88	\$392.88	\$402.70	\$402.70	\$344.31	\$344.31	\$272.26	\$272.26	\$624.58	\$624.58	\$624.58	\$624.58
27	\$559.59	\$559.59	\$407.50	\$407.50	\$422.52	\$422.52	\$397.07	\$397.07	\$402.09	\$402.09	\$412.14	\$412.14	\$352.38	\$352.38	\$278.64	\$278.64	\$639.22	\$639.22	\$639.22	\$639.22
28	\$580.41	\$580.41	\$422.67	\$422.67	\$433.24	\$433.24	\$401.47	\$401.47	\$411.51	\$411.51	\$417.05	\$417.05	\$427.48	\$427.48	\$374.63	\$374.63	\$663.00	\$663.00	\$663.00	\$663.00
29	\$597.50	\$597.50	\$435.11	\$435.11	\$445.99	\$445.99	\$451.15	\$451.15	\$462.43	\$462.43	\$440.06	\$440.06	\$420.87	\$420.87	\$385.66	\$385.66	\$699.58	\$699.58	\$699.58	\$699.58
30	\$606.04	\$606.04	\$441.33	\$441.33	\$452.36	\$452.36	\$457.60	\$457.60	\$469.04	\$469.04	\$419.20	\$419.20	\$429.68	\$429.68	\$391.17	\$391.17	\$709.59	\$709.59	\$709.59	\$709.59
31	\$618.86	\$618.86	\$450.67	\$450.67	\$461.94	\$461.94	\$467.27	\$467.27	\$478.95	\$478.95	\$444.67	\$444.67	\$455.79	\$455.79	\$399.44	\$399.44	\$724.59	\$724.59	\$724.59	\$724.59
32	\$647.66	\$647.66	\$460.00	\$460.00	\$471.50	\$471.50	\$476.95	\$476.95	\$483.87	\$483.87	\$465.23	\$465.23	\$444.94	\$444.94	\$397.77	\$397.77	\$739.60	\$739.60	\$739.60	\$739.60
33	\$639.68	\$639.68	\$465.83	\$465.83	\$477.48	\$477.48	\$483.00	\$483.00	\$495.08	\$495.08	\$442.47	\$442.47	\$453.53	\$453.53	\$459.64	\$459.64	\$730.71	\$730.71	\$730.71	\$730.71
34	\$648.23	\$648.23	\$472.05	\$472.05	\$483.85	\$483.85	\$489.45	\$489.45	\$501.69	\$501.69	\$448.38	\$448.38	\$459.59	\$459.59	\$477.42	\$477.42	\$740.47	\$740.47	\$740.47	\$740.47
35	\$652.50	\$652.50	\$475.16	\$475.16	\$487.04	\$487.04	\$492.67	\$492.67	\$504.99	\$504.99	\$451.33	\$451.33	\$462.61	\$462.61	\$471.10	\$471.10	\$745.35	\$745.35	\$745.35	\$745.35
36	\$673.19	\$673.19	\$487.27	\$487.27	\$490.23	\$490.23	\$495.90	\$495.90	\$508.30	\$508.30	\$454.29	\$454.29	\$465.65	\$465.65	\$471.91	\$471.91	\$750.23	\$750.23	\$750.23	\$750.23
37	\$661.04	\$661.04	\$481.38	\$481.38	\$493.41	\$493.41	\$499.12	\$499.12	\$511.60	\$511.60	\$457.24	\$457.24	\$468.67	\$468.67	\$474.98	\$474.98	\$755.11	\$755.11	\$755.11	\$755.11
38	\$665.31	\$665.31	\$484.49	\$484.49	\$496.60	\$496.60	\$502.35	\$502.35	\$514.91	\$514.91	\$460.20	\$460.20	\$471.71	\$471.71	\$478.05	\$478.05	\$759.99	\$759.99	\$759.99	\$759.99
39	\$673.86	\$673.86	\$490.72	\$490.72	\$502.99	\$502.99	\$508.80	\$508.80	\$521.52	\$521.52	\$466.11	\$466.11	\$477.76	\$477.76	\$484.19	\$484.19	\$769.74	\$769.74	\$769.74	\$769.74
40	\$682.40	\$682.40	\$496.94	\$496.94	\$506.63	\$506.63	\$515.25	\$515.25	\$526.78	\$526.78	\$472.02	\$472.02	\$519.22	\$519.22	\$480.33	\$480.33	\$779.50	\$779.50	\$779.50	\$779.50
41	\$695.22	\$695.22	\$506.27	\$506.27	\$515.93	\$515.93	\$524.93	\$524.93	\$536.05	\$536.05	\$480.88	\$480.88	\$531.37	\$531.37	\$499.54	\$499.54	\$788.98	\$788.98	\$788.98	\$788.98
42	\$707.50	\$707.50	\$515.21	\$515.21	\$527.91	\$527.91	\$534.20	\$534.20	\$549.03	\$549.03	\$489.38	\$489.38	\$544.19	\$544.19	\$508.36	\$508.36	\$798.17	\$798.17	\$798.17	\$798.17
43	\$724.58	\$724.58	\$527.66	\$527.66	\$539.51	\$539.51	\$547.10	\$547.10	\$561.30	\$561.30	\$495.19	\$495.19	\$520.64	\$520.64	\$553.84	\$553.84	\$807.69	\$807.69	\$807.69	\$807.69
44	\$745.94	\$745.94	\$543.21	\$543.21	\$556.23	\$556.23	\$563.58	\$563.58	\$575.97	\$575.97	\$584.08	\$584.08	\$555.99	\$555.99	\$606.74	\$606.74	\$827.69	\$827.69	\$827.69	\$827.69
45	\$771.04	\$771.04	\$561.48	\$561.48	\$574.89	\$574.89	\$582.18	\$582.18	\$595.33	\$595.33	\$606.66	\$606.66	\$554.02	\$554.02	\$634.35	\$634.35	\$840.75	\$840.75	\$840.75	\$840.75
46	\$800.94	\$800.94	\$583.26	\$583.26	\$597.58	\$597.58	\$604.76	\$604.76	\$617.52	\$617.52	\$629.65	\$629.65	\$575.51	\$575.51	\$667.59	\$667.59	\$854.91	\$854.91	\$854.91	\$854.91
47	\$834.58	\$834.58	\$607.76	\$607.76	\$615.33	\$615.33	\$630.15	\$630.15	\$649.69	\$649.69	\$577.28	\$577.28	\$662.46	\$662.46	\$691.91	\$691.91	\$870.34	\$870.34	\$870.34	\$870.34
48	\$873.02	\$873.02	\$635.75	\$635.75	\$643.36	\$643.36	\$659.18	\$659.18	\$678.38	\$678.38	\$603.87	\$603.87	\$722.23	\$722.23	\$750.25	\$750.25	\$881.91	\$881.91	\$881.91	\$881.91
49	\$910.94	\$910.94	\$663.36	\$663.36	\$671.31	\$671.31	\$687.81	\$687.81	\$706.09	\$706.09	\$630.09	\$630.09	\$766.82	\$766.82	\$796.58	\$796.58	\$904.56	\$904.56	\$904.56	\$904.56
50	\$953.65	\$953.65	\$694.47	\$694.47	\$703.73	\$703.73	\$720.06	\$720.06	\$739.06	\$739.06	\$659.64	\$659.64	\$808.06	\$808.06	\$838.22	\$838.22	\$929.54	\$929.54	\$929.54	\$929.54
51	\$995.84	\$995.84	\$725.19	\$725.19	\$735.99	\$735.99	\$751.91	\$751.91	\$769.82	\$769.82	\$715.54	\$715.54	\$839.41	\$839.41	\$871.45	\$871.45	\$949.87	\$949.87	\$949.87	\$949.87
52	\$1,042.29	\$1,042.29	\$759.02	\$759.02	\$770.23	\$770.23	\$786.99	\$786.99	\$804.96	\$804.96	\$720.95	\$720.95	\$899.36	\$899.36	\$936.54	\$936.54	\$995.00	\$995.00	\$995.00	\$995.00
53	\$1,089.28	\$1,089.28	\$793.23	\$793.23	\$804.71	\$804.71	\$822.47	\$822.47	\$841.53	\$841.53	\$753.45	\$753.45	\$922.98	\$922.98	\$958.89	\$958.89	\$1,019.24	\$1,019.24	\$1,019.24	\$1,019.24
54	\$1,140.00	\$1,140.00	\$830.17	\$830.17	\$842.06	\$842.06	\$860.77	\$860.77	\$880.34	\$880.34	\$788.54	\$788.54	\$965.96	\$965.96	\$1,003.45	\$1,003.45	\$1,060.29	\$1,060.29	\$1,060.29	\$1,060.29
55	\$1,190.73	\$1,190.73	\$867.11	\$867.11	\$879.07	\$879.07	\$898.07	\$898.07	\$917.36	\$917.36	\$823.63	\$823.63	\$1,008.95	\$1,008.95	\$1,048.09	\$1,048.09	\$1,107.82	\$1,107.82	\$1,107.82	\$1,107.82
56	\$1,245.73	\$1,245.73	\$907.16	\$907.16	\$919.27	\$919.27	\$938.61	\$938.61	\$958.20	\$958.20	\$861.67	\$861.67	\$1,055.55	\$1,055.55	\$1,096.50	\$1,096.50	\$1,157.46	\$1,157.46	\$1,157.46	\$1,157.46
57	\$1,30																			

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

HIOS Plan ID (On Exchange)=>	33709PA1480004	33709PA1490004	33709PA1490004	33709PA1490004	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1530001	33709PA1530001	33709PA1530001	33709PA1530001										
HIOS Plan ID (Off Exchange)=>	33709PA1480004	33709PA1490004	33709PA1490004	33709PA1490004	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1530001	33709PA1530001	33709PA1530001	33709PA1530001										
Plan Marketing Name =>	my Blue Access PPO Gold 0	my Blue Access PPO Gold 0 + Adult Dental and Vision	my Blue Access PPO Gold 0 + Adult Dental and Vision	my Blue Access PPO Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision										
Form # =>	BA/PPO/CDP-3	BA/PPO/ADV/CDP-3	BA/PPO/ADV/CDP-3	BA/PPO/ADV/CDP-3	BA/PPO/Premier/CDP-3	BA/PPO/Premier/CDP-3	BA/PPO/Premier/CDP-3	BA/PPO/Premier/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3										
Rating Area =>	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 9										
Network =>	F	F	F	F	F	F	F	F	F	F	F	F										
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold										
Deductible =>	0	0	0	0	0	0	0	0	0	0	0	0										
Coinurance =>	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%										
Copays =>	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP										
OOP Maximum =>	7500	7500	7500	7500	6550	6550	6550	6550	6550	6550	6550	6550										
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$466.60	\$466.60	\$477.57	\$477.57	\$477.57	\$477.57	\$477.57	\$477.57	\$485.38	\$485.38	\$485.38	\$485.38	\$485.38	\$485.38	\$496.35	\$496.35	\$496.35	\$496.35	\$496.35	\$496.35	\$496.35	\$496.35
15	\$508.08	\$508.08	\$520.02	\$520.02	\$520.02	\$520.02	\$520.02	\$520.02	\$528.53	\$528.53	\$528.53	\$528.53	\$528.53	\$528.53	\$540.47	\$540.47	\$540.47	\$540.47	\$540.47	\$540.47	\$540.47	\$540.47
16	\$523.94	\$523.94	\$536.25	\$536.25	\$536.25	\$536.25	\$536.25	\$536.25	\$545.03	\$545.03	\$545.03	\$545.03	\$545.03	\$545.03	\$557.34	\$557.34	\$557.34	\$557.34	\$557.34	\$557.34	\$557.34	\$557.34
17	\$539.80	\$539.80	\$552.48	\$552.48	\$552.48	\$552.48	\$552.48	\$552.48	\$561.52	\$561.52	\$561.52	\$561.52	\$561.52	\$561.52	\$574.21	\$574.21	\$574.21	\$574.21	\$574.21	\$574.21	\$574.21	\$574.21
18	\$556.88	\$556.88	\$569.96	\$569.96	\$569.96	\$569.96	\$569.96	\$569.96	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$592.37	\$592.37	\$592.37	\$592.37	\$592.37	\$592.37	\$592.37	\$592.37
19	\$573.95	\$573.95	\$587.44	\$587.44	\$587.44	\$587.44	\$587.44	\$587.44	\$597.06	\$597.06	\$597.06	\$597.06	\$597.06	\$597.06	\$610.54	\$610.54	\$610.54	\$610.54	\$610.54	\$610.54	\$610.54	\$610.54
20	\$591.64	\$591.64	\$605.54	\$605.54	\$605.54	\$605.54	\$605.54	\$605.54	\$615.46	\$615.46	\$615.46	\$615.46	\$615.46	\$615.46	\$629.36	\$629.36	\$629.36	\$629.36	\$629.36	\$629.36	\$629.36	\$629.36
21	\$629.94	\$629.94	\$624.27	\$639.88	\$624.27	\$639.88	\$624.27	\$639.88	\$634.49	\$650.35	\$634.49	\$650.35	\$634.49	\$650.35	\$648.82	\$665.04	\$648.82	\$665.04	\$648.82	\$665.04	\$648.82	\$665.04
22	\$609.94	\$625.19	\$624.27	\$639.88	\$624.27	\$639.88	\$624.27	\$639.88	\$634.49	\$650.35	\$634.49	\$650.35	\$634.49	\$650.35	\$648.82	\$665.04	\$648.82	\$665.04	\$648.82	\$665.04	\$648.82	\$665.04
23	\$609.94	\$625.19	\$624.27	\$639.88	\$624.27	\$639.88	\$624.27	\$639.88	\$634.49	\$650.35	\$634.49	\$650.35	\$634.49	\$650.35	\$648.82	\$665.04	\$648.82	\$665.04	\$648.82	\$665.04	\$648.82	\$665.04
24	\$609.94	\$625.19	\$624.27	\$639.88	\$624.27	\$639.88	\$624.27	\$639.88	\$634.49	\$650.35	\$634.49	\$650.35	\$634.49	\$650.35	\$648.82	\$665.04	\$648.82	\$665.04	\$648.82	\$665.04	\$648.82	\$665.04
25	\$612.38	\$627.69	\$626.77	\$642.44	\$626.77	\$642.44	\$626.77	\$642.44	\$637.03	\$652.96	\$637.03	\$652.96	\$637.03	\$652.96	\$651.42	\$667.71	\$651.42	\$667.71	\$651.42	\$667.71	\$651.42	\$667.71
26	\$624.58	\$640.19	\$639.25	\$655.23	\$639.25	\$655.23	\$639.25	\$655.23	\$649.72	\$665.96	\$649.72	\$665.96	\$649.72	\$665.96	\$664.39	\$681.00	\$664.39	\$681.00	\$664.39	\$681.00	\$664.39	\$681.00
27	\$639.22	\$655.20	\$654.23	\$670.59	\$654.23	\$670.59	\$654.23	\$670.59	\$664.95	\$681.57	\$664.95	\$681.57	\$664.95	\$681.57	\$679.96	\$696.96	\$679.96	\$696.96	\$679.96	\$696.96	\$679.96	\$696.96
28	\$663.00	\$679.58	\$678.58	\$695.54	\$678.58	\$695.54	\$678.58	\$695.54	\$689.69	\$706.93	\$689.69	\$706.93	\$689.69	\$706.93	\$705.27	\$722.90	\$705.27	\$722.90	\$705.27	\$722.90	\$705.27	\$722.90
29	\$682.52	\$699.58	\$698.56	\$716.02	\$698.56	\$716.02	\$698.56	\$716.02	\$709.99	\$727.74	\$709.99	\$727.74	\$709.99	\$727.74	\$726.03	\$744.18	\$726.03	\$744.18	\$726.03	\$744.18	\$726.03	\$744.18
30	\$692.28	\$709.59	\$708.55	\$726.26	\$708.55	\$726.26	\$708.55	\$726.26	\$720.15	\$738.15	\$720.15	\$738.15	\$720.15	\$738.15	\$736.41	\$754.82	\$736.41	\$754.82	\$736.41	\$754.82	\$736.41	\$754.82
31	\$706.92	\$724.59	\$723.53	\$741.62	\$723.53	\$741.62	\$723.53	\$741.62	\$735.37	\$753.75	\$735.37	\$753.75	\$735.37	\$753.75	\$751.98	\$770.78	\$751.98	\$770.78	\$751.98	\$770.78	\$751.98	\$770.78
32	\$721.56	\$739.60	\$738.51	\$756.97	\$738.51	\$756.97	\$738.51	\$756.97	\$750.60	\$769.37	\$750.60	\$769.37	\$750.60	\$769.37	\$767.55	\$786.74	\$767.55	\$786.74	\$767.55	\$786.74	\$767.55	\$786.74
33	\$730.71	\$748.98	\$747.88	\$766.58	\$747.88	\$766.58	\$747.88	\$766.58	\$760.12	\$779.12	\$760.12	\$779.12	\$760.12	\$779.12	\$777.29	\$796.72	\$777.29	\$796.72	\$777.29	\$796.72	\$777.29	\$796.72
34	\$740.47	\$758.98	\$757.86	\$776.81	\$757.86	\$776.81	\$757.86	\$776.81	\$770.27	\$789.53	\$770.27	\$789.53	\$770.27	\$789.53	\$787.67	\$807.36	\$787.67	\$807.36	\$787.67	\$807.36	\$787.67	\$807.36
35	\$745.35	\$763.98	\$762.86	\$781.93	\$762.86	\$781.93	\$762.86	\$781.93	\$775.35	\$794.73	\$775.35	\$794.73	\$775.35	\$794.73	\$792.86	\$812.68	\$792.86	\$812.68	\$792.86	\$812.68	\$792.86	\$812.68
36	\$750.23	\$768.99	\$767.85	\$787.05	\$767.85	\$787.05	\$767.85	\$787.05	\$789.93	\$808.42	\$789.93	\$808.42	\$789.93	\$808.42	\$818.00	\$836.24	\$818.00	\$836.24	\$818.00	\$836.24	\$818.00	\$836.24
37	\$755.11	\$773.99	\$772.85	\$792.17	\$772.85	\$792.17	\$772.85	\$792.17	\$785.50	\$805.14	\$785.50	\$805.14	\$785.50	\$805.14	\$803.24	\$823.32	\$803.24	\$823.32	\$803.24	\$823.32	\$803.24	\$823.32
38	\$759.99	\$778.99	\$777.84	\$797.29	\$777.84	\$797.29	\$777.84	\$797.29	\$790.57	\$810.33	\$790.57	\$810.33	\$790.57	\$810.33	\$808.43	\$828.64	\$808.43	\$828.64	\$808.43	\$828.64	\$808.43	\$828.64
39	\$769.74	\$788.98	\$787.83	\$807.53	\$787.83	\$807.53	\$787.83	\$807.53	\$800.73	\$820.75	\$800.73	\$820.75	\$800.73	\$820.75	\$818.81	\$839.28	\$818.81	\$839.28	\$818.81	\$839.28	\$818.81	\$839.28
40	\$857.45	\$877.60	\$877.60	\$897.82	\$877.60	\$897.82	\$877.60	\$897.82	\$880.73	\$912.85	\$880.73	\$912.85	\$880.73	\$912.85	\$829.19	\$892.11	\$829.19	\$892.11	\$829.19	\$892.11	\$829.19	\$892.11
41	\$794.14	\$877.52	\$877.52	\$898.14	\$877.52	\$898.14	\$877.52	\$898.14	\$826.11	\$912.85	\$826.11	\$912.85	\$826.11	\$912.85	\$844.76	\$933.46	\$844.76	\$933.46	\$844.76	\$933.46	\$844.76	\$933.46
42	\$808.17	\$898.69	\$897.54	\$919.80	\$897.54	\$919.80	\$897.54	\$919.80	\$840.70	\$934.86	\$840.70	\$934.86	\$840.70	\$934.86	\$859.69	\$955.98	\$859.69	\$955.98	\$859.69	\$955.98	\$859.69	\$955.98
43	\$827.69	\$927.84	\$927.84	\$949.63	\$927.84	\$949.63	\$927.84	\$949.63	\$861.00	\$965.18	\$861.00	\$965.18	\$861.00	\$965.18	\$880.45	\$986.98	\$880.45	\$986.98	\$880.45	\$986.98	\$880.45	\$986.98
44	\$852.09	\$964.57	\$964.57	\$987.23	\$964.57	\$987.23	\$964.57	\$987.23	\$886.38	\$1,003.38	\$886.38	\$1,003.38	\$886.38	\$1,003.38	\$906.40	\$1,026.04	\$906.40	\$1,026.04	\$906.40	\$1,026.04	\$906.40	\$1,026.04
45	\$880.75	\$1,008.46	\$1,008.46	\$1,032.16	\$1,008.46	\$1,032.16	\$1,008.46	\$1,032.16	\$916.20	\$1,049.05	\$916.20	\$1,049.05	\$916.20	\$1,049.05	\$936.90	\$1,072.75	\$936.90	\$1,072.75	\$936.90	\$1,072.75	\$936.90	\$1,072.75
46	\$914.91	\$1,061.30	\$1,061.30	\$1,086.24	\$1,061.30	\$1,086.24	\$1,061.30	\$1,086.24	\$936.41	\$1,104.02	\$936.41	\$1,104.02	\$936.41	\$1,104.02	\$973.23	\$1,128.95	\$973.23	\$1,128.95	\$973.23	\$1,128.95	\$973.23	\$1,128.95
47	\$953.34	\$1,122.08	\$1,122.08	\$1,148.43	\$1,122.08	\$1,148.43	\$1,122.08	\$1,148.43	\$951.71	\$1,167.24	\$951.71	\$1,167.24	\$951.71	\$1,167.24	\$1,014.11	\$1,193.61	\$1,014.11	\$1,193.61	\$1,014.11	\$1,193.61	\$1,014.11	\$1,193.61
48	\$997.25	\$1,192.71	\$1,192.71	\$1,220.73	\$1,192.71	\$1,220.73	\$1,192.71	\$1,220.73	\$1,037.39	\$1,240.72	\$1,037.39	\$1,240.72	\$1,037.39	\$1,240.72	\$1,060.82	\$1,268.74	\$1,060.82	\$1,268.74	\$1,060.82	\$1,268.74	\$1,060.82	\$1,268.74
49	\$1,040.56	\$1,266.36	\$1,266.36	\$1,296.11	\$1,266.36	\$1,296.11	\$1,266.36	\$1,296.11	\$1,082.44	\$1,317.33	\$1,082.44	\$1,317.33	\$1,082.44	\$1,317.33	\$1,106.89	\$1,347.09	\$1,106.89	\$1,347.09	\$1,106.89	\$1,347.09	\$1,106.89	\$1,347.09
50	\$1,089.35	\$1,334.45	\$1,334.45	\$1,365.81	\$1,334.45	\$1,365.81	\$1,334.45	\$1,365.81	\$1,133.20	\$1,388.17	\$1,133.20	\$1,388.17	\$1,133.20	\$1,388.17	\$1,158.79	\$1,419.52	\$1,158.79	\$1,419.52	\$1,158.79	\$1,419.52	\$1,158.79	\$1,419.52
51	\$1,137.54	\$1,393.49	\$1,393.49	\$1,426.22	\$1,393.49	\$1,426.22	\$1,393.49	\$1,426.22	\$1,183.32	\$1,449.57	\$1,183.32	\$1,449.57	\$1,183.32	\$1,449.57	\$1,210.05	\$1,482.31	\$1,210.05	\$1,482.31	\$1,210.05	\$1,482.31	\$1,210.05	\$1,482.31
52	\$1,190.60	\$1,458.49	\$1,458.49	\$1,492.76	\$1,458.49	\$1,492.76	\$1,458.49	\$1,492.76	\$1,238.52	\$1,517.19	\$1,238.52	\$1,517.19	\$1,238.52	\$1,517.19	\$1,266.50	\$1,551.46	\$1,266.50	\$1,551.46	\$1,266.50	\$1,551.46	\$1,266.50	\$1,55

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

HIOS Plan ID (On Exchange)=>	33709PA1500003	33709PA1500003	33709PA1500003	33709PA1480007	33709PA1480007	33709PA1480007	33709PA1480007	33709PA1520002	33709PA1520002	33709PA1520002	33709PA1530002	
HIOS Plan ID (Off Exchange)=>	33709PA1500003	33709PA1500003	33709PA1500003	33709PA1480007	33709PA1480007	33709PA1480007	33709PA1480007	33709PA1520002	33709PA1520002	33709PA1520002	33709PA1530002	
Plan Marketing Name =>	my Blue Access PPO Gold 1700 HSA	my Blue Access PPO Gold 1700 HSA	my Blue Access PPO Gold 1700 HSA	my Blue Access PPO Gold 1500	my Blue Access PPO Gold 1500	my Blue Access PPO Gold 1500	my Blue Access PPO Premier Silver 0	my Blue Access PPO Premier Silver 0	my Blue Access PPO Premier Silver 0	my Blue Access PPO Premier Silver 0	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	
Form # =>	BA/HDHP/CDP-3	BA/HDHP/CDP-3	BA/HDHP/CDP-3	BA/PP0/CDP-3	BA/PP0/CDP-3	BA/PP0/CDP-3	BA/PP0/CDP-3	BA/PP0/CDP-3	BA/PP0/CDP-3	BA/PP0/CDP-3	BA/PP0/CDP-3	
Rating Area =>	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 6	
Network =>	F	F	F	F	F	F	F	F	F	F	F	
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	
Deductible =>	1700	1700	1700	1500	1500	1500	0	0	0	0	0	
Coinurance =>	80%	80%	80%	70%	70%	70%	70%	70%	70%	70%	70%	
Copays =>	\$20 after Ded. PCP	\$20 after Ded. PCP	\$20 after Ded. PCP	\$35 PCP	\$35 PCP	\$35 PCP	\$70 PCP	\$70 PCP	\$70 PCP	\$70 PCP	\$70 PCP	
OOP Maximum =>	5700	5700	5700	8300	8300	8300	8350	8350	8350	8350	8350	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$430.24	\$430.24	\$430.24	\$430.24	\$430.24	\$430.24	\$421.06	\$421.06	\$421.06	\$421.06	\$559.35	\$559.35
15	\$468.48	\$468.48	\$468.48	\$468.48	\$468.48	\$468.48	\$458.48	\$458.48	\$458.48	\$458.48	\$609.07	\$609.07
16	\$483.10	\$483.10	\$483.10	\$483.10	\$483.10	\$483.10	\$472.79	\$472.79	\$472.79	\$472.79	\$628.08	\$628.08
17	\$497.72	\$497.72	\$497.72	\$497.72	\$497.72	\$497.72	\$487.10	\$487.10	\$487.10	\$487.10	\$647.09	\$647.09
18	\$513.47	\$513.47	\$513.47	\$513.47	\$513.47	\$513.47	\$502.52	\$502.52	\$502.52	\$502.52	\$667.57	\$667.57
19	\$529.22	\$529.22	\$529.22	\$529.22	\$529.22	\$529.22	\$517.93	\$517.93	\$517.93	\$517.93	\$688.04	\$688.04
20	\$545.53	\$545.53	\$545.53	\$545.53	\$545.53	\$545.53	\$533.89	\$533.89	\$533.89	\$533.89	\$709.24	\$709.24
21	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$550.40	\$550.40	\$550.40	\$550.40	\$731.18	\$731.18
22	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$550.40	\$550.40	\$550.40	\$550.40	\$731.18	\$731.18
23	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$550.40	\$550.40	\$550.40	\$550.40	\$731.18	\$731.18
24	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$550.40	\$550.40	\$550.40	\$550.40	\$731.18	\$731.18
25	\$564.65	\$578.77	\$564.65	\$578.77	\$564.65	\$578.77	\$552.60	\$566.42	\$552.60	\$566.42	\$734.10	\$752.45
26	\$575.90	\$590.30	\$575.90	\$590.30	\$575.90	\$590.30	\$563.61	\$577.70	\$563.61	\$577.70	\$748.73	\$767.45
27	\$589.40	\$604.14	\$589.40	\$604.14	\$589.40	\$604.14	\$576.82	\$591.24	\$576.82	\$591.24	\$766.28	\$785.44
28	\$611.33	\$626.61	\$611.33	\$626.61	\$611.33	\$626.61	\$598.28	\$613.24	\$598.28	\$613.24	\$794.79	\$814.66
29	\$629.33	\$645.06	\$629.33	\$645.06	\$629.33	\$645.06	\$615.90	\$631.30	\$615.90	\$631.30	\$818.19	\$838.64
30	\$638.32	\$658.28	\$638.32	\$658.28	\$638.32	\$658.28	\$624.70	\$640.32	\$624.70	\$640.32	\$829.89	\$850.64
31	\$651.82	\$668.12	\$651.82	\$668.12	\$651.82	\$668.12	\$637.91	\$653.86	\$637.91	\$653.86	\$847.44	\$868.63
32	\$665.32	\$681.95	\$665.32	\$681.95	\$665.32	\$681.95	\$651.12	\$667.40	\$651.12	\$667.40	\$864.99	\$886.61
33	\$673.76	\$690.60	\$673.76	\$690.60	\$673.76	\$690.60	\$659.38	\$675.86	\$659.38	\$675.86	\$879.58	\$897.85
34	\$682.75	\$699.82	\$682.75	\$699.82	\$682.75	\$699.82	\$669.19	\$684.89	\$669.19	\$684.89	\$887.65	\$909.84
35	\$687.25	\$704.43	\$687.25	\$704.43	\$687.25	\$704.43	\$672.59	\$689.40	\$672.59	\$689.40	\$893.50	\$915.84
36	\$691.75	\$709.04	\$691.75	\$709.04	\$691.75	\$709.04	\$676.99	\$693.91	\$676.99	\$693.91	\$899.35	\$921.83
37	\$696.25	\$713.66	\$696.25	\$713.66	\$696.25	\$713.66	\$681.40	\$698.44	\$681.40	\$698.44	\$905.20	\$927.83
38	\$700.75	\$718.27	\$700.75	\$718.27	\$700.75	\$718.27	\$685.80	\$702.95	\$685.80	\$702.95	\$911.05	\$933.83
39	\$709.75	\$727.49	\$709.75	\$727.49	\$709.75	\$727.49	\$694.60	\$711.97	\$694.60	\$711.97	\$922.75	\$945.82
40	\$718.75	\$736.63	\$718.75	\$736.63	\$718.75	\$736.63	\$703.41	\$717.75	\$703.41	\$717.75	\$934.45	\$958.20
41	\$732.24	\$809.13	\$732.24	\$809.13	\$732.24	\$809.13	\$716.62	\$791.87	\$716.62	\$791.87	\$952.00	\$1,051.96
42	\$745.18	\$828.64	\$745.18	\$828.64	\$745.18	\$828.64	\$729.28	\$810.96	\$729.28	\$810.96	\$968.81	\$1,077.32
43	\$763.18	\$855.52	\$763.18	\$855.52	\$763.18	\$855.52	\$746.89	\$837.26	\$746.89	\$837.26	\$992.21	\$1,112.27
44	\$785.67	\$889.38	\$785.67	\$889.38	\$785.67	\$889.38	\$768.91	\$870.41	\$768.91	\$870.41	\$1,021.46	\$1,156.29
45	\$812.11	\$929.87	\$812.11	\$929.87	\$812.11	\$929.87	\$794.78	\$910.02	\$794.78	\$910.02	\$1,055.82	\$1,208.91
46	\$843.60	\$978.58	\$843.60	\$978.58	\$843.60	\$978.58	\$825.60	\$957.70	\$825.60	\$957.70	\$1,096.77	\$1,272.25
47	\$879.03	\$1,034.62	\$879.03	\$1,034.62	\$879.03	\$1,034.62	\$860.28	\$1,012.55	\$860.28	\$1,012.55	\$1,142.83	\$1,345.11
48	\$919.52	\$1,099.75	\$919.52	\$1,099.75	\$919.52	\$1,099.75	\$899.90	\$1,076.28	\$899.90	\$1,076.28	\$1,195.48	\$1,429.79
49	\$959.45	\$1,167.65	\$959.45	\$1,167.65	\$959.45	\$1,167.65	\$938.98	\$1,142.74	\$938.98	\$1,142.74	\$1,247.39	\$1,518.07
50	\$1,004.45	\$1,230.45	\$1,004.45	\$1,230.45	\$1,004.45	\$1,230.45	\$983.01	\$1,204.19	\$983.01	\$1,204.19	\$1,305.89	\$1,599.72
51	\$1,048.88	\$1,284.88	\$1,048.88	\$1,284.88	\$1,048.88	\$1,284.88	\$1,026.50	\$1,257.46	\$1,026.50	\$1,257.46	\$1,363.65	\$1,670.47
52	\$1,097.80	\$1,344.81	\$1,097.80	\$1,344.81	\$1,097.80	\$1,344.81	\$1,074.38	\$1,316.12	\$1,074.38	\$1,316.12	\$1,427.26	\$1,748.39
53	\$1,147.30	\$1,405.44	\$1,147.30	\$1,405.44	\$1,147.30	\$1,405.44	\$1,122.82	\$1,375.45	\$1,122.82	\$1,375.45	\$1,491.61	\$1,827.22
54	\$1,200.72	\$1,470.88	\$1,200.72	\$1,470.88	\$1,200.72	\$1,470.88	\$1,175.10	\$1,439.50	\$1,175.10	\$1,439.50	\$1,561.07	\$1,912.31
55	\$1,254.15	\$1,536.33	\$1,254.15	\$1,536.33	\$1,254.15	\$1,536.33	\$1,227.39	\$1,503.55	\$1,227.39	\$1,503.55	\$1,630.53	\$1,997.40
56	\$1,312.08	\$1,607.30	\$1,312.08	\$1,607.30	\$1,312.08	\$1,607.30	\$1,284.08	\$1,573.00	\$1,284.08	\$1,573.00	\$1,705.84	\$2,089.65
57	\$1,370.57	\$1,678.95	\$1,370.57	\$1,678.95	\$1,370.57	\$1,678.95	\$1,341.32	\$1,643.12	\$1,341.32	\$1,643.12	\$1,781.89	\$2,182.82
58	\$1,433.00	\$1,755.43	\$1,433.00	\$1,755.43	\$1,433.00	\$1,755.43	\$1,402.42	\$1,717.96	\$1,402.42	\$1,717.96	\$1,863.05	\$2,282.24
59	\$1,463.93	\$1,793.31	\$1,463.93	\$1,793.31	\$1,463.93	\$1,793.31	\$1,432.69	\$1,755.05	\$1,432.69	\$1,755.05	\$1,903.26	\$2,331.49
60	\$1,526.35	\$1,869.78	\$1,526.35	\$1,869.78	\$1,526.35	\$1,869.78	\$1,493.79	\$1,829.89	\$1,493.79	\$1,829.89	\$1,984.42	\$2,430.91
61	\$1,580.34	\$1,935.92	\$1,580.34	\$1,935.92	\$1,580.34	\$1,935.92	\$1,546.62	\$1,894.61	\$1,546.62	\$1,894.61	\$2,054.62	\$2,516.91
62	\$1,615.78	\$1,979.33	\$1,615.78	\$1,979.33	\$1,615.78	\$1,979.33	\$1,581.30	\$1,937.09	\$1,581.30	\$1,937.09	\$2,100.68	\$2,573.33
63	\$1,660.20	\$2,033.75	\$1,660.20	\$2,033.75	\$1,660.20	\$2,033.75	\$1,624.78	\$1,990.36	\$1,624.78	\$1,990.36	\$2,158.44	\$2,644.09
64+	\$1,687.20	\$2,066.82	\$1,687.20	\$2,066.82	\$1,687.20	\$2,066.82	\$1,651.20	\$2,022.72	\$1,651.20	\$2,022.72	\$2,193.54	\$2,687.09

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

HIOS Plan ID (On Exchange)=>	33709PA1530002		33709PA1530002		33709PA1480006		33709PA1480006		33709PA1480006		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1530002		33709PA1530002		33709PA1480006		33709PA1480006		33709PA1480006		33709PA1480003		33709PA1480003		33709PA1480003		33709PA1490003		33709PA1490003	
Plan Marketing Name =>	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision	
Form # =>	BA/PPO/Premier/ADV/CDP-3		BA/PPO/Premier/ADV/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F		F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	0		0		7000		7000		7000		3500		3500		3500		3500		3500	
Coinurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	8350		8350		9200		9200		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$570.32	\$570.32	\$570.32	\$570.32	\$514.30	\$514.30	\$514.30	\$514.30	\$514.30	\$514.30	\$374.52	\$374.52	\$374.52	\$374.52	\$374.52	\$374.52	\$385.48	\$385.48	\$385.48	\$385.48
15	\$621.01	\$621.01	\$621.01	\$621.01	\$560.02	\$560.02	\$560.02	\$560.02	\$560.02	\$560.02	\$407.81	\$407.81	\$407.81	\$407.81	\$407.81	\$407.81	\$419.75	\$419.75	\$419.75	\$419.75
16	\$640.39	\$640.39	\$640.39	\$640.39	\$577.50	\$577.50	\$577.50	\$577.50	\$577.50	\$577.50	\$420.54	\$420.54	\$420.54	\$420.54	\$420.54	\$420.54	\$432.85	\$432.85	\$432.85	\$432.85
17	\$659.78	\$659.78	\$659.78	\$659.78	\$594.98	\$594.98	\$594.98	\$594.98	\$594.98	\$594.98	\$433.27	\$433.27	\$433.27	\$433.27	\$433.27	\$433.27	\$445.95	\$445.95	\$445.95	\$445.95
18	\$680.65	\$680.65	\$680.65	\$680.65	\$613.80	\$613.80	\$613.80	\$613.80	\$613.80	\$613.80	\$446.98	\$446.98	\$446.98	\$446.98	\$446.98	\$446.98	\$460.06	\$460.06	\$460.06	\$460.06
19	\$701.52	\$701.52	\$701.52	\$701.52	\$632.62	\$632.62	\$632.62	\$632.62	\$632.62	\$632.62	\$460.69	\$460.69	\$460.69	\$460.69	\$460.69	\$460.69	\$474.17	\$474.17	\$474.17	\$474.17
20	\$723.14	\$723.14	\$723.14	\$723.14	\$652.12	\$652.12	\$652.12	\$652.12	\$652.12	\$652.12	\$474.88	\$474.88	\$474.88	\$474.88	\$474.88	\$474.88	\$488.78	\$488.78	\$488.78	\$488.78
21	\$745.51	\$745.51	\$745.51	\$745.51	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$503.90	\$503.90	\$503.90	\$503.90
22	\$745.51	\$745.51	\$745.51	\$745.51	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$503.90	\$503.90	\$503.90	\$503.90
23	\$745.51	\$745.51	\$745.51	\$745.51	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$503.90	\$503.90	\$503.90	\$503.90
24	\$745.51	\$745.51	\$745.51	\$745.51	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$503.90	\$503.90	\$503.90	\$503.90
25	\$748.49	\$767.20	\$748.49	\$767.20	\$674.98	\$691.85	\$674.98	\$691.85	\$674.98	\$691.85	\$491.53	\$503.82	\$491.53	\$503.82	\$491.53	\$503.82	\$505.92	\$505.92	\$505.92	\$505.92
26	\$763.40	\$782.49	\$763.40	\$782.49	\$705.63	\$722.17	\$705.63	\$722.17	\$705.63	\$722.17	\$501.32	\$513.85	\$501.32	\$513.85	\$501.32	\$513.85	\$515.99	\$515.99	\$515.99	\$515.99
27	\$781.29	\$800.82	\$781.29	\$800.82	\$704.56	\$722.17	\$704.56	\$722.17	\$704.56	\$722.17	\$513.07	\$525.90	\$513.07	\$525.90	\$513.07	\$525.90	\$528.09	\$528.09	\$528.09	\$528.09
28	\$810.37	\$830.63	\$810.37	\$830.63	\$730.78	\$749.05	\$730.78	\$749.05	\$730.78	\$749.05	\$532.16	\$545.46	\$532.16	\$545.46	\$532.16	\$545.46	\$547.74	\$547.74	\$547.74	\$547.74
29	\$834.23	\$855.09	\$834.23	\$855.09	\$752.29	\$771.10	\$752.29	\$771.10	\$752.29	\$771.10	\$547.83	\$561.53	\$547.83	\$561.53	\$547.83	\$561.53	\$563.86	\$563.86	\$563.86	\$563.86
30	\$846.15	\$867.30	\$846.15	\$867.30	\$763.05	\$782.13	\$763.05	\$782.13	\$763.05	\$782.13	\$555.66	\$569.55	\$555.66	\$569.55	\$555.66	\$569.55	\$571.93	\$571.93	\$571.93	\$571.93
31	\$864.05	\$885.65	\$864.05	\$885.65	\$779.18	\$798.66	\$779.18	\$798.66	\$779.18	\$798.66	\$567.41	\$581.60	\$567.41	\$581.60	\$567.41	\$581.60	\$584.02	\$584.02	\$584.02	\$584.02
32	\$881.94	\$903.99	\$881.94	\$903.99	\$795.32	\$815.20	\$795.32	\$815.20	\$795.32	\$815.20	\$579.16	\$593.64	\$579.16	\$593.64	\$579.16	\$593.64	\$596.11	\$596.11	\$596.11	\$596.11
33	\$893.12	\$915.45	\$893.12	\$915.45	\$805.40	\$825.54	\$805.40	\$825.54	\$805.40	\$825.54	\$586.50	\$601.16	\$586.50	\$601.16	\$586.50	\$601.16	\$603.67	\$603.67	\$603.67	\$603.67
34	\$905.05	\$927.68	\$905.05	\$927.68	\$816.16	\$836.56	\$816.16	\$836.56	\$816.16	\$836.56	\$594.34	\$609.20	\$594.34	\$609.20	\$594.34	\$609.20	\$611.73	\$611.73	\$611.73	\$611.73
35	\$911.01	\$933.79	\$911.01	\$933.79	\$821.54	\$842.08	\$821.54	\$842.08	\$821.54	\$842.08	\$598.25	\$613.21	\$598.25	\$613.21	\$598.25	\$613.21	\$615.77	\$615.77	\$615.77	\$615.77
36	\$919.98	\$939.90	\$919.98	\$939.90	\$826.92	\$847.59	\$826.92	\$847.59	\$826.92	\$847.59	\$602.17	\$617.22	\$602.17	\$617.22	\$602.17	\$617.22	\$619.80	\$619.80	\$619.80	\$619.80
37	\$922.94	\$946.01	\$922.94	\$946.01	\$832.30	\$853.11	\$832.30	\$853.11	\$832.30	\$853.11	\$606.09	\$621.24	\$606.09	\$621.24	\$606.09	\$621.24	\$623.83	\$623.83	\$623.83	\$623.83
38	\$928.91	\$952.13	\$928.91	\$952.13	\$837.67	\$858.61	\$837.67	\$858.61	\$837.67	\$858.61	\$610.00	\$625.25	\$610.00	\$625.25	\$610.00	\$625.25	\$627.86	\$627.86	\$627.86	\$627.86
39	\$940.83	\$964.35	\$940.83	\$964.35	\$848.43	\$869.64	\$848.43	\$869.64	\$848.43	\$869.64	\$617.84	\$633.29	\$617.84	\$633.29	\$617.84	\$633.29	\$635.92	\$635.92	\$635.92	\$635.92
40	\$952.76	\$1,048.04	\$952.76	\$1,048.04	\$859.19	\$945.11	\$859.19	\$945.11	\$859.19	\$945.11	\$625.67	\$648.24	\$625.67	\$648.24	\$625.67	\$648.24	\$643.98	\$643.98	\$643.98	\$643.98
41	\$970.65	\$1,072.57	\$970.65	\$1,072.57	\$875.32	\$967.23	\$875.32	\$967.23	\$875.32	\$967.23	\$637.42	\$670.35	\$637.42	\$670.35	\$637.42	\$670.35	\$656.08	\$656.08	\$656.08	\$656.08
42	\$987.80	\$1,098.43	\$987.80	\$1,098.43	\$890.78	\$990.55	\$890.78	\$990.55	\$890.78	\$990.55	\$648.68	\$721.33	\$648.68	\$721.33	\$648.68	\$721.33	\$667.67	\$667.67	\$667.67	\$667.67
43	\$1,011.66	\$1,134.07	\$1,011.66	\$1,134.07	\$912.30	\$1,022.69	\$912.30	\$1,022.69	\$912.30	\$1,022.69	\$664.35	\$744.74	\$664.35	\$744.74	\$664.35	\$744.74	\$683.79	\$683.79	\$683.79	\$683.79
44	\$1,041.48	\$1,178.96	\$1,041.48	\$1,178.96	\$939.19	\$1,063.16	\$939.19	\$1,063.16	\$939.19	\$1,063.16	\$683.93	\$774.21	\$683.93	\$774.21	\$683.93	\$774.21	\$703.95	\$703.95	\$703.95	\$703.95
45	\$1,076.52	\$1,232.62	\$1,076.52	\$1,232.62	\$970.79	\$1,111.55	\$970.79	\$1,111.55	\$970.79	\$1,111.55	\$706.94	\$809.45	\$706.94	\$809.45	\$706.94	\$809.45	\$727.63	\$727.63	\$727.63	\$727.63
46	\$1,118.27	\$1,297.19	\$1,118.27	\$1,297.19	\$1,008.44	\$1,169.79	\$1,008.44	\$1,169.79	\$1,008.44	\$1,169.79	\$734.36	\$851.86	\$734.36	\$851.86	\$734.36	\$851.86	\$755.85	\$755.85	\$755.85	\$755.85
47	\$1,165.23	\$1,371.48	\$1,165.23	\$1,371.48	\$1,050.79	\$1,236.78	\$1,050.79	\$1,236.78	\$1,050.79	\$1,236.78	\$765.20	\$900.64	\$765.20	\$900.64	\$765.20	\$900.64	\$787.60	\$787.60	\$787.60	\$787.60
48	\$1,218.91	\$1,457.82	\$1,218.91	\$1,457.82	\$1,099.19	\$1,314.63	\$1,099.19	\$1,314.63	\$1,099.19	\$1,314.63	\$800.45	\$957.34	\$800.45	\$957.34	\$800.45	\$957.34	\$823.88	\$823.88	\$823.88	\$823.88
49	\$1,271.84	\$1,547.83	\$1,271.84	\$1,547.83	\$1,146.93	\$1,395.81	\$1,146.93	\$1,395.81	\$1,146.93	\$1,395.81	\$835.21	\$1,016.45	\$835.21	\$1,016.45	\$835.21	\$1,016.45	\$859.65	\$859.65	\$859.65	\$859.65
50	\$1,331.48	\$1,631.06	\$1,331.48	\$1,631.06	\$1,200.71	\$1,470.87	\$1,200.71	\$1,470.87	\$1,200.71	\$1,470.87	\$874.37	\$1,071.10	\$874.37	\$1,071.10	\$874.37	\$1,071.10	\$899.97	\$899.97	\$899.97	\$899.97
51	\$1,390.38	\$1,703.22	\$1,390.38	\$1,703.22	\$1,253.82	\$1,535.93	\$1,253.82	\$1,535.93	\$1,253.82	\$1,535.93	\$913.05	\$1,118.49	\$913.05	\$1,118.49	\$913.05	\$1,118.49	\$939.77	\$939.77	\$939.77	\$939.77
52	\$1,455.24	\$1,782.67	\$1,455.24	\$1,782.67	\$1,312.31	\$1,607.58	\$1,312.31	\$1,607.58	\$1,312.31	\$1,607.58	\$955.64	\$1,170.66	\$955.64	\$1,170.66	\$955.64	\$1,170.66	\$983.61	\$983.61	\$983.61	\$983.61
53	\$1,520.84	\$1,863.03	\$1,520.84	\$1,863.03	\$1,371.47	\$1,680.05	\$1,371.47	\$1,680.05	\$1,371.47	\$1,680.05	\$998.72	\$1,223.43	\$998.72	\$1,223.43	\$998.72	\$1,223.43	\$1,027.96	\$1,027.96	\$1,027.96	\$1,027.96
54	\$1,591.66	\$1,949.78	\$1,591.66	\$1,949.78	\$1,435.34	\$1,758.29	\$1,435.34	\$1,758.29	\$1,435.34	\$1,758.29	\$1,045.23	\$1,280.41	\$1,045.23	\$1,280.41	\$1,045.23	\$1,280.41	\$1,075.83	\$1,075.83	\$1,075.83	\$1,075.83
55	\$1,662.49	\$2,036.55	\$1,662.49	\$2,036.55	\$1,499.21	\$1,836.53	\$1,499.21	\$1,836.53	\$1,499.21	\$1,836.53	\$1,091.74	\$1,337.38	\$1,091.74	\$1,337.38	\$1,091.74	\$1,337.38	\$1,123.70	\$1,123.70	\$1,123.70	\$1,123.70
56	\$1,739.27	\$2,130.61	\$1,739.27	\$2,130.61	\$1,568.45	\$1,921.35	\$1,													

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

HIOS Plan ID (On Exchange)=>	N/A		33709PA1480001		33709PA1480001		33709PA1480001		33709PA1490001		33709PA1490001		33709PA1490001		33709PA1500001		33709PA1500001		33709PA1500001	
HIOS Plan ID (Off Exchange)=>	33709PA1490003		33709PA1480001		33709PA1480001		33709PA1480001		33709PA1490001		33709PA1490001		33709PA1490001		33709PA1500001		33709PA1500001		33709PA1500001	
Plan Marketing Name =>	my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	
Form # =>	BA/PPO/ADV/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3		BA/HDHP/CDP-3		BA/HDHP/CDP-3		BA/HDHP/CDP-3	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F		F		F		F		F		F	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	3500		3800		3800		3800		3800		3800		3800		7400		7400		7400	
Coinurance =>	70%		50%		50%		50%		50%		50%		50%		100%		100%		100%	
Copays =>	\$50 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		N/A		N/A		N/A	
OOP Maximum =>	9200		9200		9200		9200		9200		9200		9200		7400		7400		7400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$385.48	\$385.48	\$355.73	\$355.73	\$355.73	\$355.73	\$355.73	\$355.73	\$366.70	\$366.70	\$366.70	\$366.70	\$366.70	\$366.70	\$362.14	\$362.14	\$362.14	\$362.14	\$362.14	\$362.14
15	\$419.75	\$419.75	\$387.35	\$387.35	\$387.35	\$387.35	\$387.35	\$387.35	\$399.29	\$399.29	\$399.29	\$399.29	\$399.29	\$399.29	\$394.33	\$394.33	\$394.33	\$394.33	\$394.33	\$394.33
16	\$432.85	\$432.85	\$399.44	\$399.44	\$399.44	\$399.44	\$399.44	\$399.44	\$411.75	\$411.75	\$411.75	\$411.75	\$411.75	\$411.75	\$406.64	\$406.64	\$406.64	\$406.64	\$406.64	\$406.64
17	\$445.95	\$445.95	\$411.53	\$411.53	\$411.53	\$411.53	\$411.53	\$411.53	\$424.22	\$424.22	\$424.22	\$424.22	\$424.22	\$424.22	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95
18	\$460.06	\$460.06	\$424.55	\$424.55	\$424.55	\$424.55	\$424.55	\$424.55	\$437.64	\$437.64	\$437.64	\$437.64	\$437.64	\$437.64	\$432.21	\$432.21	\$432.21	\$432.21	\$432.21	\$432.21
19	\$474.17	\$474.17	\$437.57	\$437.57	\$437.57	\$437.57	\$437.57	\$437.57	\$451.06	\$451.06	\$451.06	\$451.06	\$451.06	\$451.06	\$445.46	\$445.46	\$445.46	\$445.46	\$445.46	\$445.46
20	\$488.78	\$488.78	\$451.06	\$451.06	\$451.06	\$451.06	\$451.06	\$451.06	\$464.96	\$464.96	\$464.96	\$464.96	\$464.96	\$464.96	\$459.19	\$459.19	\$459.19	\$459.19	\$459.19	\$459.19
21	\$503.90	\$503.90	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39
22	\$503.90	\$503.90	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39
23	\$503.90	\$503.90	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39
24	\$503.90	\$503.90	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39
25	\$505.92	\$505.92	\$466.87	\$466.87	\$466.87	\$466.87	\$466.87	\$466.87	\$481.26	\$481.26	\$481.26	\$481.26	\$481.26	\$481.26	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28
26	\$515.99	\$515.99	\$476.17	\$476.17	\$476.17	\$476.17	\$476.17	\$476.17	\$490.84	\$490.84	\$490.84	\$490.84	\$490.84	\$490.84	\$484.75	\$484.75	\$484.75	\$484.75	\$484.75	\$484.75
27	\$528.09	\$528.09	\$487.33	\$487.33	\$487.33	\$487.33	\$487.33	\$487.33	\$502.35	\$502.35	\$502.35	\$502.35	\$502.35	\$502.35	\$496.11	\$496.11	\$496.11	\$496.11	\$496.11	\$496.11
28	\$547.74	\$547.74	\$505.47	\$505.47	\$505.47	\$505.47	\$505.47	\$505.47	\$521.04	\$521.04	\$521.04	\$521.04	\$521.04	\$521.04	\$514.57	\$514.57	\$514.57	\$514.57	\$514.57	\$514.57
29	\$563.86	\$563.86	\$520.35	\$520.35	\$520.35	\$520.35	\$520.35	\$520.35	\$536.38	\$536.38	\$536.38	\$536.38	\$536.38	\$536.38	\$529.72	\$529.72	\$529.72	\$529.72	\$529.72	\$529.72
30	\$586.23	\$586.23	\$527.79	\$527.79	\$527.79	\$527.79	\$527.79	\$527.79	\$540.98	\$540.98	\$540.98	\$540.98	\$540.98	\$540.98	\$537.30	\$537.30	\$537.30	\$537.30	\$537.30	\$537.30
31	\$584.02	\$584.02	\$538.95	\$538.95	\$538.95	\$538.95	\$538.95	\$538.95	\$555.56	\$555.56	\$555.56	\$555.56	\$555.56	\$555.56	\$548.66	\$548.66	\$548.66	\$548.66	\$548.66	\$548.66
32	\$596.11	\$596.11	\$550.11	\$550.11	\$550.11	\$550.11	\$550.11	\$550.11	\$563.86	\$563.86	\$563.86	\$563.86	\$563.86	\$563.86	\$557.02	\$557.02	\$557.02	\$557.02	\$557.02	\$557.02
33	\$603.67	\$603.67	\$557.08	\$557.08	\$557.08	\$557.08	\$557.08	\$557.08	\$571.01	\$571.01	\$571.01	\$571.01	\$571.01	\$571.01	\$567.12	\$567.12	\$567.12	\$567.12	\$567.12	\$567.12
34	\$621.73	\$621.73	\$564.52	\$564.52	\$564.52	\$564.52	\$564.52	\$564.52	\$578.63	\$578.63	\$578.63	\$578.63	\$578.63	\$578.63	\$574.70	\$574.70	\$574.70	\$574.70	\$574.70	\$574.70
35	\$615.77	\$615.77	\$568.24	\$568.24	\$568.24	\$568.24	\$568.24	\$568.24	\$585.75	\$585.75	\$585.75	\$585.75	\$585.75	\$585.75	\$578.48	\$578.48	\$578.48	\$578.48	\$578.48	\$578.48
36	\$619.80	\$619.80	\$571.96	\$571.96	\$571.96	\$571.96	\$571.96	\$571.96	\$586.26	\$586.26	\$586.26	\$586.26	\$586.26	\$586.26	\$582.27	\$582.27	\$582.27	\$582.27	\$582.27	\$582.27
37	\$623.83	\$623.83	\$575.68	\$575.68	\$575.68	\$575.68	\$575.68	\$575.68	\$590.07	\$590.07	\$590.07	\$590.07	\$590.07	\$590.07	\$586.06	\$586.06	\$586.06	\$586.06	\$586.06	\$586.06
38	\$627.86	\$627.86	\$579.40	\$579.40	\$579.40	\$579.40	\$579.40	\$579.40	\$593.89	\$593.89	\$593.89	\$593.89	\$593.89	\$593.89	\$589.84	\$589.84	\$589.84	\$589.84	\$589.84	\$589.84
39	\$635.92	\$635.92	\$586.84	\$586.84	\$586.84	\$586.84	\$586.84	\$586.84	\$601.51	\$601.51	\$601.51	\$601.51	\$601.51	\$601.51	\$597.42	\$597.42	\$597.42	\$597.42	\$597.42	\$597.42
40	\$643.98	\$643.98	\$594.28	\$594.28	\$594.28	\$594.28	\$594.28	\$594.28	\$604.93	\$604.93	\$604.93	\$604.93	\$604.93	\$604.93	\$602.05	\$602.05	\$602.05	\$602.05	\$602.05	\$602.05
41	\$656.08	\$656.08	\$605.44	\$605.44	\$605.44	\$605.44	\$605.44	\$605.44	\$616.14	\$616.14	\$616.14	\$616.14	\$616.14	\$616.14	\$613.35	\$613.35	\$613.35	\$613.35	\$613.35	\$613.35
42	\$667.67	\$667.67	\$616.14	\$616.14	\$616.14	\$616.14	\$616.14	\$616.14	\$626.10	\$626.10	\$626.10	\$626.10	\$626.10	\$626.10	\$622.46	\$622.46	\$622.46	\$622.46	\$622.46	\$622.46
43	\$683.79	\$683.79	\$631.02	\$631.02	\$631.02	\$631.02	\$631.02	\$631.02	\$646.46	\$646.46	\$646.46	\$646.46	\$646.46	\$646.46	\$642.39	\$642.39	\$642.39	\$642.39	\$642.39	\$642.39
44	\$703.95	\$703.95	\$649.62	\$649.62	\$649.62	\$649.62	\$649.62	\$649.62	\$669.64	\$669.64	\$669.64	\$669.64	\$669.64	\$669.64	\$665.33	\$665.33	\$665.33	\$665.33	\$665.33	\$665.33
45	\$727.63	\$727.63	\$671.47	\$671.47	\$671.47	\$671.47	\$671.47	\$671.47	\$688.83	\$688.83	\$688.83	\$688.83	\$688.83	\$688.83	\$683.58	\$683.58	\$683.58	\$683.58	\$683.58	\$683.58
46	\$755.85	\$755.85	\$697.52	\$697.52	\$697.52	\$697.52	\$697.52	\$697.52	\$719.01	\$719.01	\$719.01	\$719.01	\$719.01	\$719.01	\$710.09	\$710.09	\$710.09	\$710.09	\$710.09	\$710.09
47	\$787.60	\$787.60	\$726.81	\$726.81	\$726.81	\$726.81	\$726.81	\$726.81	\$749.21	\$749.21	\$749.21	\$749.21	\$749.21	\$749.21	\$739.91	\$739.91	\$739.91	\$739.91	\$739.91	\$739.91
48	\$823.88	\$823.88	\$760.29	\$760.29	\$760.29	\$760.29	\$760.29	\$760.29	\$783.72	\$783.72	\$783.72	\$783.72	\$783.72	\$783.72	\$773.99	\$773.99	\$773.99	\$773.99	\$773.99	\$773.99
49	\$859.65	\$859.65	\$793.31	\$793.31	\$793.31	\$793.31	\$793.31	\$793.31	\$817.75	\$817.75	\$817.75	\$817.75	\$817.75	\$817.75	\$807.60	\$807.60	\$807.60	\$807.60	\$807.60	\$807.60
50	\$899.97	\$899.97	\$830.51	\$830.51	\$830.51	\$830.51	\$830.51	\$830.51	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10	\$856.10	\$845.47	\$845.47	\$845.47	\$845.47	\$845.47	\$845.47
51	\$939.77	\$939.77	\$867.24	\$867.24	\$867.24	\$867.24	\$867.24	\$867.24	\$883.97	\$883.97	\$883.97	\$883.97	\$883.97	\$883.97	\$873.87	\$873.87	\$873.87	\$873.87	\$873.87	\$873.87
52	\$983.61	\$983.61	\$907.70	\$907.70	\$907.70	\$907.70	\$907.70	\$907.70	\$925.67	\$925.67	\$925.67	\$925.67	\$925.67	\$925.67	\$914.20	\$914.20	\$914.20	\$914.20	\$914.20	\$914.20
53	\$1,027.96	\$1,027.96	\$948.62	\$948.62	\$948.62	\$948.62	\$948.62	\$948.62	\$977.85	\$977.85	\$977.85	\$977.85	\$977.85	\$977.85	\$967.72	\$967.72	\$967.72	\$967.72	\$967.72	\$967.72
54	\$1,075.83	\$1,075.83	\$992.80	\$992.80	\$992.80	\$992.80	\$992.80	\$992.80	\$1,023.39	\$1,023.39	\$1,023.39	\$1,023.39	\$1,023.39	\$1,023.39	\$1,010.69	\$1,010.69	\$1,010.69	\$1,010.69	\$1,010.69	\$1,010.69
55	\$1,123.70	\$1,123.70	\$1,036.97	\$1,036.97	\$1,036.97	\$1,036.97	\$1,036.97	\$1,036.97	\$1,068.93	\$1,068.93	\$1,068.93	\$1,068.93	\$1,068.93	\$1,068.93	\$1,055.66	\$1,055.66	\$1,055.66	\$1,055.66	\$1,055.66	\$1,055.66
56	\$1,175.60	\$1,175.60	\$1,084.87	\$1,084.87	\$1,084.87	\$1,084.87	\$1,084.87	\$1,084.87	\$1,118.30	\$1,118.30	\$1,118.30	\$1,118.30	\$1,118.30	\$1,118.30	\$1,104.42	\$1,104.42	\$1,104.42	\$1,104.42	\$1,104.42	\$1,104.42
57	\$1,228.00	\$1,228.00																		

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

HIOS Plan ID (On Exchange)=>	33709PA1480005	33709PA1480005	33709PA1480005	33709PA1510001	33709PA1510001	33709PA1510001						
HIOS Plan ID (Off Exchange)=>	33709PA1480005	33709PA1480005	33709PA1480005	33709PA1510001	33709PA1510001	33709PA1510001						
Plan Marketing Name =>	my Blue Access PPO Bronze 8900	my Blue Access PPO Bronze 8900	my Blue Access PPO Bronze 8900	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits						
Form # =>	BA/PPO/CDP-3	BA/PPO/CDP-3	BA/PPO/CDP-3	BA/CAT/PPO/CDP-3	BA/CAT/PPO/CDP-3	BA/CAT/PPO/CDP-3						
Rating Area =>	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9						
Network =>	F	F	F	F	F	F						
Metal =>	Bronze	Bronze	Bronze	Catastrophic	Catastrophic	Catastrophic						
Deductible =>	8900	8900	8900	9200	9200	9200						
Coinsurance =>	100%	100%	100%	100%	100%	100%						
Copays =>	N/A	N/A	N/A	\$0 (Visits 1-3); then 100% after Ded. PCP	\$0 (Visits 1-3); then 100% after Ded. PCP	\$0 (Visits 1-3); then 100% after Ded. PCP						
OOP Maximum =>	8900	8900	8900	9200	9200	9200						
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes						
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$323.86	\$323.86	\$323.86	\$323.86	\$323.86	\$323.86	\$256.08	\$256.08	\$256.08	\$256.08	\$256.08	\$256.08
15	\$352.64	\$352.64	\$352.64	\$352.64	\$352.64	\$352.64	\$278.85	\$278.85	\$278.85	\$278.85	\$278.85	\$278.85
16	\$363.65	\$363.65	\$363.65	\$363.65	\$363.65	\$363.65	\$287.55	\$287.55	\$287.55	\$287.55	\$287.55	\$287.55
17	\$374.66	\$374.66	\$374.66	\$374.66	\$374.66	\$374.66	\$296.25	\$296.25	\$296.25	\$296.25	\$296.25	\$296.25
18	\$386.51	\$386.51	\$386.51	\$386.51	\$386.51	\$386.51	\$305.63	\$305.63	\$305.63	\$305.63	\$305.63	\$305.63
19	\$398.36	\$398.36	\$398.36	\$398.36	\$398.36	\$398.36	\$315.00	\$315.00	\$315.00	\$315.00	\$315.00	\$315.00
20	\$410.64	\$410.64	\$410.64	\$410.64	\$410.64	\$410.64	\$324.71	\$324.71	\$324.71	\$324.71	\$324.71	\$324.71
21	\$423.34	\$433.92	\$423.34	\$433.92	\$423.34	\$433.92	\$334.75	\$343.12	\$334.75	\$343.12	\$334.75	\$343.12
22	\$423.34	\$433.92	\$423.34	\$433.92	\$423.34	\$433.92	\$334.75	\$343.12	\$334.75	\$343.12	\$334.75	\$343.12
23	\$423.34	\$433.92	\$423.34	\$433.92	\$423.34	\$433.92	\$334.75	\$343.12	\$334.75	\$343.12	\$334.75	\$343.12
24	\$423.34	\$433.92	\$423.34	\$433.92	\$423.34	\$433.92	\$334.75	\$343.12	\$334.75	\$343.12	\$334.75	\$343.12
25	\$425.03	\$435.66	\$425.03	\$435.66	\$425.03	\$435.66	\$336.09	\$344.49	\$336.09	\$344.49	\$336.09	\$344.49
26	\$433.50	\$444.34	\$433.50	\$444.34	\$433.50	\$444.34	\$342.78	\$351.35	\$342.78	\$351.35	\$342.78	\$351.35
27	\$443.66	\$454.75	\$443.66	\$454.75	\$443.66	\$454.75	\$350.82	\$359.59	\$350.82	\$359.59	\$350.82	\$359.59
28	\$460.17	\$471.67	\$460.17	\$471.67	\$460.17	\$471.67	\$363.87	\$372.97	\$363.87	\$372.97	\$363.87	\$372.97
29	\$473.72	\$485.56	\$473.72	\$485.56	\$473.72	\$485.56	\$374.59	\$383.95	\$374.59	\$383.95	\$374.59	\$383.95
30	\$480.49	\$492.50	\$480.49	\$492.50	\$480.49	\$492.50	\$379.94	\$389.44	\$379.94	\$389.44	\$379.94	\$389.44
31	\$490.65	\$502.92	\$490.65	\$502.92	\$490.65	\$502.92	\$387.98	\$397.68	\$387.98	\$397.68	\$387.98	\$397.68
32	\$500.81	\$513.33	\$500.81	\$513.33	\$500.81	\$513.33	\$396.01	\$405.91	\$396.01	\$405.91	\$396.01	\$405.91
33	\$507.16	\$519.84	\$507.16	\$519.84	\$507.16	\$519.84	\$401.03	\$411.06	\$401.03	\$411.06	\$401.03	\$411.06
34	\$513.93	\$526.78	\$513.93	\$526.78	\$513.93	\$526.78	\$406.39	\$416.55	\$406.39	\$416.55	\$406.39	\$416.55
35	\$517.32	\$530.25	\$517.32	\$530.25	\$517.32	\$530.25	\$409.06	\$419.29	\$409.06	\$419.29	\$409.06	\$419.29
36	\$520.71	\$533.73	\$520.71	\$533.73	\$520.71	\$533.73	\$411.74	\$422.03	\$411.74	\$422.03	\$411.74	\$422.03
37	\$524.09	\$537.19	\$524.09	\$537.19	\$524.09	\$537.19	\$414.42	\$424.78	\$414.42	\$424.78	\$414.42	\$424.78
38	\$527.48	\$540.67	\$527.48	\$540.67	\$527.48	\$540.67	\$417.10	\$427.53	\$417.10	\$427.53	\$417.10	\$427.53
39	\$534.26	\$547.62	\$534.26	\$547.62	\$534.26	\$547.62	\$422.45	\$433.01	\$422.45	\$433.01	\$422.45	\$433.01
40	\$541.03	\$551.13	\$541.03	\$551.13	\$541.03	\$551.13	\$427.81	\$440.59	\$427.81	\$440.59	\$427.81	\$440.59
41	\$551.19	\$609.06	\$551.19	\$609.06	\$551.19	\$609.06	\$435.84	\$481.60	\$435.84	\$481.60	\$435.84	\$481.60
42	\$560.93	\$623.75	\$560.93	\$623.75	\$560.93	\$623.75	\$443.54	\$493.22	\$443.54	\$493.22	\$443.54	\$493.22
43	\$574.47	\$643.98	\$574.47	\$643.98	\$574.47	\$643.98	\$454.26	\$509.23	\$454.26	\$509.23	\$454.26	\$509.23
44	\$591.41	\$669.48	\$591.41	\$669.48	\$591.41	\$669.48	\$467.65	\$529.38	\$467.65	\$529.38	\$467.65	\$529.38
45	\$611.30	\$699.94	\$611.30	\$699.94	\$611.30	\$699.94	\$483.38	\$553.47	\$483.38	\$553.47	\$483.38	\$553.47
46	\$635.01	\$736.61	\$635.01	\$736.61	\$635.01	\$736.61	\$502.13	\$582.47	\$502.13	\$582.47	\$502.13	\$582.47
47	\$661.68	\$778.80	\$661.68	\$778.80	\$661.68	\$778.80	\$523.21	\$615.82	\$523.21	\$615.82	\$523.21	\$615.82
48	\$692.16	\$827.82	\$692.16	\$827.82	\$692.16	\$827.82	\$547.32	\$654.59	\$547.32	\$654.59	\$547.32	\$654.59
49	\$722.22	\$878.94	\$722.22	\$878.94	\$722.22	\$878.94	\$571.08	\$695.00	\$571.08	\$695.00	\$571.08	\$695.00
50	\$756.09	\$926.21	\$756.09	\$926.21	\$756.09	\$926.21	\$597.86	\$732.38	\$597.86	\$732.38	\$597.86	\$732.38
51	\$789.53	\$967.17	\$789.53	\$967.17	\$789.53	\$967.17	\$624.31	\$764.78	\$624.31	\$764.78	\$624.31	\$764.78
52	\$826.36	\$1,012.29	\$826.36	\$1,012.29	\$826.36	\$1,012.29	\$653.43	\$800.45	\$653.43	\$800.45	\$653.43	\$800.45
53	\$863.61	\$1,057.92	\$863.61	\$1,057.92	\$863.61	\$1,057.92	\$682.89	\$836.54	\$682.89	\$836.54	\$682.89	\$836.54
54	\$903.83	\$1,107.19	\$903.83	\$1,107.19	\$903.83	\$1,107.19	\$714.69	\$875.50	\$714.69	\$875.50	\$714.69	\$875.50
55	\$944.05	\$1,156.46	\$944.05	\$1,156.46	\$944.05	\$1,156.46	\$746.49	\$914.45	\$746.49	\$914.45	\$746.49	\$914.45
56	\$987.65	\$1,209.87	\$987.65	\$1,209.87	\$987.65	\$1,209.87	\$780.97	\$956.69	\$780.97	\$956.69	\$780.97	\$956.69
57	\$1,031.68	\$1,263.81	\$1,031.68	\$1,263.81	\$1,031.68	\$1,263.81	\$815.79	\$999.34	\$815.79	\$999.34	\$815.79	\$999.34
58	\$1,078.67	\$1,321.37	\$1,078.67	\$1,321.37	\$1,078.67	\$1,321.37	\$852.94	\$1,044.85	\$852.94	\$1,044.85	\$852.94	\$1,044.85
59	\$1,101.95	\$1,349.89	\$1,101.95	\$1,349.89	\$1,101.95	\$1,349.89	\$871.35	\$1,067.40	\$871.35	\$1,067.40	\$871.35	\$1,067.40
60	\$1,148.94	\$1,407.45	\$1,148.94	\$1,407.45	\$1,148.94	\$1,407.45	\$908.51	\$1,112.92	\$908.51	\$1,112.92	\$908.51	\$1,112.92
61	\$1,189.59	\$1,457.25	\$1,189.59	\$1,457.25	\$1,189.59	\$1,457.25	\$940.65	\$1,152.30	\$940.65	\$1,152.30	\$940.65	\$1,152.30
62	\$1,216.26	\$1,489.92	\$1,216.26	\$1,489.92	\$1,216.26	\$1,489.92	\$961.74	\$1,178.13	\$961.74	\$1,178.13	\$961.74	\$1,178.13
63	\$1,249.70	\$1,530.88	\$1,249.70	\$1,530.88	\$1,249.70	\$1,530.88	\$988.18	\$1,210.52	\$988.18	\$1,210.52	\$988.18	\$1,210.52
64+	\$1,270.02	\$1,555.77	\$1,270.02	\$1,555.77	\$1,270.02	\$1,555.77	\$1,004.25	\$1,230.21	\$1,004.25	\$1,230.21	\$1,004.25	\$1,230.21

33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1540001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry

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

02-01-2024 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	2,525	593	1,378	71	228	417	74	694	742	109	458
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off	\$371.64	\$371.64	\$371.64	\$371.64							
33709PA150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$385.54	\$385.54	\$385.54	\$385.54							
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off	\$383.47	\$383.47	\$383.47	\$383.47							
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$397.37	\$397.37	\$397.37	\$397.37							
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	\$338.34	\$338.34	\$338.34	\$338.34							
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off	\$339.32	\$339.32	\$339.32	\$339.32							
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off	\$432.71	\$432.71	\$432.71	\$432.71							
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	\$446.61	\$446.61	\$446.61	\$446.61							
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off	\$400.34	\$400.34	\$400.34	\$400.34							
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off	\$293.02	\$293.02	\$293.02	\$293.02							
33709PA150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	\$306.92	\$306.92	\$306.92	\$306.92							
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off	\$281.21	\$281.21	\$281.21	\$281.21							
33709PA150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	\$295.11	\$295.11	\$295.11	\$295.11							
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	\$282.87	\$282.87	\$282.87	\$282.87							
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off	\$247.83	\$247.83	\$247.83	\$247.83							
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	\$208.39	\$208.39	\$208.39	\$208.39							
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off						\$440.04					
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off				\$453.94							
33709PA1530001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off				\$454.05							
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off				\$467.94							
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off				\$400.52							
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off				\$401.77							
33709PA1530002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off				\$512.35							
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off				\$526.25							
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off				\$474.02							
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off				\$346.94							
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off				\$360.84							
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off				\$332.96							
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off				\$346.86							
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off				\$334.83							
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off				\$293.43							
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off				\$246.74							
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$504.83	\$504.83		\$504.83	\$504.83		\$504.83	\$504.83	\$504.83	\$504.83	\$504.83
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$518.73	\$518.73		\$518.73	\$518.73		\$518.73	\$518.73	\$518.73	\$518.73	\$518.73
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$520.90	\$520.90		\$520.90	\$520.90		\$520.90	\$520.90	\$520.90	\$520.90	\$520.90
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$534.80	\$534.80		\$534.80	\$534.80		\$534.80	\$534.80	\$534.80	\$534.80	\$534.80
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$459.42	\$459.42		\$459.42	\$459.42		\$459.42	\$459.42	\$459.42	\$459.42	\$459.42
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$460.93	\$460.93		\$460.93	\$460.93		\$460.93	\$460.93	\$460.93	\$460.93	\$460.93
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$587.80	\$587.80		\$587.80	\$587.80		\$587.80	\$587.80	\$587.80	\$587.80	\$587.80
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$601.70	\$601.70		\$601.70	\$601.70		\$601.70	\$601.70	\$601.70	\$601.70	\$601.70
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$543.82	\$543.82		\$543.82	\$543.82		\$543.82	\$543.82	\$543.82	\$543.82	\$543.82
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$398.03	\$398.03		\$398.03	\$398.03		\$398.03	\$398.03	\$398.03	\$398.03	\$398.03
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$411.93	\$411.93		\$411.93	\$411.93		\$411.93	\$411.93	\$411.93	\$411.93	\$411.93
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$381.98	\$381.98		\$381.98	\$381.98		\$381.98	\$381.98	\$381.98	\$381.98	\$381.98
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$395.88	\$395.88		\$395.88	\$395.88		\$395.88	\$395.88	\$395.88	\$395.88	\$395.88
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$384.05	\$384.05		\$384.05	\$384.05		\$384.05	\$384.05	\$384.05	\$384.05	\$384.05
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$336.64	\$336.64		\$336.64	\$336.64		\$336.64	\$336.64	\$336.64	\$336.64	\$336.64
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$283.07	\$283.07		\$283.07	\$283.07		\$283.07	\$283.07	\$283.07	\$283.07	\$283.07
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off											
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off											
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off											
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off											
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off											
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off											
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off											
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off											
33709PA120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off											
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off											
33709PA120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off											
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off											
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off											
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off											
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off											
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 - Adult Dental and Vision	EPO	Gold	On/Off											
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off											
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off											
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off											
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off											
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off											
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off											
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off											
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off											
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off											
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off											
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off											
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off											
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off											
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off											
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off											
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off											
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off											
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off											
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off											
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off											
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off											
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off											
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off											
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off											
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off											
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off											
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off											
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off											
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off											

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

RATING AREA 3

02-01-2024 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	0	0	0	
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off													
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off													
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off													
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off													
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off													
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off													
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off													
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off													
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off													
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off													
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off													
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off													
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off													
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off													
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off													
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off													
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off													
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off													
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off													
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off													
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off													
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off													
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off													
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off													
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off													
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off													
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off													
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off													
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off													
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off													
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off													
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off													
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off													
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off													
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off													
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off													
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off													
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off													
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off													
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off													
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off													
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off													
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off													
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off													
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off													
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off													
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off													
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off													
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off													
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off													
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off													
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off													
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off													
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off													
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off													
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off													
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off													
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off													
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off													
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off													
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off													
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off													
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off													
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off													
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off													
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off													
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off													
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off													
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off													
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off													
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off													
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off													

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

RATING AREA 5

02-01-2024 Number of Covered Lives by Rating County					83	319	1,333	2,271	260	357	266
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off				\$371.64			
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off				\$385.54			
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off				\$383.47			
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off				\$397.37			
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off				\$338.34			
33709PA0870015	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off				\$339.32			
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off				\$432.71			
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off				\$446.61			
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off				\$400.34			
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off				\$293.02			
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off				\$306.92			
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off				\$281.21			
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off				\$295.11			
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off				\$282.87			
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off				\$247.83			
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off				\$208.39			
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off							
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off							
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$504.83	\$504.83	\$504.83	\$504.83	\$504.83	\$504.83	\$504.83
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$518.73	\$518.73	\$518.73	\$518.73	\$518.73	\$518.73	\$518.73
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90	\$520.90
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80	\$534.80
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$459.42	\$459.42	\$459.42	\$459.42	\$459.42	\$459.42	\$459.42
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$460.93	\$460.93	\$460.93	\$460.93	\$460.93	\$460.93	\$460.93
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$587.80	\$587.80	\$587.80	\$587.80	\$587.80	\$587.80	\$587.80
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$601.70	\$601.70	\$601.70	\$601.70	\$601.70	\$601.70	\$601.70
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93	\$411.93
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$381.98	\$381.98	\$381.98	\$381.98	\$381.98	\$381.98	\$381.98
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$395.88	\$395.88	\$395.88	\$395.88	\$395.88	\$395.88	\$395.88
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$384.05	\$384.05	\$384.05	\$384.05	\$384.05	\$384.05	\$384.05
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$336.64	\$336.64	\$336.64	\$336.64	\$336.64	\$336.64	\$336.64
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$283.07	\$283.07	\$283.07	\$283.07	\$283.07	\$283.07	\$283.07
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off							
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off							
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off							
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off							
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off							
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off							
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off							
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off							
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off							
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off							
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off							
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off							
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off							
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off							
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off							
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off							
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off							
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off							
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off							
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off							
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off							
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off							
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off							
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off							
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off							
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off							
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off							
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off							
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							

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

RATING AREA 6

02-01-2024 Number of Covered Lives by Rating County					646	122	2,691	98	29	2,207	216	854	146	140
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off										
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off										
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off										
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off										
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off										
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off										
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off										
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off										
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off										
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off										
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off										
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off										
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off										
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off										
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off										
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off										
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off										
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off										
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off										
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off										
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off										
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off										
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off										
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off										
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off										
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off										
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off										
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off										
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off										
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off										
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off										
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off										
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off										
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off										
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off										
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off										
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off										
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off										
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off										
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off										
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off										
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off										
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off										
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off										
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off										
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off										
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off										
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off										
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off										
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off										
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off										
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off										
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off										
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off										
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off										
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off										
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off										
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off										
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off										
33709PA0960001	my Direct Blue Lehigh Valley EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off										
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off										
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off										
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off										
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off										
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off										
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off										
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off										
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off										
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off										
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off										
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off										
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off										
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off										
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off										
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off										
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off										
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off										
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off										
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off										
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off										
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off										
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off										
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off										
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off										
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off										
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off										
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off										
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off										
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off										
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off										

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

RATING AREA 7

RATING AREA 8

02-01-2024 Number of Covered Lives by Rating County					1,948	4,967	6,671	8,730	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
					33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off				
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off									
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off									
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off									
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off									
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off									
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off									
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off									
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off									
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off									
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off									
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off									
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off									
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off									
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off									
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off									
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off									
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off									
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off									
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off									
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off									
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off									
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off									
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off									
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off									
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off									
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off									
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off									
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off									
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off									
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off									
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off									
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off									
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off									
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off									
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off									
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off									
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off									
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off									
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off									
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off									
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off									
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off	\$494.73	\$494.73	\$494.73	\$494.73					
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$509.06	\$509.06	\$509.06	\$509.06					
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off	\$514.64	\$514.64	\$514.64	\$514.64					
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$528.97	\$528.97	\$528.97	\$528.97					
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	\$456.27	\$456.27	\$456.27	\$456.27					
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off	\$446.44	\$446.44	\$446.44	\$446.44					
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off	\$593.06	\$593.06	\$593.06	\$593.06					
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	\$607.39	\$607.39	\$607.39	\$607.39					
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off	\$545.29	\$545.29	\$545.29	\$545.29					
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off	\$397.10	\$397.10	\$397.10	\$397.10					
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	\$411.43	\$411.43	\$411.43	\$411.43					
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off	\$377.18	\$377.18	\$377.18	\$377.18					
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	\$391.51	\$391.51	\$391.51	\$391.51					
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	\$384.08	\$384.08	\$384.08	\$384.08					
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off	\$343.38	\$343.38	\$343.38	\$343.38					
33709PA0960001	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off	\$271.53	\$271.53	\$271.53	\$271.53					
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 - Adult Dental and Vision	EPO	Gold	On/Off									
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off									
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off									
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off									
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off									
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off									
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off									
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off									
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off									
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off									
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off									
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off									
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off									
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off									
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$609.94	\$609.94	\$609.94	\$609.94					
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$624.27	\$624.27	\$624.27	\$624.27					
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$634.49	\$634.49	\$634.49	\$634.49					
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$648.82	\$648.82	\$648.82	\$648.82					
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$562.40	\$562.40	\$562.40	\$562.40					
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$550.40	\$550.40	\$550.40	\$550.40					
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$731.18	\$731.18	\$731.18	\$731.18					
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$745.51	\$745.51	\$745.51	\$745.51					
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$672.29	\$672.29	\$672.29	\$672.29					
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$489.57	\$489.57	\$489.57	\$489.57					
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$503.90	\$503.90	\$503.90	\$503.90					
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$465.01	\$465.01	\$465.01	\$465.01					
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$479.34	\$479.34	\$479.34	\$479.34					
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$473.39	\$473.39	\$473.39	\$473.39					
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$423.34	\$423.34	\$423.34	\$423.34					
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$334.75	\$334.75	\$334.75	\$334.75					

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

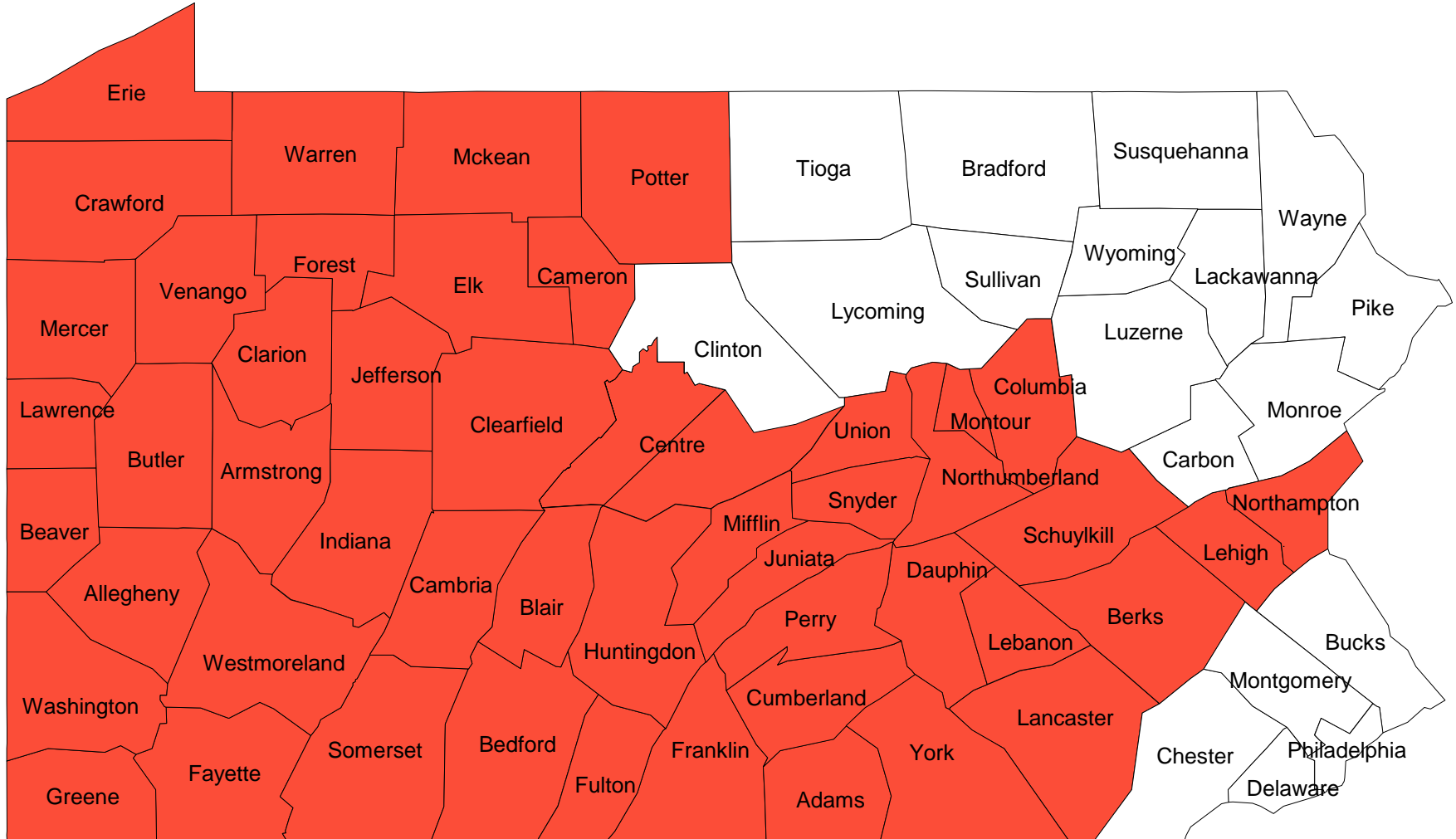
RATING AREA 9

02-01-2024 Number of Covered Lives by Rating County					3,705	3,899	2,500	151	203	2,221	522
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off							
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off							
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off							
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off							
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off							
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off							
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off							
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off							
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off							
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off							
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off							
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off							
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off							
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off							
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off							
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off							
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off							
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off	\$494.73	\$494.73	\$494.73			\$494.73	\$494.73
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$509.06	\$509.06	\$509.06			\$509.06	\$509.06
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off	\$514.64	\$514.64	\$514.64			\$514.64	\$514.64
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$528.97	\$528.97	\$528.97			\$528.97	\$528.97
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	\$456.27	\$456.27	\$456.27			\$456.27	\$456.27
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off	\$446.44	\$446.44	\$446.44			\$446.44	\$446.44
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off	\$593.06	\$593.06	\$593.06			\$593.06	\$593.06
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	\$607.39	\$607.39	\$607.39			\$607.39	\$607.39
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off	\$545.29	\$545.29	\$545.29			\$545.29	\$545.29
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off	\$397.10	\$397.10	\$397.10			\$397.10	\$397.10
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	\$411.43	\$411.43	\$411.43			\$411.43	\$411.43
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off	\$377.18	\$377.18	\$377.18			\$377.18	\$377.18
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	\$391.51	\$391.51	\$391.51			\$391.51	\$391.51
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	\$384.08	\$384.08	\$384.08			\$384.08	\$384.08
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off	\$343.38	\$343.38	\$343.38			\$343.38	\$343.38
33709PA0960001	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off	\$271.53	\$271.53	\$271.53			\$271.53	\$271.53
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off							
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA0880004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off							
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off							
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off							
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off							
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off							
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off							
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off							
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off							
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off							
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off							
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off							
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$609.94	\$609.94	\$609.94	\$609.94	\$609.94	\$609.94	\$609.94
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$624.27	\$624.27	\$624.27	\$624.27	\$624.27	\$624.27	\$624.27
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$634.49	\$634.49	\$634.49	\$634.49	\$634.49	\$634.49	\$634.49
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$648.82	\$648.82	\$648.82	\$648.82	\$648.82	\$648.82	\$648.82
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40	\$562.40
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$550.40	\$550.40	\$550.40	\$550.40	\$550.40	\$550.40	\$550.40
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$731.18	\$731.18	\$731.18	\$731.18	\$731.18	\$731.18	\$731.18
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$745.51	\$745.51	\$745.51	\$745.51	\$745.51	\$745.51	\$745.51
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29	\$672.29
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57	\$489.57
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$503.90	\$503.90	\$503.90	\$503.90	\$503.90	\$503.90	\$503.90
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01	\$465.01
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34	\$479.34
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39	\$473.39
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$423.34	\$423.34	\$423.34	\$423.34	\$423.34	\$423.34	\$423.34
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$334.75	\$334.75	\$334.75	\$334.75	\$334.75	\$334.75	\$334.75



2025 Service Area

Issuer: Highmark Inc.

Market: Individual



Key (*modify as needed*)

-  : 2025 on-exchange service area
-  : 2025 off-exchange only service area

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1		Unified Rate Review v6.0																		
2																				
3		Company Legal Name:	Highmark Inc.																	
4		HIOS Issuer ID:	33709	State:	PA															
5		Effective Date of Rate Change(s):	01/01/2025	Market:	Individual															
6																				
7																				
8		Market Level Calculations (Same for all Plans)																		
9																				
10																				
11		Section I: Experience Period Data																		
12		Experience Period:	01/01/2023	to	12/31/2023															
13				Total																
14		Allowed Claims			\$595,019,056.84															
15		Reinsurance			\$26,321,529.86															
16		Incurred Claims in Experience Period			\$492,419,029.99															
17		Risk Adjustment			\$27,974,961.00															
18		Experience Period Premium			\$531,182,779.13															
19		Experience Period Member Months			747,103															
20																				
21		Section II: Projections																		
22																				
23		Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend			Year 2 Trend			Trended EHB Allowed Claims PMPM										
24		Inpatient Hospital	\$161.01	Cost	1.050	Utilization	1.048	Cost	1.050	Utilization	1.048	\$194.82								
25		Outpatient Hospital	\$290.93	1.050	1.048	1.050	1.048	1.050	1.048	1.050	1.048	\$352.02								
26		Professional	\$177.57	1.050	1.048	1.050	1.048	1.050	1.048	1.050	1.048	\$214.86								
27		Other Medical	\$12.49	1.050	1.048	1.050	1.048	1.050	1.048	1.050	1.048	\$15.11								
28		Capitation	\$0.15	1.050	1.048	1.050	1.048	1.050	1.048	1.050	1.048	\$0.18								
29		Prescription Drug	\$151.29	1.050	1.048	1.050	1.048	1.050	1.048	1.050	1.048	\$183.06								
30		Total	\$793.43									\$960.06								
31																				
32		Morbidity Adjustment										0.990								
33		Demographic Shift										1.005								
34		Plan Design Changes										1.000								
35		Other										0.978								
36		Adjusted Trended EHB Allowed Claims PMPM for			01/01/2025							\$934.22								
37																				
38		Manual EHB Allowed Claims PMPM										\$0.00								
39		Applied Credibility %										100.00%								
40																				
41																				
42																				
43																				
44																				
45																				
46																				
47																				
48																				
49																				
50																				
51																				

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
 To validate, select the Validate button or Ctrl + Shift + I.
 To finalize, select the Finalize button or Ctrl + Shift + F.

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

Product-Plan Data Collection

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

To add a product to Worksheet 2 - Plan Product Info, select
 To add a plan to Worksheet 2 - Plan Product Info, select the
 To validate, select the Validate button or Ctrl + Shift + I.
 To finalize, select the Finalize button or Ctrl + Shift + F.
 To remove a product, navigate to the corresponding Product
 To remove a plan, navigate to the corresponding Plan Name

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #	my Direct Blue EPO WPA						my Direct Blue EPO WPA HSA				my Direct Blue EPO CPA									
1.1 Product Name	33709PA087												33709PA089				33709PA094			
1.2 Product ID	33709PA0870007												33709PA0890002				33709PA0940006			
1.3 Plan Name	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue		
1.4 Plan ID (Standard Component ID)	33709PA0870007	33709PA0870012	33709PA0870015	33709PA0870014	33709PA0870015	33709PA0870016	33709PA0890002	33709PA0890004	33709PA0890002	33709PA0940002	33709PA0940006	33709PA0940007	33709PA0940008	33709PA0940009	33709PA0940010	33709PA0940011	33709PA0940012	33709PA0940013		
1.5 Metal	Bronze	Gold	Silver	Silver	Bronze	Silver	Gold	Gold	Bronze	Gold	Bronze	Gold	Silver	Bronze	Silver	Gold	Silver	Gold		
1.6 AV Metal Value	0.648	0.803	0.719	0.602	0.700	0.781	0.648	0.780	0.648	0.780	0.648	0.719	0.602	0.700	0.781	0.648	0.780	0.648		
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing		
1.8 Plan Type	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO		
1.9 Exchange Plan?	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes		
1.10 Effective Date of Proposed Rates	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025		
1.11 Cumulative Rate Change % (over 12 mos prior)	7.69%	7.95%	2.89%	5.71%	7.78%	6.71%	6.10%	4.98%	9.42%	8.35%	5.50%	11.16%	13.40%	6.02%						
1.12 Product Rate Increase %	7.65%						5.31%				9.84%									
1.13 Submission Level Rate Increase %																				

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	33709PA0870007	33709PA0870012	33709PA0870015	33709PA0870014	33709PA0870015	33709PA0870016	33709PA0890002	33709PA0890004	33709PA0940002	33709PA0940006	33709PA0940007	33709PA0940008	33709PA0940009	33709PA0940010		
2.2 Allowed Claims	\$595,019,057	\$5,640,749	\$35,540,722	\$891,300	\$470,368	\$15,284,806	\$0	\$2,504,760	\$2,131,868	\$19,163,307	\$66,475,183	\$524,415	\$3,166,373	\$37,376,430	\$0		
2.3 Reinsurance	\$26,321,530	\$193,388	\$1,409,904	\$31,527	\$13,156	\$646,973	\$0	\$93,652	\$78,937	\$803,802	\$3,200,032	\$23,335	\$128,469	\$1,897,062	\$0		
2.4 Member Cost Sharing	\$76,278,497	\$2,110,290	\$5,848,852	\$271,866	\$268,007	\$1,138,914	\$0	\$534,414	\$481,058	\$5,641,760	\$7,637,453	\$120,624	\$1,121,827	\$2,179,788	\$0		
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
2.6 Incurred Claims	\$492,419,030	\$3,337,071	\$28,281,966	\$587,908	\$189,205	\$13,498,919	\$0	\$1,876,694	\$1,571,873	\$12,717,744	\$55,637,699	\$380,456	\$1,916,077	\$33,299,581	\$0		
2.7 Risk Adjustment Transfer Amount	\$27,974,961	\$1,552,125	\$2,205,783	\$-157,986	\$-415,607	\$4,075,902	\$0	\$-260,647	\$153,502	\$-8,468,946	\$-6,913,470	\$-58,315	\$-1,447,298	\$3,911,275	\$0		
2.8 Premium	\$531,182,779	\$9,245,846	\$39,237,129	\$1,012,131	\$800,226	\$12,219,905	\$0	\$2,112,077	\$2,082,779	\$27,538,671	\$69,084,912	\$688,518	\$4,796,682	\$33,645,052	\$0		
2.9 Experience Period Member Months	747,103	18,011	59,870	2,156	1,987	4,018	5,398	45,708	1,120	92,026	1,202	9,434	48,601	0			
2.10 Current Enrollment	72,016	1,221	4,522	214	226	1,656	535	298	593	3,813	8,341	145	1,202	5,290			
2.11 Current Premium PMPM	\$784.37	\$513.72	\$677.29	\$560.30	\$461.23	\$730.79	\$625.61	\$524.53	\$634.07	\$612.99	\$811.91	\$669.34	\$549.29	\$855.07			
2.12 Loss Ratio	88.06%	43.37%	76.37%	68.83%	49.19%	82.84%	#DIV/0!	101.36%	70.29%	66.69%	89.49%	60.37%	57.21%	80.13%			
Per Member Per Month																	
2.13 Allowed Claims	\$796.44	\$13.18	\$593.63	\$413.40	\$248.35	\$849.77	#DIV/0!	\$623.38	\$599.51	\$419.25	\$722.35	\$468.23	\$335.63	\$769.05	#DIV/0!		
2.14 Reinsurance	\$35.23	\$10.74	\$23.55	\$14.62	\$6.95	\$35.97	#DIV/0!	\$23.31	\$21.94	\$17.59	\$34.77	\$20.83	\$13.62	\$39.03	#DIV/0!		
2.15 Member Cost Sharing	\$102.10	\$117.17	\$97.69	\$126.10	\$141.50	\$63.32	#DIV/0!	\$133.00	\$123.43	\$82.99	\$107.70	\$118.91	\$44.85	\$89.03	#DIV/0!		
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!		
2.17 Incurred Claims	\$659.10	\$185.28	\$472.39	\$272.68	\$99.90	\$750.48	#DIV/0!	\$467.07	\$436.87	\$278.24	\$604.59	\$339.69	\$203.10	\$685.16	#DIV/0!		
2.18 Risk Adjustment Transfer Amount	\$37.44	\$-86.18	\$-36.84	\$-73.28	\$-219.43	\$226.60	#DIV/0!	\$-64.87	\$42.66	\$-185.28	\$-75.13	\$-52.07	\$-153.41	\$80.48	#DIV/0!		
2.19 Premium	\$710.99	\$513.34	\$655.37	\$469.45	\$422.51	\$679.37	#DIV/0!	\$525.65	\$578.87	\$602.49	\$750.71	\$614.75	\$508.45	\$774.57	#DIV/0!		

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	33709PA0870007	33709PA0870012	33709PA0870015	33709PA0870014	33709PA0870015	33709PA0870016	33709PA0890002	33709PA0890004	33709PA0940002	33709PA0940006	33709PA0940007	33709PA0940008	33709PA0940009	33709PA0940010
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan	0.6723	0.8885	0.7005	0.5925	0.9571	0.8112	0.6750	0.8076	0.6998	0.9179	0.7367	0.6371	1.0117	0.8283
3.4 Provider Network Adjustment	0.8466	0.8466	0.8466	0.8466	0.8466	0.8466	0.8466	0.8466	0.8466	0.8466	0.8466	0.8466	0.8466	0.8466
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0018	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs														
3.6 Administrative Expense	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$552.08	\$729.61	\$575.27	\$486.54	\$785.95	\$666.17	\$555.33	\$664.25	\$669.29	\$877.88	\$704.64	\$609.32	\$967.61	\$792.18
Calibration Factors														
3.11 Age Calibration Factor	0.5423													
3.12 Geographic Calibration Factor	1.0054													
3.13 Tobacco Calibration Factor	0.9938													
3.14 Calibrated Plan Adjusted Index Rate	\$299.14	\$395.34	\$311.71	\$263.63	\$425.87	\$360.96	\$300.91	\$359.92	\$362.65	\$475.68	\$381.81	\$330.16	\$524.30	\$429.24

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	33709PA0870007	33709PA0870012	33709PA0870015	33709PA0870014	33709PA0870015	33709PA0870016	33709PA0890002	33709PA0890004	33709PA0940002	33709PA0940006	33709PA0940007	33709PA0940008	33709PA0940009	33709PA0940010
4.2 Allowed Claims	\$867,644,486	\$10,287,441	\$44,667,556	\$1,959,117	\$2,032,667	\$17,320,157	\$5,414,858	\$2,697,254	\$5,313,614	\$41,233,935	\$100,332,924	\$1,605,202	\$12,697,983	\$62,864,003	\$23,825,976
4.3 Reinsurance	\$34,192,988	\$338,478	\$1,780,189	\$66,467	\$60,521	\$722,392	\$203,520	\$89,021	\$199,132	\$1,397,875	\$4,080,100	\$56,477	\$400,848	\$2,708,855	\$907,882
4.4 Member Cost Sharing	\$108,366,754	\$2,771,018	\$5,137,280	\$483,166	\$688,761	\$1,278,971	\$895,568	\$720,491	\$891,766	\$10,193,204	\$9,731,632	\$351,094	\$3,796,892	\$2,712,106	\$3,665,861
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$725,084,744	\$7,177,644	\$37,750,087	\$1,409,483	\$1,283,385	\$15,318,794	\$4,315,770	\$1,887,742	\$4,222,716	\$29,642,856	\$86,521,192	\$1,197,631	\$8,500,243	\$57,443,042	\$19,252,234
4.7 Risk Adjustment Transfer Amount	\$18,444,039	\$182,578	\$960,252	\$35,853	\$32,646	\$389,665	\$109,781	\$48,019	\$107,414	\$754,028	\$2,200,847	\$30,464	\$216,221	\$1,461,183	\$489,721
4.8 Premium	\$788,374,430	\$7,804,152	\$41,045,138	\$1,532,511	\$1,395,407	\$16,655,909	\$4,692,476	\$2,052,515	\$4,591,300	\$32,230,259	\$94,073,274	\$1,302,167	\$9,242,194	\$62,457,011	\$20,932,682
4.9 Projected Member Months	923,112	14,136	56,256	2,664	2,868	21,192	7,044	3,696	6,912	48,156	107,160	1,848	15,168	64,548	26,424
4.10 Loss Ratio	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%
Per Member Per Month															
4.11 Allowed Claims	\$939.91	\$727.73	\$794.01	\$735.40	\$708.74	\$817.30	\$768.72	\$729.78	\$768.75	\$856.26	\$936.29	\$868.62	\$837.16	\$973.91	\$901.68
4.12 Reinsurance	\$37.04	\$23.94	\$31.64	\$24.95	\$21.10	\$34.09	\$28.89	\$24.09	\$29.10	\$38.07	\$30.56	\$26.43	\$41.97	\$34.36	\$34.36
4.13 Member Cost Sharing	\$117.39	\$196.03	\$91.32	\$181.37	\$240.15	\$60.35	\$127.14	\$194.94	\$129.02	\$211.67	\$90.81	\$189.99	\$250.32	\$42.02	\$138.73
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$785.48	\$507.76	\$671.04	\$529.09	\$447.48	\$722.86	\$612.69	\$510.75	\$610.93	\$615.56	\$807.40	\$648.07	\$560.41	\$889.93	\$728.59
4.16 Risk Adjustment Transfer Amount	\$19.98	\$12.92	\$17.07	\$13.46	\$11.38	\$18.39	\$15.58	\$12.99	\$15.54						

Product-Plan Data Collection

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

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

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

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information																																																
1.1 Product Name	my Direct Blue EPO CPA HSA			Blue Major Events			my Direct Blue Lehigh Valley EPO						my Direct Blue Lehigh Valley EPO HSA			Lehigh Valley Major Events			Direct Blue EPO CPA Adult Dental and Vision			my Direct Blue Let																										
1.2 Product ID	33709PA095			33709PA096			33709PA097						33709PA098			33709PA099			33709PA104			33709PA112																										
1.3 Plan Name	my Direct Blue			my Direct Blue			my Direct Blue						my Direct Blue			my Direct Blue			my Direct Blue			my Direct Blue																										
1.4 Plan ID (Standard Component ID)	33709PA0950001			33709PA0950004			33709PA0960001			33709PA0970002			33709PA0970006			33709PA0970007			33709PA0970008			33709PA0970009			33709PA0970010			33709PA0980001			33709PA0980004			33709PA0990001			33709PA1040001			33709PA1120001			33709PA1120003			33709PA1130001		
1.5 Metal	Bronze			Gold			Catastrophic			Bronze			Gold			Silver			Bronze			Gold			Silver			Bronze			Gold			Silver			Bronze											
1.6 AV Metal Value	0.648			0.780			0.600			0.648			0.803			0.719			0.602			0.700			0.781			0.648			0.780			0.600			0.648			0.719			0.648					
1.7 Plan Category	Renewing			Renewing			Renewing			Renewing			Renewing			Renewing			Renewing			Renewing			Renewing			Renewing			Renewing			Renewing			Renewing			Renewing								
1.8 Plan Type	EPO			EPO			EPO			EPO			EPO			EPO			EPO			EPO			EPO			EPO			EPO			EPO			EPO			EPO								
1.9 Exchange Plan?	Yes			Yes			Yes			Yes			No			Yes			Yes			Yes			Yes			Yes			Yes			Yes			No			Yes								
1.10 Effective Date of Proposed Rates	01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025			01/01/2025								
1.11 Cumulative Rate Change % (over 12 mos prior)	9.09%			6.88%			5.73%			9.43%			8.37%			5.51%			11.18%			13.42%			6.03%			9.11%			6.90%			5.74%			5.54%			8.30%			4.64%			8.29%		
1.12 Product Rate Increase %	7.91%			5.73%									9.03%									7.84%			5.74%			5.54%			7.88%																	
1.13 Submission Level Rate Increase %																																																

Section II: Experience Period and Current Plan Level																																																
2.1 Plan ID (Standard Component ID)	33709PA0950001			33709PA0950004			33709PA0960001			33709PA0970002			33709PA0970006			33709PA0970007			33709PA0970008			33709PA0970009			33709PA0970010			33709PA0980001			33709PA0980004			33709PA0990001			33709PA1040001			33709PA1120001			33709PA1120003			33709PA1130001		
2.2 Allowed Claims	\$6,059,423	\$5,825,651	\$652,383	\$4,411,791	\$12,436,434	\$64,730	\$297,820	\$4,644,737	\$0	\$1,370,665	\$686,498	\$94,118	\$80,301	\$1,962,148	\$395,641	\$670,268																																
2.3 Reinsurance	\$271,173	\$268,541	\$26,896	\$185,187	\$589,005	\$2,484	\$10,722	\$232,333	\$0	\$60,816	\$30,234	\$4,395	\$1,912	\$77,489	\$15,729	\$25,639																																
2.4 Member Cost Sharing	\$1,055,952	\$764,879	\$209,870	\$1,315,098	\$1,517,834	\$30,933	\$169,900	\$242,642	\$0	\$247,093	\$142,488	\$20,768	\$95,649	\$694,376	\$114,465	\$230,137																																
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0																																
2.6 Incurred Claims	\$4,732,298	\$4,792,231	\$415,617	\$2,911,506	\$10,329,595	\$31,314	\$117,197	\$4,169,762	\$0	\$1,062,757	\$513,776	\$68,955	\$17,261	\$1,190,283	\$265,447	\$414,492																																
2.7 Risk Adjustment Transfer Amount	\$35,378	\$371,431	\$241,689	-\$1,821,730	\$1,570,539	-\$30,183	-\$510,103	\$1,261,447	\$0	\$498,603	\$231,802	-\$56,163	-\$163,992	-\$60,559	\$78,985																																	
2.8 Premium	\$4,496,886	\$4,072,108	\$405,737	\$6,896,080	\$12,029,470	\$198,938	\$836,205	\$3,374,266	\$0	\$1,044,841	\$802,281	\$66,142	\$206,038	\$3,695,705	\$364,431	\$1,114,473																																
2.9 Experience Period Member Months	7,507	5,499	10,835	15,296	289	4,307	0	1,645	1,077	6,160	763	1,659																																				
2.10 Current Enrollment	633	596	99	811	1,376	27	222	423	550	109	121	23	64	712	84	189																																
2.11 Current Premium PMPM	\$626.09	\$759.12	\$456.68	\$600.16	\$794.91	\$655.33	\$537.80	\$837.17	\$733.13	\$612.99	\$743.23	\$447.12	\$388.45	\$642.84	\$699.18	\$630.01																																
2.12 Loss Ratio	104.41%	107.85%	64.20%	57.38%	75.95%	18.56%	35.94%	89.95%	#DIV/0!	68.86%	49.68%	29.89%	-11.52%	57.79%	87.35%	34.73%																																
Per Member Per Month																																																
2.13 Allowed Claims	\$807.17	\$1,059.40	\$383.98	\$407.18	\$813.05	\$223.98	\$192.02	\$1,078.42	#DIV/0!	\$833.23	\$636.83	\$363.39	\$74.56	\$318.53	\$518.53	\$404.02																																
2.14 Reinsurance	\$36.12	\$48.83	\$15.83	\$17.09	\$38.51	\$8.60	\$6.91	\$53.94	#DIV/0!	\$36.97	\$28.05	\$16.87	\$1.78	\$12.58	\$20.61	\$15.45																																
2.15 Member Cost Sharing	\$140.66	\$139.09	\$123.53	\$121.37	\$99.23	\$107.03	\$109.54	\$56.34	#DIV/0!	\$35.21	\$132.18	\$80.18	\$88.81	\$112.72	\$150.02	\$138.72																																
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00																																
2.17 Incurred Claims	\$630.38	\$871.47	\$244.62	\$268.71	\$675.31	\$108.35	\$75.56	\$968.14	#DIV/0!	\$646.05	\$476.60	\$266.24	\$16.03	\$193.23	\$347.90	\$249.84																																
2.18 Risk Adjustment Transfer Amount	\$4.71	\$67.55	\$142.25	-\$168.13	\$102.68	-\$104.44	-\$328.89	\$292.88	#DIV/0!	\$303.10	\$215.03	\$635.22	-\$52.15	-\$265.58	-\$79.37	\$47.61																																
2.19 Premium	\$599.03	\$740.52	\$238.81	\$636.46	\$786.45	\$688.37	\$539.14	\$783.44	#DIV/0!	\$635.16	\$744.23	\$255.37	\$191.31	\$599.95	\$477.63	\$671.77																																

Section III: Plan Adjustment Factors																																																
3.1 Plan ID (Standard Component ID)	33709PA0950001			33709PA0950004			33709PA0960001			33709PA0970002			33709PA0970006			33709PA0970007			33709PA0970008			33709PA0970009			33709PA0970010			33709PA0980001			33709PA0980004			33709PA0990001			33709PA1040001			33709PA1120001			33709PA1120003			33709PA1130001		
3.2 Market Adjusted Index Rate																																																
3.3 AV and Cost Sharing Design of Plan	0.7115	0.8455	0.5476	0.6998	0.9179	0.7367	0.6371	1.0117	0.8283	0.7115	0.8455	0.5476	0.5415	0.6998	0.7367	0.6998																																
3.4 Provider Network Adjustment	0.9860	0.9860	0.9655	0.9655	0.9655	0.9655	0.9655	0.9655	0.9655	0.9655	0.9655	0.9655	0.8466	0.9655	0.9655	0.9655																																
3.5 Benefits in Addition to EHB	1.0015	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0015	1.0013	1.0000	1.0000	1.0380	1.0361	1.0388																																
Administrative Costs																																																
3.6 Administrative Expense	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%																																
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%																																
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																																
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9200	0.9200	1.0000	1.0000	1.0000																																
3.10 Plan Adjusted Index Rate	\$681.54	\$809.64	\$481.81	\$655.37	\$859.62	\$689.99	\$596.65	\$947.49	\$775.71	\$667.39	\$792.83	\$471.79	\$409.12	\$694.72	\$730.06	\$680.80																																

3.11 Age Calibration Factor																
3.12 Geographic Calibration Factor																
3.13 Tobacco Calibration Factor																
3.14 Calibrated Plan Adjusted Index Rate	\$369.29	\$438.70	\$261.07	\$355.11	\$465.79	\$373.87	\$323.30	\$513.39	\$420.32	\$361.62	\$429.59	\$255.64	\$221.68	\$376.43	\$395.58	\$368.89

Section IV: Projected Plan Level Information																																																
4.1 Plan ID (Standard Component ID)	33709PA0950001			33709PA0950004			33709PA0960001			33709PA0970002			33709PA0970006			33709PA0970007			33709PA0970008			33709PA0970009			33709PA0970010			33709PA0980001			33709PA0980004			33709PA0990001			33709PA1040001			33709PA1120001			33709PA1120003			33709PA1130001		
4.2 Allowed Claims	\$7,028,897	\$7,092,681	\$999,608	\$6,761,300	\$16,293,775	\$265,373	\$2,066,750	\$10,162,202	\$3,665,932	\$1,174,154	\$1,121,948	\$158,728	\$617,734	\$9,076,319	\$993,558	\$1,484,162																																
4.3 Reinsurance	\$241,204	\$273,900	\$27,835	\$229,215	\$662,596	\$9,337	\$63,349	\$437,897	\$139,689	\$40,292	\$43,327	\$4,420	\$17,034	\$307,697	\$34,957	\$50,315																																
4.4 Member Cost Sharing	\$1,672,805	\$1,010,543	\$381,520	\$1,671,422	\$1,580,389	\$58,043	\$600,049	\$438,422	\$564,040	\$279,437	\$159,852	\$60,582	\$239,474	\$2,243,705	\$217,314	\$366,891																																
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0																																
4.6 Incurred Claims	\$5,114,888	\$5,808,238	\$590,252	\$4,860,662	\$14,050,790	\$197,993	\$1,343,352	\$9,285,883	\$2,962,203	\$854,425	\$918,770	\$93,727	\$361,226	\$6,524,917	\$741,287	\$1,066,956																																
4.7 Risk Adjustment Transfer Amount	\$130,108	\$147,745	\$15,014	\$123,641	\$357,411	\$5,036	\$34,171	\$236,206	\$75,350	\$21,734	\$2,384	\$9,189	\$18,975	\$18,856	\$27,140																																	
4.8 Premium	\$5,561,346	\$6,315,216	\$641,773	\$5,284,930	\$15,277,226	\$215,275	\$1,460,608	\$10,096,410	\$3,220,762	\$929,005	\$998,965	\$101,908	\$392,756	\$7,094,540	\$805,991	\$1,160,806																																
4.9 Projected Member Months	8,160	7,800	16,322	8,064	17,772	312	2,448	13,922	4,152	1,392	1,260	960	10,212	1,104	1,704																																	
4.10 Loss Ratio	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%																																
Per Member Per Month																																																
4.11 Allowed Claims	\$861.38	\$909.32	\$750.46	\$838.45	\$916.82	\$850.56	\$819.75	\$953.66	\$882.93	\$843.50	\$890.43	\$734.85	\$643.47	\$888.79	\$899.96	\$870.99																																
4.12 Reinsurance	\$29.56	\$35.12	\$20.90	\$29.93	\$37.28	\$29.93	\$25.88	\$32.94	\$33.64</																																							

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																					
1.1 Product Name	High Valley EPO Adult Dental and Vision						my Direct Blue EPO WPA Adult Dental and Vision						my Blue Access PPO WPA						my Blue Access PPO WPA Adult Dental and Vision		my Blue Access PPO WPA HSA	
1.2 Product ID	33709PA113						33709PA115						33709PA116						33709PA117		33709PA118	
1.3 Plan Name	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access			
1.4 Plan ID (Standard Component ID)	33709PA1130003	33709PA1130005	33709PA1150001	33709PA1150003	33709PA1150005	33709PA1160001	33709PA1160002	33709PA1160004	33709PA1160006	33709PA1160007	33709PA1160008	33709PA1170001	33709PA1170002	33709PA1170005	33709PA1180001	33709PA1180004						
1.5 Metal	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold			
1.6 AV Metal Value	0.719	0.803	0.648	0.719	0.803	0.648	0.719	0.803	0.602	0.700	0.781	0.648	0.719	0.803	0.648	0.780						
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing			
1.8 Plan Type	EPO	EPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO			
1.9 Exchange Plan?	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes			
1.10 Effective Date of Proposed Rates	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025			
1.11 Cumulative Rate Change % (over 12 mos prior)	4.64%	7.54%	6.46%	2.01%	6.99%	9.29%	5.98%	9.91%	7.15%	11.66%	8.54%	8.14%	5.06%	9.01%	7.67%	6.78%						
1.12 Product Rate Increase %	7.66%			6.83%				9.71%					8.80%						7.11%			
1.13 Submission Level Rate Increase %																						

Section II: Experience Period and Current Plan Level																		
2.1 Plan ID (Standard Component ID)	33709PA1130003	33709PA1130005	33709PA1150001	33709PA1150003	33709PA1150005	33709PA1160001	33709PA1160002	33709PA1160004	33709PA1160006	33709PA1160007	33709PA1160008	33709PA1170001	33709PA1170002	33709PA1170005	33709PA1180001	33709PA1180004		
2.2 Allowed Claims	\$26,193	\$1,867,192	\$596,946	\$94,224	\$9,528,043	\$3,232,878	\$868,279	\$15,511,345	\$224,199	\$4,662,921	\$0	\$518,055	\$147,499	\$7,255,981	\$1,570,154	\$4,154,755		
2.3 Reinsurance	\$1,044	\$83,471	\$15,742	\$3,020	\$369,323	\$120,646	\$29,625	\$614,776	\$8,204	\$194,771	\$0	\$18,800	\$4,446	\$279,743	\$54,776	\$162,222		
2.4 Member Cost Sharing	\$8,946	\$316,016	\$373,943	\$46,289	\$1,501,398	\$615,771	\$266,042	\$2,310,723	\$78,512	\$293,750	\$0	\$135,536	\$62,523	\$1,120,302	\$490,260	\$614,380		
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
2.6 Incurred Claims	\$16,204	\$1,467,705	\$207,261	\$44,914	\$7,657,322	\$2,496,462	\$572,612	\$12,585,847	\$137,483	\$4,174,399	\$0	\$363,719	\$80,531	\$5,855,936	\$1,025,119	\$3,378,153		
2.7 Risk Adjustment Transfer Amount	\$29,464	\$89,693	-\$591,996	-\$131,270	-\$919,215	-\$112,557	\$93,552	-\$209,213	\$76,241	\$856,577	\$0	-\$65,793	-\$115,654	\$173,768	-\$196,792	\$921,412		
2.8 Premium	\$41,463	\$2,171,158	\$1,726,728	\$270,223	\$9,669,704	\$1,928,301	\$811,281	\$13,462,218	\$351,614	\$2,311,846	\$0	\$741,184	\$297,238	\$6,046,771	\$1,697,742	\$2,492,549		
2.9 Experience Period Member Months	71	2,802	3,540	532	15,546	3,780	1,672	21,626	837	3,459	0	1,389	502	10,226	3,654	4,641		
2.10 Current Enrollment	15	450	325	42	1,633	320	151	1,864	112	287	185	127	51	1,043	345	483		
2.11 Current Premium PMPM	\$685.17	\$824.76	\$545.37	\$591.95	\$708.95	\$599.37	\$644.06	\$787.64	\$538.76	\$835.17	\$728.23	\$631.02	\$675.72	\$819.29	\$611.84	\$737.96		
2.12 Loss Ratio	22.85%	64.92%	18.27%	32.32%	87.51%	137.49%	63.28%	94.97%	49.93%	131.75%	#DIV/0!	53.85%	44.35%	94.14%	68.30%	98.95%		
Per Member Per Month																		
2.13 Allowed Claims	\$368.91	\$666.38	\$168.63	\$177.11	\$612.89	\$85.26	\$519.31	\$716.92	\$267.86	\$1,348.05	#DIV/0!	\$372.87	\$293.82	\$709.56	\$429.71	\$895.23		
2.14 Reinsurance	\$14.70	\$29.79	\$4.45	\$5.68	\$23.76	\$31.92	\$17.72	\$28.41	\$9.80	\$56.31	#DIV/0!	\$13.54	\$8.86	\$27.36	\$14.99	\$34.95		
2.15 Member Cost Sharing	\$125.89	\$112.78	\$105.63	\$87.01	\$96.58	\$162.90	\$159.12	\$106.80	\$93.80	\$84.82	#DIV/0!	\$97.58	\$124.55	\$134.17	\$132.38			
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
2.17 Incurred Claims	\$228.22	\$523.81	\$58.55	\$84.43	\$492.56	\$660.44	\$342.47	\$581.71	\$164.26	\$1,206.82	#DIV/0!	\$261.86	\$124.42	\$572.65	\$280.55	\$727.89		
2.18 Risk Adjustment Transfer Amount	\$414.99	\$32.01	-\$167.23	-\$246.75	-\$59.13	-\$29.78	\$55.95	-\$9.67	-\$91.09	\$247.64	#DIV/0!	-\$47.37	-\$230.39	\$16.99	-\$53.86	\$198.54		
2.19 Premium	\$583.99	\$774.86	\$487.78	\$507.94	\$622.01	\$510.13	\$485.22	\$622.21	\$420.09	\$668.36	#DIV/0!	\$533.61	\$592.11	\$591.31	\$464.63	\$537.07		

Section III: Plan Adjustment Factors																		
3.1 Plan ID (Standard Component ID)	33709PA1130003	33709PA1130005	33709PA1150001	33709PA1150003	33709PA1150005	33709PA1160001	33709PA1160002	33709PA1160004	33709PA1160006	33709PA1160007	33709PA1160008	33709PA1170001	33709PA1170002	33709PA1170005	33709PA1180001	33709PA1180004		
3.2 Market Adjusted Index Rate																		
3.3 AV and Cost Sharing Design of Plan	0.7367	0.9179	0.6723	0.7005	0.8885	0.6723	0.7005	0.8885	0.5925	0.9571	0.8112	0.6723	0.7005	0.8885	0.6750	0.8076		
3.4 Provider Network Adjustment	0.9655	0.9655	0.8466	0.8466	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024		
3.5 Benefits in Addition to EHB	1.0369	1.0296	1.0494	1.0474	1.0374	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0417	1.0401	1.0316	1.0015	1.0013		
Administrative Costs																		
3.6 Administrative Expense	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%		
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%		
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
3.10 Plan Adjusted Index Rate	\$715.41	\$885.05	\$579.36	\$602.55	\$756.90	\$653.68	\$681.13	\$863.90	\$576.08	\$930.61	\$788.77	\$680.96	\$708.42	\$891.18	\$657.35	\$786.31		

Section III: Plan Adjustment Factors (Continued)																		
3.11 Age Calibration Factor																		
3.12 Geographic Calibration Factor																		
3.13 Tobacco Calibration Factor																		
3.14 Calibrated Plan Adjusted Index Rate	\$387.65	\$479.56	\$313.93	\$326.49	\$410.13	\$354.19	\$369.07	\$468.10	\$312.15	\$504.25	\$427.39	\$368.98	\$383.86	\$482.89	\$356.18	\$426.06		

Section IV: Projected Plan Level Information																		
4.1 Plan ID (Standard Component ID)	33709PA1130003	33709PA1130005	33709PA1150001	33709PA1150003	33709PA1150005	33709PA1160001	33709PA1160002	33709PA1160004	33709PA1160006	33709PA1160007	33709PA1160008	33709PA1170001	33709PA1170002	33709PA1170005	33709PA1180001	33709PA1180004		
4.2 Allowed Claims	\$158,742	\$4,406,327	\$3,152,534	\$517,633	\$16,744,184	\$3,639,609	\$1,243,419	\$25,428,851	\$1,117,769	\$7,095,325	\$3,243,931	\$1,701,885	\$467,302	\$11,486,705	\$2,498,207	\$3,832,996		
4.3 Reinsurance	\$5,585	\$179,186	\$103,728	\$17,562	\$667,326	\$119,754	\$42,186	\$1,013,446	\$33,281	\$295,933	\$121,925	\$55,997	\$15,854	\$45,793	\$82,451	\$143,644		
4.4 Member Cost Sharing	\$34,721	\$427,385	\$849,189	\$127,661	\$1,925,773	\$980,391	\$306,658	\$2,924,609	\$378,752	\$523,940	\$536,517	\$458,432	\$115,248	\$1,321,102	\$667,322	\$643,279		
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
4.6 Incurred Claims	\$118,437	\$3,799,757	\$2,199,617	\$372,410	\$14,151,085	\$2,539,464	\$894,576	\$21,490,796	\$705,737	\$6,275,453	\$2,585,490	\$1,187,456	\$336,200	\$9,707,809	\$1,748,434	\$3,046,073		
4.7 Risk Adjustment Transfer Amount	\$3,013	\$96,655	\$55,952	\$9,473	\$359,962	\$64,597	\$22,755	\$546,663	\$17,952	\$159,629	\$65,767	\$30,205	\$8,552	\$246,938	\$44,475	\$77,483		
4.8 Premium	\$128,775	\$4,131,422	\$2,391,612	\$404,916	\$15,386,275	\$2,761,123	\$972,660	\$23,366,640	\$767,338	\$6,823,211	\$2,811,167	\$1,291,104	\$365,545	\$10,555,164	\$1,901,048	\$3,311,952		
4.9 Projected Member Months	180	4,668	4,128	672	20,328	4,224	1,428	27,332	7,332	3,564	1,896	516	11,844	2,892	4,212			
4.10 Loss Ratio	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%		
Per Member Per Month																		
4.11 Allowed Claims	\$881.90	\$943.94	\$763.70	\$770.29	\$823.70	\$861.65	\$870.74	\$940.14	\$839.17	\$967.72	\$910							

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																		
1.1	Product Name	my Blue Access PPO WPA				my Blue Access PPO WPA Adult Dental and Vision				my Direct Blue EPO Premier WPA		Blue EPO Premier WPA Adult Dental and Vision		EPO CPA Adult Dental and Vision		my Direct Blue Lehigh Valley EPO Premier Adult Dental and Vision			
1.2	Product ID	33709PA141				33709PA142				33709PA143		33709PA144		33709PA145		33709PA146			
1.3	Plan Name	my Blue Access my Blue Access my Blue Access my Blue Access				my Blue Access my Blue Access my Blue Access my Blue Access				my Direct Blue my Direct Blue		my Direct Blue my Direct Blue		my Direct Blue my Direct Blue		my Direct Blue my Direct Blue			
1.4	Plan ID (Standard Component ID)	33709PA1410004	33709PA1410005	33709PA1410006	33709PA1410007	33709PA1420001	33709PA1420003	33709PA1420004	33709PA1430001	33709PA1430002	33709PA1440001	33709PA1440002	33709PA1450001	33709PA1460001	33709PA1460002	33709PA1470001	33709PA1470002		
1.5	Metal	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Gold	Silver	Gold	Silver	Gold	Gold	Silver	Gold	Silver		
1.6	AV Metal Value	0.803	0.602	0.700	0.781	0.648	0.719	0.803	0.819	0.719	0.819	0.719	0.803	0.819	0.719	0.819	0.719		
1.7	Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing		
1.8	Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO		
1.9	Exchange Plan?	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
1.10	Effective Date of Proposed Rates	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025		
1.11	Cumulative Rate Change % (over 12 mos prior)	9.82%	7.06%	11.57%	8.45%	8.20%	5.09%	9.03%	7.13%	8.94%	6.24%	8.06%	7.54%	8.40%	12.36%	7.60%	11.51%		
1.12	Product Rate Increase %	9.93%				8.84%				7.33%		6.60%		7.54%		9.10%		8.21%	
1.13	Submission Level Rate Increase %																		

Section II: Experience Period and Current Plan Level																	
2.1	Plan ID (Standard Component ID)	33709PA1410004	33709PA1410005	33709PA1410006	33709PA1410007	33709PA1420001	33709PA1420003	33709PA1420004	33709PA1430001	33709PA1430002	33709PA1440001	33709PA1440002	33709PA1450001	33709PA1460001	33709PA1460002	33709PA1470001	33709PA1470002
2.2	Allowed Claims	\$17,740,188	\$271,665	\$8,482,003	\$0	\$436,652	\$129,640	\$5,398,212	\$28,755,434	\$2,519,553	\$12,522,959	\$852,259	\$11,459,514	\$3,121,800	\$674,465	\$1,977,563	\$45,333
2.3	Reinsurance	\$711,479	\$8,016	\$360,171	\$0	\$15,290	\$4,786	\$213,513	\$1,172,935	\$105,907	\$494,304	\$36,358	\$540,999	\$149,144	\$31,897	\$94,396	\$2,368
2.4	Member Cost Sharing	\$2,374,141	\$119,488	\$487,283	\$0	\$121,263	\$28,551	\$686,168	\$3,092,318	\$192,546	\$1,542,545	\$73,828	\$1,345,473	\$362,600	\$86,542	\$152,999	\$3,804
2.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6	Incurred Claims	\$14,654,567	\$144,161	\$7,634,548	\$0	\$300,099	\$96,303	\$4,498,532	\$24,490,181	\$2,221,100	\$10,486,110	\$742,073	\$9,573,042	\$2,610,055	\$556,026	\$1,730,168	\$39,161
2.7	Risk Adjustment Transfer Amount	-\$2,066,520	-\$150,057	\$1,436,195	\$0	-\$150,534	\$26,108	\$216,932	\$3,776,075	\$916,686	\$1,634,620	\$547,647	\$303,108	-\$1,925,394	\$549,043	\$27,673	\$0
2.8	Premium	\$18,825,290	\$309,193	\$6,346,156	\$0	\$439,346	\$85,196	\$5,059,672	\$22,269,030	\$1,996,570	\$9,812,670	\$1,153,360	\$1,161,451	\$3,210,235	\$801,862	\$1,138,053	\$82,934
2.9	Experience Period Member Months	23,173	639	7,918	0	906	218	6,741	32,593	2,733	14,624	1,733	15,844	4,023	884	1,539	144
2.10	Current Enrollment	2,232	98	765	297	149	26	788	2,456	276	1,250	277	2,097	316	61	180	30
2.11	Current Premium PMPM	\$904.38	\$618.61	\$958.96	\$836.16	\$719.85	\$771.17	\$936.03	\$704.21	\$781.48	\$735.86	\$813.14	\$841.76	\$826.69	\$919.09	\$856.54	\$948.93
2.12	Loss Ratio	87.44%	90.59%	98.10%	#DIV/0!	103.91%	86.52%	85.25%	94.03%	76.24%	91.60%	61.33%	103.65%	69.46%	50.32%	102.55%	35.41%
Per Member Per Month																	
2.13	Allowed Claims	\$765.55	\$425.14	\$1,071.23	#DIV/0!	\$481.96	\$594.68	\$800.80	\$882.26	\$921.90	\$852.25	\$491.78	\$723.27	\$775.99	\$627.97	\$1,284.97	\$314.81
2.14	Reinsurance	\$30.70	\$12.54	\$45.49	#DIV/0!	\$16.88	\$12.95	\$31.67	\$35.99	\$38.75	\$33.64	\$20.98	\$34.15	\$37.07	\$36.08	\$61.34	\$16.44
2.15	Member Cost Sharing	\$102.45	\$186.99	\$61.54	#DIV/0!	\$130.97	\$101.79	\$94.88	\$70.45	\$104.98	\$42.60	\$84.92	\$99.10	\$99.41	\$99.41	\$26.41	\$26.41
2.16	Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17	Incurred Claims	\$632.40	\$225.60	\$964.20	#DIV/0!	\$331.24	\$441.76	\$667.34	\$751.39	\$812.70	\$713.63	\$428.20	\$604.21	\$648.78	\$628.99	\$1,124.27	\$271.95
2.18	Risk Adjustment Transfer Amount	-\$89.18	-\$234.83	\$181.38	#DIV/0!	-\$166.15	\$119.76	\$32.18	\$115.86	\$35.41	\$111.24	\$32.64	-\$121.52	\$136.13	\$342.88	\$356.75	\$192.17
2.19	Premium	\$812.38	\$483.87	\$801.48	#DIV/0!	\$484.93	\$390.81	\$750.58	\$683.25	\$730.54	\$667.80	\$665.53	\$704.46	\$797.92	\$907.08	\$739.48	\$575.93

Section III: Plan Adjustment Factors																	
3.1	Plan ID (Standard Component ID)	33709PA1410004	33709PA1410005	33709PA1410006	33709PA1410007	33709PA1420001	33709PA1420003	33709PA1420004	33709PA1430001	33709PA1430002	33709PA1440001	33709PA1440002	33709PA1450001	33709PA1460001	33709PA1460002	33709PA1470001	33709PA1470002
3.2	Market Adjusted Index Rate																
3.3	AV and Cost Sharing Design of Plan	0.8885	0.5925	0.9571	0.8112	0.6723	0.7005	0.8885	0.9167	1.0345	0.9167	1.0345	0.9179	0.9548	1.1003	0.9548	1.1003
3.4	Provider Network Adjustment	1.1500	1.1500	1.1500	1.1500	1.1500	1.1500	1.1500	0.8466	0.8466	0.8466	0.8466	0.8466	0.9655	0.9655	0.9655	0.9655
3.5	Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0364	1.0349	1.0275	1.0000	1.0000	1.0363	1.0322	1.0290	1.0000	1.0000	1.0285	1.0247
Administrative Costs																	
3.6	Administrative Expense	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%
3.7	Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
3.8	Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9	Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	Plan Adjusted Index Rate	\$991.11	\$660.90	\$1,067.65	\$904.92	\$777.21	\$808.72	\$1,018.40	\$752.85	\$849.52	\$780.13	\$876.81	\$903.31	\$894.22	\$1,030.49	\$919.65	\$1,055.92

Section III: Plan Adjustment Factors (Continued)																	
3.11	Age Calibration Factor																
3.12	Geographic Calibration Factor																
3.13	Tobacco Calibration Factor																
3.14	Calibrated Plan Adjusted Index Rate	\$537.03	\$358.11	\$578.50	\$490.33	\$421.13	\$438.20	\$551.82	\$407.93	\$460.31	\$422.71	\$475.10	\$489.45	\$484.53	\$558.37	\$498.31	\$572.15

Section IV: Projected Plan Level Information																	
4.1	Plan ID (Standard Component ID)	33709PA1410004	33709PA1410005	33709PA1410006	33709PA1410007	33709PA1420001	33709PA1420003	33709PA1420004	33709PA1430001	33709PA1430002	33709PA1440001	33709PA1440002	33709PA1450001	33709PA1460001	33709PA1460002	33709PA1470001	33709PA1470002
4.2	Allowed Claims	\$31,813,781	\$1,513,408	\$8,713,058	\$4,661,410	\$2,126,849	\$533,461	\$14,403,139	\$24,646,606	\$3,170,777	\$12,919,847	\$3,324,902	\$27,572,832	\$4,492,227	\$1,234,492	\$2,080,136	\$668,967
4.3	Reinsurance	\$1,267,913	\$45,606	\$363,406	\$175,201	\$69,980	\$18,099	\$574,026	\$1,001,504	\$138,389	\$524,992	\$145,116	\$1,121,266	\$187,093	\$55,778	\$86,634	\$30,226
4.4	Member Cost Sharing	\$3,658,949	\$512,812	\$643,398	\$770,955	\$572,903	\$131,565	\$1,656,526	\$2,407,564	\$97,750	\$1,262,054	\$102,501	\$2,674,383	\$337,702	-\$4,092	\$156,374	-\$2,217
4.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6	Incurred Claims	\$26,886,919	\$955,536	\$7,706,255	\$3,715,255	\$1,483,966	\$383,798	\$12,172,588	\$21,237,539	\$2,934,637	\$11,132,801	\$3,077,285	\$23,777,183	\$3,967,432	\$1,182,806	\$1,837,128	\$640,958
4.7	Risk Adjustment Transfer Amount	\$683,925	\$24,306	\$196,025	\$94,505	\$37,748	\$9,763	\$309,635	\$540,221	\$74,649	\$283,186	\$78,277	\$604,822	\$100,920	\$30,807	\$46,731	\$16,304
4.8	Premium	\$29,233,769	\$1,038,940	\$8,378,902	\$4,039,544	\$1,613,495	\$417,298	\$13,235,083	\$23,091,277	\$3,190,790	\$12,104,537	\$3,345,889	\$25,852,596	\$4,313,733	\$1,286,048	\$1,997,484	\$696,905
4.9	Projected Member Months	29,496	1,572	7,848	4,464	2,076	516	12,996	30,672	3,756	15,516	3,816	28,620	4,824	1,248	2,172	660
4.10	Loss Ratio	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%
Per Member Per Month																	
4.11	Allowed Claims	\$1,078.58	\$962.73	\$1,110.23	\$1,044.22	\$1,024.49	\$1,033.84	\$1,108.27	\$803.55	\$844.19	\$832.68	\$871.31	\$963.41	\$931.22	\$989.18	\$957.71	\$1,013.59
4.12	Reinsurance	\$42.99	\$28.66	\$46.31	\$39.25	\$33.71	\$38.08	\$44.17	\$32.65	\$36.84	\$33.84	\$39.18	\$44.69	\$39.78	\$44.69	\$39.89	\$45.80
4.13	Member Cost Sharing	\$															

Product-Plan Data Collection

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

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information																							
1.1 Product Name	my Blue Access PPO CPA										my Blue Access PPO CPA Adult Dental and Vision					my Blue Access PPO CPA HSA		Access Major Events		my Blue Access PPO Premier CPA		Access PPO Premier CPA Adult Dental	
1.2 Product ID	33709PA148										33709PA149					33709PA150		33709PA151		33709PA152		33709PA153	
1.3 Plan Name	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access			
1.4 Plan ID (Standard Component ID)	33709PA1480001	33709PA1480003	33709PA1480004	33709PA1480005	33709PA1480006	33709PA1480007	33709PA1490001	33709PA1490003	33709PA1490004	33709PA150001	33709PA150003	33709PA150004	33709PA150001	33709PA150003	33709PA1510001	33709PA1510001	33709PA152001	33709PA152002	33709PA1530001	33709PA1530002			
1.5 Metal	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Catastrophic	Gold	Silver	Gold	Silver	Gold			
1.6 AV Metal Value	0.648	0.719	0.803	0.602	0.700	0.781	0.648	0.719	0.803	0.648	0.719	0.803	0.648	0.719	0.600	0.819	0.719	0.819	0.719	0.719			
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing			
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO			
1.9 Exchange Plan?	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes			
1.10 Effective Date of Proposed Rates	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025			
1.11 Cumulative Rate Change % (over 12 mos prior)	9.28%	6.88%	8.22%	11.02%	12.30%	5.89%	8.37%	6.12%	7.56%	8.92%	6.72%	5.59%	8.30%	14.25%	7.66%	13.51%							
1.12 Product Rate Increase %			8.76%					7.68%					7.49%		5.59%		8.54%			8.01%			
1.13 Submission Level Rate Increase %																							

Section II: Experience Period and Current Plan Level																				
2.1 Plan ID (Standard Component ID)	33709PA1480001	33709PA1480003	33709PA1480004	33709PA1480005	33709PA1480006	33709PA1480007	33709PA1490001	33709PA1490003	33709PA1490004	33709PA150001	33709PA150003	33709PA1510001	33709PA152001	33709PA152002	33709PA1530001	33709PA1530002				
2.2 Allowed Claims	\$10,113,085	\$1,552,410	\$4,192,066	\$1,254,049	\$9,697,879	\$0	\$2,267,745	\$174,812	\$11,692,838	\$4,708,837	\$5,224,543	\$19,602	\$21,799,811	\$536,501	\$13,698,362	\$694,433				
2.3 Reinsurance	\$427,149	\$69,417	\$1,940,588	\$47,479	\$477,505	\$0	\$95,796	\$6,555	\$549,605	\$212,026	\$240,787	\$1,005	\$1,042,431	\$26,507	\$657,624	\$33,949				
2.4 Member Cost Sharing	\$2,422,555	\$217,665	\$4,273,885	\$405,093	\$577,304	\$0	\$509,249	\$67,112	\$1,156,517	\$647,554	\$590,233	\$22,360	\$1,599,754	\$26,347	\$895,468	\$39,894				
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
2.6 Incurred Claims	\$7,263,381	\$1,265,329	\$3,977,592	\$801,477	\$8,643,069	\$0	\$1,662,699	\$101,144	\$9,986,716	\$3,849,257	\$4,393,524	-\$3,763	\$19,157,626	\$483,647	\$12,145,269	\$620,590				
2.7 Risk Adjustment Transfer Amount	-\$338,300	\$104,572	\$4,035,487	-\$248,635	\$2,161,713	\$0	\$8,108	-\$96,526	\$2,353,511	\$1,638,737	\$1,387,191	-\$9,698	\$6,867,540	\$206,544	\$3,618,060	\$159,147				
2.8 Premium	\$12,247,258	\$605,500	\$31,911,833	\$1,275,788	\$6,774,178	\$0	\$2,767,726	\$276,799	\$8,918,099	\$2,489,837	\$2,831,514	\$114,065	\$10,675,897	\$290,923	\$6,697,731	\$429,639				
2.9 Experience Period Member Months	13,145	942	3,508	1,802	7,551	0	3,508	508	10,291	3,135	3,168	409	11,274	352	7,785	490				
2.10 Current Enrollment	1,173	54	2,527	220	501	459	334	38	1,075	736	363	29	923	36	698	41				
2.11 Current Premium PMPM	\$756.68	\$814.52	\$1,002.24	\$678.05	\$1,064.53	\$924.33	\$786.53	\$844.37	\$1,032.08	\$772.85	\$937.07	\$563.73	\$1,041.78	\$1,138.05	\$1,071.63	\$1,167.90				
2.12 Loss Ratio	60.99%	178.20%	97.30%	78.03%	96.72%	#DIV/0!	59.90%	56.11%	88.60%	93.23%	104.14%	-3.61%	109.20%	97.22%	117.73%	105.40%				
Per Member Per Month																				
2.13 Allowed Claims	\$667.75	\$1,647.99	\$1,233.85	\$695.92	\$1,284.32	#DIV/0!	\$646.45	\$344.12	\$1,136.22	\$1,502.02	\$1,649.16	\$47.93	\$1,933.64	\$1,534.15	\$1,805.98	\$1,417.21				
2.14 Reinsurance	\$28.20	\$73.69	\$58.13	\$26.35	\$63.24	#DIV/0!	\$27.31	\$12.90	\$53.41	\$67.63	\$76.01	\$2.46	\$92.46	\$75.30	\$86.70	\$69.28				
2.15 Member Cost Sharing	\$159.96	\$221.07	\$128.02	\$224.80	\$76.45	#DIV/0!	\$145.17	\$112.38	\$206.56	\$186.31	\$54.67	\$141.99	\$118.06	\$75.85	\$118.06	\$81.42				
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
2.17 Incurred Claims	\$479.59	\$1,343.24	\$1,047.70	\$444.77	\$1,144.63	#DIV/0!	\$473.97	\$199.10	\$970.43	\$1,227.83	\$1,386.84	-\$9.20	\$1,699.27	\$1,374.00	\$1,601.22	\$1,266.51				
2.18 Risk Adjustment Transfer Amount	-\$22.34	\$111.01	-\$120.88	-\$137.98	\$286.28	#DIV/0!	\$2.31	-\$190.01	\$228.70	\$522.72	\$437.88	-\$23.71	\$609.15	\$586.77	\$477.00	\$324.79				
2.19 Premium	\$808.67	\$642.78	\$955.87	\$707.98	\$897.12	#DIV/0!	\$788.98	\$544.88	\$866.59	\$794.21	\$893.79	\$94.95	\$946.95	\$826.49	\$883.02	\$876.61				

Section III: Plan Adjustment Factors																				
3.1 Plan ID (Standard Component ID)	33709PA1480001	33709PA1480003	33709PA1480004	33709PA1480005	33709PA1480006	33709PA1480007	33709PA1490001	33709PA1490003	33709PA1490004	33709PA150001	33709PA150003	33709PA1510001	33709PA152001	33709PA152002	33709PA1530001	33709PA1530002				
3.2 Market Adjusted Index Rate																				
3.3 AV and Cost Sharing Design of Plan	0.6998	0.7367	0.9179	0.6371	1.0117	0.8283	0.6998	0.7367	0.9179	0.7115	0.8455	0.5476	0.9548	1.1003	0.9548	1.1003				
3.4 Provider Network Adjustment	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156	1.2156				
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0308	1.0293	1.0235	1.0012	1.0010	1.0000	1.0000	1.0000	1.0226	1.0196				
Administrative Costs																				
3.6 Administrative Expense	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%	7.67%				
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%				
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9200	1.0000	1.0000	1.0000	1.0000				
3.10 Plan Adjusted Index Rate	\$825.14	\$868.72	\$1,082.32	\$751.21	\$1,192.95	\$976.66	\$850.57	\$894.15	\$1,107.74	\$840.01	\$997.95	\$594.00	\$1,125.87	\$1,297.45	\$1,151.30	\$1,322.88				

Section IV: Projected Plan Level Information																				
4.1 Plan ID (Standard Component ID)	33709PA1480001	33709PA1480003	33709PA1480004	33709PA1480005	33709PA1480006	33709PA1480007	33709PA1490001	33709PA1490003	33709PA1490004	33709PA150001	33709PA150003	33709PA1510001	33709PA152001	33709PA152002	33709PA1530001	33709PA1530002				
4.2 Allowed Claims	\$14,669,273	\$835,291	\$3,671,537	\$1,749,498	\$7,838,303	\$5,842,858	\$4,178,608	\$608,432	\$14,602,762	\$3,006,656	\$4,559,456	\$277,560	\$12,887,678	\$403,522	\$9,653,869	\$594,288				
4.3 Reinsurance	\$497,304	\$79,389	\$1,409,939	\$86,796	\$337,758	\$222,640	\$141,659	\$21,407	\$593,830	\$103,177	\$176,074	\$7,729	\$536,748	\$18,323	\$402,066	\$26,852				
4.4 Member Cost Sharing	\$3,626,307	\$182,697	\$3,362,911	\$822,142	\$338,163	\$898,981	\$1,032,970	\$133,078	\$1,416,372	\$715,553	\$649,617	\$105,937	\$968,828	-\$13,337	\$725,727	-\$1,970				
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
4.6 Incurred Claims	\$10,545,662	\$623,205	\$29,898,687	\$1,840,560	\$7,162,381	\$4,721,237	\$3,003,979	\$453,947	\$12,592,560	\$2,187,926	\$3,733,765	\$163,895	\$11,382,102	\$386,627	\$8,526,076	\$569,406				
4.7 Risk Adjustment Transfer Amount	\$268,251	\$15,853	\$760,535	\$46,818	\$120,094	\$76,412	\$11,547	\$320,318	\$55,654	\$94,976	\$4,169	\$289,527	\$9,835	\$216,878	\$14,484					
4.8 Premium	\$11,466,149	\$677,602	\$32,508,422	\$2,001,215	\$7,787,556	\$5,133,334	\$3,266,184	\$493,570	\$13,691,713	\$2,378,901	\$4,059,671	\$178,201	\$12,375,599	\$420,374	\$9,270,282	\$619,107				
4.9 Projected Member Months	13,896	780	3,638	2,664	5,256	3,840	552	1,260	2,832	4,068	300	1,092	324	8,052	468					
4.10 Loss Ratio	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%	89.87%				
Per Member Per Month																				
4.11 Allowed Claims	\$1,055.65	\$1,070.89	\$1,154.33	\$1,032.09	\$1,200.72	\$1,111.65	\$1,088.18	\$1,102.23	\$1,181.45	\$1,061.67	\$1,1									

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information		
1.1	Product Name	ccess Major Events	ccess Major Events PPO WPA
1.2	Product ID	33709PA154	33709PA155
1.3	Plan Name	my Blue Access	my Blue Access
1.4	Plan ID (Standard Component ID)	33709PA1540001	33709PA1550001
1.5	Metal	Catastrophic	Catastrophic
1.6	AV Metal Value	0.600	0.600
1.7	Plan Category	Renewing	Renewing
1.8	Plan Type	PPO	PPO
1.9	Exchange Plan?	Yes	Yes
1.10	Effective Date of Proposed Rates	01/01/2025	01/01/2025
1.11	Cumulative Rate Change % (over 12 mos prior)	6.89%	6.80%
1.12	Product Rate Increase %	6.89%	6.80%
1.13	Submission Level Rate Increase %		

Section II: Experience Period and Current Plan Level			
2.1	Plan ID (Standard Component ID)	33709PA1540001	33709PA1550001
2.2	Allowed Claims	\$65,896	-\$1,236
2.3	Reinsurance	\$1,009	\$100
2.4	Member Cost Sharing	\$58,290	\$9,369
2.5	Cost Sharing Reduction	\$0	\$0
2.6	Incurred Claims	\$6,597	-\$10,705
2.7	Risk Adjustment Transfer Amount	\$242,229	-\$23,945
2.8	Premium	\$59,337	\$54,395
2.9	Experience Period Member Months	287	232
2.10	Current Enrollment	24	25
2.11	Current Premium PMPM	\$454.13	\$521.44
2.12	Loss Ratio	2.19%	-35.16%
Per Member Per Month			
2.13	Allowed Claims	\$229.60	-\$5.33
2.14	Reinsurance	\$3.52	\$0.43
2.15	Member Cost Sharing	\$203.10	\$40.38
2.16	Cost Sharing Reduction	\$0.00	\$0.00
2.17	Incurred Claims	\$22.99	-\$46.14
2.18	Risk Adjustment Transfer Amount	\$844.00	-\$103.21
2.19	Premium	\$206.75	\$234.46

Section III: Plan Adjustment Factors			
3.1	Plan ID (Standard Component ID)	33709PA1540001	33709PA1550001
3.2	Market Adjusted Index Rate		
3.3	AV and Cost Sharing Design of Plan	0.5415	0.5415
3.4	Provider Network Adjustment	1.0024	1.1500
3.5	Benefits in Addition to EHB	1.0000	1.0000
Administrative Costs			
3.6	Administrative Expense	7.67%	7.67%
3.7	Taxes and Fees	0.06%	0.06%
3.8	Profit & Risk Load	0.00%	0.00%
3.9	Catastrophic Adjustment	0.9200	0.9200
3.10	Plan Adjusted Index Rate	\$484.41	\$555.73

3.11	Age Calibration Factor		
3.12	Geographic Calibration Factor		
3.13	Tobacco Calibration Factor		
3.14	Calibrated Plan Adjusted Index Rate	\$262.48	\$301.12

Section IV: Projected Plan Level Information			
4.1	Plan ID (Standard Component ID)	33709PA1540001	33709PA1550001
4.2	Allowed Claims	\$283,422	\$262,221
4.3	Reinsurance	\$7,816	\$7,231
4.4	Member Cost Sharing	\$109,873	\$101,654
4.5	Cost Sharing Reduction	\$0	\$0
4.6	Incurred Claims	\$165,734	\$153,336
4.7	Risk Adjustment Transfer Amount	\$4,216	\$3,900
4.8	Premium	\$180,200	\$166,720
4.9	Projected Member Months	372	300
4.10	Loss Ratio	89.87%	89.87%
Per Member Per Month			
4.11	Allowed Claims	\$761.89	\$874.07
4.12	Reinsurance	\$21.01	\$24.10
4.13	Member Cost Sharing	\$295.36	\$338.85
4.14	Cost Sharing Reduction	\$0.00	\$0.00
4.15	Incurred Claims	\$445.52	\$511.12
4.16	Risk Adjustment Transfer Amount	\$11.33	\$13.00
4.17	Premium	\$484.41	\$555.73

Rating Area Data Collection

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

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

Part III Actuarial Memorandum

Highmark Inc.

Individual Rate Filing

Effective January 1, 2025

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I. General Information

Document Overview

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

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

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

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

I.1 Company Identifying Information:

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

I.2 Company Contact Information:

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

II. Proposed Rate Changes

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

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

In accordance with the Department’s March 28, 2024 rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 50% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

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

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

III.1 Paid through Date:

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

III.2 Current Date:

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

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

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

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

IV. Benefit Categories

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

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

V. Projection Factors

V.1 Trend Factors

This development of the CY2025 rates reflects an annual trend rate of 10.0% (5.0% cost, 4.8% utilization). These trends reflect Highmark’s expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Changes in the Morbidity of the Population Insured

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

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

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

V.3 Changes in Demographics

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

V.4 Changes in Benefits

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

V.5 Changes in Other

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

VI. Manual Rate Adjustments

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

VII. Credibility of Experience

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

VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations,

respectively, for Highmark. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

IX. Market Adjusted Index Rate [MAIR]

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

IX.1 Projected Reinsurance PMPM

In accordance with the Department's March 28, 2024 rate filing guidance, the impact of the state 1332 Reinsurance Program is captured using the following parameters for 2025: an attachment point of \$60,000, a coinsurance rate of 50%, and a cap of \$100,000. Highmark estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2023 incurred claims by member to the CY2025 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 4.5%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB. This amount is reflected in worksheet 1 of the URRT.

IX.2 Projected Risk Adjustment PMPM

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

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

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

The analysis resulted in Highmark receiving from the risk adjustment pool. The \$22.69 PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

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

IX.3 Exchange User Fee %

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

X. Plan Adjusted Index Rate [PAIR]

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

X.1 AV and Cost Sharing Design of Plan

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

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

Impact of Non-Payment of Cost Sharing Reduction Subsidies

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

X.2 Provider Network Adjustment

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

X.3 Benefits in Addition to EHB

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

X.4 Administrative Expense

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

X.5 Taxes and Fees:

The following fees were added:

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

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

The profit/contingency factor is set to 0%.

X.7 Catastrophic Adjustment

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

XI. Calibration

XI.1 Age Curve Calibration:

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

XI.2 Geographic Calibration Factor:

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

XI.3 Tobacco Calibration Factor:

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

XI.4 Consumer Adjusted Premium Rate Development:

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

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

XII. Projected Loss Ratio

The projected loss ratio for 2025 using the federally-prescribed MLR methodology is 92.7%.

XIII. AV Metal Values

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

XIV. Membership Projections

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

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

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

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

XV. Terminated Plans and Products

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

XVI. Plan Type

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

XVII. Actuarial Certification

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

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

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

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

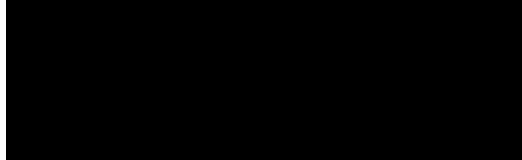
I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments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

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

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

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

Signed:

A large black rectangular redaction box covering the signature.A black rectangular redaction box covering the name.

Title: Actuarial Manager, Individual Markets

Date: May 15, 2024

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	33709				
Rate Effective Date*	1/1/2025				
Rate Expiration Date*	12/31/2025				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	284.30	284.30
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	15	309.58	309.58
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	16	319.24	319.24
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	17	328.90	328.90
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	18	339.31	339.31
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	19	349.71	349.71
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	20	360.49	360.49
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	21	371.64	380.93
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	22	371.64	380.93
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	23	371.64	380.93
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	24	371.64	380.93
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	25	373.13	382.46
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	26	380.56	390.07
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	27	389.48	399.22
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	28	403.97	414.07
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	29	415.87	426.27
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	30	421.81	432.36
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	31	430.73	441.50
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	32	439.65	450.64
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	33	445.22	456.35
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	34	451.17	462.45
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	35	454.14	465.49
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	36	457.12	468.55
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	37	460.09	471.59
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	38	463.06	474.64
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	39	469.01	480.74
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	40	474.96	522.46
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	41	483.88	534.69
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	42	492.42	547.57
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	43	504.32	565.34
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	44	519.18	587.71
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	45	536.65	614.46
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	46	557.46	646.65
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	47	580.87	683.68
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	48	607.63	726.73
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	49	634.02	771.60
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	50	663.75	813.09
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	51	693.11	849.06
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	52	725.44	888.66
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	53	758.15	928.73
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	54	793.45	971.98
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	55	828.76	1015.23
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	56	867.04	1062.12
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	57	905.69	1109.47
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	58	946.94	1160.00
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	59	967.38	1185.04
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	60	1008.63	1235.57
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	61	1044.31	1279.28
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	62	1067.72	1307.96
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	63	1097.08	1343.92
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1114.92	1365.78
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	284.30	284.30
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	15	309.58	309.58
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	16	319.24	319.24
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	17	328.90	328.90
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	18	339.31	339.31
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	19	349.71	349.71
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	20	360.49	360.49
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	21	371.64	380.93
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	22	371.64	380.93
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	23	371.64	380.93
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	24	371.64	380.93
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	25	373.13	382.46
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	26	380.56	390.07
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	27	389.48	399.22
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	28	403.97	414.07
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	29	415.87	426.27
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	30	421.81	432.36
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	31	430.73	441.50
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	32	439.65	450.64
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	33	445.22	456.35
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	34	451.17	462.45
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	35	454.14	465.49
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	36	457.12	468.55
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	37	460.09	471.59
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	38	463.06	474.64
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	39	469.01	480.74
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	40	474.96	522.46
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	41	483.88	534.69
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	42	492.42	547.57
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	43	504.32	565.34
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	44	519.18	587.71
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	45	536.65	614.46
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	46	557.46	646.65
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	47	580.87	683.68
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	48	607.63	726.73
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	49	634.02	771.60
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	50	663.75	813.09
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	51	693.11	849.06
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	52	725.44	888.66
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	53	758.15	928.73
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	54	793.45	971.98
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	55	828.76	1015.23
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	56	867.04	1062.12
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	57	905.69	1109.47
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	58	946.94	1160.00
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	59	967.38	1185.04
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	60	1008.63	1235.57
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	61	1044.31	1279.28
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	62	1067.72	1307.96
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	63	1097.08	1343.92
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1114.92	1365.78
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	284.30	284.30
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	15	309.58	309.58
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	16	319.24	319.24
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	17	328.90	328.90
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	18	339.31	339.31
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	19	349.71	349.71
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	20	360.49	360.49
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	21	371.64	380.93
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	22	371.64	380.93
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	23	371.64	380.93

33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	48	403.42	482.49
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	49	420.94	512.28
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	50	440.68	539.83
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	51	460.17	563.71
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	52	481.64	590.01
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	53	503.35	616.60
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	54	526.79	645.32
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	55	550.23	674.03
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	56	575.64	705.16
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	57	601.31	736.60
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	58	628.69	770.15
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	59	642.26	786.77
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	60	669.65	820.32
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	61	693.34	849.34
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	62	708.88	868.38
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	63	728.38	892.27
33709PA1540001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	740.22	906.77
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	188.76	188.76
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	15	205.53	205.53
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	16	211.95	211.95
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	17	218.36	218.36
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	18	225.27	225.27
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	19	232.18	232.18
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	20	239.34	239.34
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	21	246.74	252.91
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	22	246.74	252.91
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	23	246.74	252.91
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	24	246.74	252.91
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	25	247.73	253.92
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	26	252.66	258.98
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	27	258.58	265.04
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	28	268.21	274.92
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	29	276.10	283.00
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	30	280.05	287.05
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	31	285.97	293.12
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	32	291.89	299.19
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	33	295.59	302.98
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	34	299.54	307.03
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	35	301.52	309.06
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	36	303.49	311.08
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	37	305.46	313.10
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	38	307.44	315.13
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	39	311.39	319.17
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	40	315.33	323.21
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	41	321.26	329.14
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	42	326.93	335.07
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	43	334.83	343.00
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	44	344.70	352.93
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	45	356.29	364.86
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	46	370.11	378.79
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	47	385.65	394.72
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	48	403.42	412.65
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	49	420.94	431.58
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	50	440.68	451.51
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	51	460.17	472.44
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	52	481.64	494.37
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	53	503.35	517.30
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	54	526.79	541.23
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	55	550.23	566.16
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	56	575.64	592.09
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	57	601.31	619.02
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	58	628.69	646.95
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	59	642.26	675.88
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	60	669.65	705.81
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	61	693.34	736.74
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	62	708.88	768.67
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	63	728.38	801.60
33709PA1540001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	740.22	835.53
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	386.19	386.19
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	15	420.52	420.52
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	16	433.65	433.65
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	17	446.77	446.77
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	18	460.91	460.91
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	19	475.05	475.05
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	20	489.69	489.69
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	21	504.83	517.45
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	22	504.83	517.45
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	23	504.83	517.45
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	24	504.83	517.45
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	25	506.85	519.52
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	26	516.95	529.87
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	27	529.06	542.29
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	28	548.75	562.47
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	29	564.90	579.02
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	30	572.98	587.30
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	31	585.10	599.73
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	32	597.21	612.14
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	33	604.79	619.91
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	34	612.86	628.18
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	35	616.90	632.32
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	36	620.94	636.46
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	37	624.98	640.60
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	38	629.02	644.75
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	39	637.10	653.03
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	40	645.17	709.69
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	41	657.29	726.31
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	42	668.90	743.82
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	43	685.05	767.94
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	44	705.25	798.34
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	45	728.97	834.67
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	46	757.25	878.41
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	47	789.05	928.71
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	48	825.40	987.18
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	49	861.24	1048.13
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	50	901.63	1104.50
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	51	941.51	1153.35
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	52	985.43	1207.15
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	53	1029.85	1261.57
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	54	1077.81	1320.32
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	55	1125.77	1379.07
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	56	1177.77	1442.77
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	57	1230.27	1507.08
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	58	1286.31	1575.73
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	59	1314.07	1609.74
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	60	1370.11	1678.38
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	61	1418.57	1737.75
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	62	1450.38	1776.72
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	63	1490.26	1825.57
33709PA1410004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1514.49	1855.25
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	386.19	386.19
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	15	420.52	420.52
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	16	433.65	433.65
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	17	446.77	446.77
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	18	460.91	460.91
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	19	475.05	475.05
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	20	489.69	489.69
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	21	504.83	517.45
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	22	504.83	517.45
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	23	504.83	517.45
33709PA1410004	Rating Area 2	Tobacco User/Non-Tobacco User	24	504.83	517.45

33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	53	1029.85	1261.57
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	54	1077.81	1320.32
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	55	1125.77	1379.07
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	56	1177.77	1442.77
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	57	1230.27	1507.08
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	58	1286.31	1575.73
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	59	1314.07	1609.74
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	60	1370.11	1678.38
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	61	1418.57	1737.75
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	62	1450.38	1776.72
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	63	1490.26	1825.57
33709PA1410004	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1514.49	1855.25
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	427.28	427.28
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	15	465.26	465.26
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	16	479.79	479.79
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	17	494.31	494.31
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	18	509.95	509.95
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	19	525.59	525.59
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	20	541.78	541.78
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	21	558.54	572.50
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	22	558.54	572.50
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	23	558.54	572.50
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	24	558.54	572.50
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	25	560.77	574.79
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	26	571.94	586.24
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	27	585.35	599.98
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	28	607.13	622.31
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	29	625.01	640.64
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	30	633.94	649.79
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	31	647.35	663.53
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	32	660.75	677.27
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	33	669.13	685.86
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	34	678.07	695.02
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	35	682.54	699.60
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	36	687.00	704.18
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	37	691.47	708.76
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	38	695.94	713.34
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	39	704.88	722.50
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	40	713.81	731.66
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	41	722.22	740.82
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	42	730.63	750.00
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	43	739.04	759.18
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	44	747.45	768.37
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	45	755.86	777.56
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	46	764.27	786.75
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	47	772.68	795.94
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	48	781.09	805.13
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	49	789.50	814.32
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	50	797.91	823.51
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	51	806.32	832.70
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	52	814.73	841.89
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	53	823.14	851.08
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	54	831.55	860.27
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	55	839.96	869.46
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	56	848.37	878.65
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	57	856.78	887.84
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	58	865.19	897.03
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	59	873.60	906.22
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	60	882.01	915.41
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	61	890.42	924.60
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	62	898.83	933.79
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	63	907.24	942.98
33709PA1410004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	915.65	952.17
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	396.83	396.83
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	15	432.10	432.10
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	16	445.59	445.59
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	17	459.08	459.08
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	18	473.60	473.60
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	19	488.12	488.12
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	20	503.17	503.17
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	21	518.73	531.70
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	22	518.73	531.70
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	23	518.73	531.70
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	24	518.73	531.70
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	25	520.80	533.82
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	26	531.18	544.46
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	27	543.63	557.22
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	28	563.86	577.96
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	29	580.46	594.97
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	30	588.76	603.48
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	31	601.21	616.24
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	32	613.66	629.00
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	33	621.44	636.98
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	34	629.74	645.48
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	35	633.89	649.74
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	36	638.04	653.99
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	37	642.19	658.24
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	38	646.34	662.50
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	39	654.64	671.01
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	40	662.94	679.52
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	41	675.39	691.03
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	42	687.32	704.30
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	43	703.92	723.09
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	44	724.67	748.33
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	45	749.05	780.66
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	46	778.10	820.60
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	47	810.77	868.28
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	48	848.12	924.35
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	49	884.95	989.98
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	50	926.45	1065.90
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	51	967.43	1152.15
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	52	1012.56	1249.39
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	53	1058.21	1358.31
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	54	1107.49	1479.68
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	55	1156.77	1614.04
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	56	1210.20	1773.50
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	57	1264.15	1948.58
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	58	1321.72	2140.11
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	59	1350.25	2165.06
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	60	1407.83	2254.59
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	61	1457.63	2359.60
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	62	1490.31	2481.63
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	63	1531.29	2621.33
33709PA1420004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1556.19	2779.33
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	396.83	396.83
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	15	432.10	432.10
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	16	445.59	445.59
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	17	459.08	459.08
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	18	473.60	473.60
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	19	488.12	488.12
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	20	503.17	503.17
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	21	518.73	531.70
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	22	518.73	531.70
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	23	518.73	531.70
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	24	518.73	531.70
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	25	520.80	533.82
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	26	531.18	544.46
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	27	543.63	557.22
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	28	563.86	577.96
33709PA1420004	Rating Area 2	Tobacco User/Non-Tobacco User	29	580.46	594.97

33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	33	597.53	612.47
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	34	605.51	620.65
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	35	609.50	624.74
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	36	613.49	628.83
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	37	617.48	632.92
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	38	621.47	637.01
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	39	629.45	645.19
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	40	637.43	701.17
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	41	649.40	717.59
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	42	660.87	734.89
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	43	676.83	758.73
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	44	696.78	788.75
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	45	720.22	824.65
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	46	748.16	867.87
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	47	779.58	917.57
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	48	815.49	975.33
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	49	850.90	1035.55
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	50	890.80	1091.23
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	51	930.21	1139.51
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	52	973.60	1192.66
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	53	1017.49	1246.43
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	54	1064.87	1304.47
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	55	1112.26	1362.52
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	56	1163.63	1425.45
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	57	1215.50	1488.99
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	58	1270.87	1556.82
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	59	1298.30	1590.42
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	60	1353.66	1658.23
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	61	1401.54	1716.89
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	62	1432.97	1755.39
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	63	1472.37	1803.65
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1496.31	1832.98
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	385.51	385.51
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	15	419.78	419.78
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	16	432.88	432.88
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	17	445.99	445.99
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	18	460.10	460.10
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	19	474.21	474.21
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	20	488.82	488.82
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	21	503.94	516.54
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	22	503.94	516.54
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	23	503.94	516.54
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	24	503.94	516.54
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	25	505.96	518.61
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	26	516.03	528.93
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	27	528.13	541.33
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	28	547.78	561.47
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	29	563.91	578.01
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	30	571.97	586.27
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	31	584.07	598.67
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	32	596.16	611.06
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	33	603.72	618.81
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	34	611.78	627.07
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	35	615.81	631.21
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	36	619.85	635.35
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	37	623.88	639.48
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	38	627.91	643.61
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	39	635.97	651.87
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	40	644.04	708.44
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	41	656.13	725.02
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	42	667.72	742.50
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	43	683.85	766.60
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	44	704.00	796.93
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	45	727.69	833.21
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	46	755.91	876.86
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	47	787.66	927.08
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	48	823.94	985.43
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	49	859.72	1046.28
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	50	900.04	1102.55
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	51	939.85	1151.32
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	52	983.69	1205.02
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	53	1028.04	1259.35
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1075.91	1317.99
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1123.79	1376.64
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1175.69	1440.22
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1228.10	1504.42
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1284.04	1572.95
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1311.76	1606.91
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1367.69	1675.42
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1416.07	1734.69
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1447.82	1773.58
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1487.63	1822.35
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1511.82	1851.98
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	396.48	396.48
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	15	431.72	431.72
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	16	445.19	445.19
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	17	458.67	458.67
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	18	473.18	473.18
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	19	487.69	487.69
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	20	502.72	502.72
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	21	518.27	531.23
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	22	518.27	531.23
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	23	518.27	531.23
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	24	518.27	531.23
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	25	520.34	533.35
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	26	530.71	543.98
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	27	543.15	556.73
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	28	563.36	577.44
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	29	579.94	594.44
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	30	588.24	602.95
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	31	600.67	615.69
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	32	613.11	628.44
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	33	620.89	636.41
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	34	629.18	644.91
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	35	633.33	649.16
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	36	637.47	653.41
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	37	641.62	657.66
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	38	645.76	661.90
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	39	654.06	670.41
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	40	662.35	728.59
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	41	674.79	745.64
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	42	686.71	763.62
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	43	703.29	788.39
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	44	724.02	819.59
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	45	748.38	856.90
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	46	777.41	901.80
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	47	810.06	953.44
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	48	847.37	1013.45
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	49	884.17	1076.03
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	50	925.63	1133.90
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	51	966.57	1184.05
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	52	1011.66	1239.28
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	53	1057.27	1295.16
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1106.51	1355.47
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1155.74	1415.78
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1209.12	1481.17
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1263.02	1547.20
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1320.55	1617.67
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1349.06	1652.60
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1406.58	1723.06

33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1456.34	1784.02
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1488.99	1824.01
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1529.93	1874.16
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1554.81	1904.64
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	341.80	341.80
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	15	372.18	372.18
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	16	383.80	383.80
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	17	395.42	395.42
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	18	407.93	407.93
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	19	420.44	420.44
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	20	433.40	433.40
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	21	446.80	457.97
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	22	446.80	457.97
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	23	446.80	457.97
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	24	446.80	457.97
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	25	448.59	459.80
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	26	457.52	468.96
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	27	468.25	479.96
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	28	485.67	497.81
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	29	499.97	512.47
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	30	507.12	519.80
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	31	517.84	530.79
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	32	528.56	541.77
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	33	535.27	548.65
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	34	542.42	555.98
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	35	545.99	559.64
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	36	549.56	563.30
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	37	553.14	566.97
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	38	556.71	570.63
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	39	563.86	577.96
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	40	571.01	628.11
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	41	581.73	642.81
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	42	592.01	658.32
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	43	606.31	679.67
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	44	624.18	706.57
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	45	645.18	738.73
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	46	670.20	777.43
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	47	698.35	821.96
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	48	730.52	873.70
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	49	762.24	927.65
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	50	797.98	977.53
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	51	833.28	1020.77
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	52	872.15	1068.38
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	53	911.47	1116.55
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	54	953.92	1168.55
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	55	996.36	1220.54
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1042.38	1276.92
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1088.85	1333.84
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1138.45	1394.60
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1163.02	1424.70
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1212.62	1485.46
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1255.51	1538.00
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1283.66	1572.48
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1318.95	1615.71
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1340.40	1641.99
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	334.42	334.42
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	15	364.15	364.15
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	16	375.51	375.51
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	17	386.88	386.88
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	18	399.12	399.12
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	19	411.36	411.36
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	20	424.04	424.04
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	21	437.15	448.08
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	22	437.15	448.08
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	23	437.15	448.08
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	24	437.15	448.08
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	25	438.90	449.87
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	26	447.64	458.83
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	27	458.13	469.58
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	28	475.18	487.06
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	29	489.17	501.40
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	30	496.17	508.57
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	31	506.66	519.33
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	32	517.15	530.08
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	33	523.71	536.80
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	34	530.70	543.97
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	35	534.20	547.56
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	36	537.69	551.13
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	37	541.19	554.72
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	38	544.69	558.31
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	39	551.68	565.47
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	40	558.68	614.55
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	41	569.17	628.93
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	42	579.22	644.09
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	43	593.21	664.99
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	44	610.70	691.31
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	45	631.24	722.77
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	46	655.73	760.65
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	47	683.27	804.21
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	48	714.74	854.83
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	49	745.78	907.61
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	50	780.75	956.42
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	51	815.28	998.72
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	52	853.32	1045.32
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	53	891.79	1092.44
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	54	933.32	1143.32
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	55	974.84	1194.18
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	56	1019.87	1249.34
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	57	1065.33	1305.03
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	58	1113.86	1364.48
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	59	1137.90	1393.93
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	60	1186.43	1453.38
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	61	1228.39	1504.78
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	62	1255.93	1538.51
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	63	1290.47	1580.83
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1311.45	1606.53
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	444.26	444.26
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	15	483.75	483.75
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	16	498.85	498.85
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	17	513.95	513.95
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	18	530.21	530.21
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	19	546.47	546.47
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	20	563.31	563.31
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	21	580.73	595.25
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	22	580.73	595.25
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	23	580.73	595.25
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	24	580.73	595.25
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	25	583.05	597.63
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	26	594.67	609.54
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	27	608.61	623.83
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	28	631.25	647.03
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	29	649.84	666.09
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	30	659.13	675.61
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	31	673.07	689.90
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	32	687.00	704.18
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	33	695.71	713.10
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	34	705.01	722.64
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	35	709.65	727.39
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	36	714.30	732.16
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	37	718.94	736.91

33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	38	723.59	741.68
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	39	732.88	751.20
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	40	742.17	816.39
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	41	756.11	835.50
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	42	769.47	855.65
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	43	788.05	883.40
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	44	811.28	918.37
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	45	838.57	960.16
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	46	871.10	1010.48
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	47	907.68	1068.34
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	48	949.49	1135.59
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	49	990.73	1205.72
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	50	1037.18	1270.55
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	51	1083.06	1326.75
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	52	1133.58	1388.64
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	53	1184.69	1451.25
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	54	1239.86	1518.83
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	55	1295.03	1586.41
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	56	1354.84	1659.68
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	57	1415.24	1733.67
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	58	1479.70	1812.63
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	59	1511.64	1851.76
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	60	1576.10	1930.72
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	61	1631.85	1999.02
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	62	1668.44	2043.84
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	63	1714.31	2100.03
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1742.19	2134.18
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	455.22	455.22
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	15	495.68	495.68
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	16	511.16	511.16
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	17	526.63	526.63
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	18	543.29	543.29
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	19	559.95	559.95
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	20	577.21	577.21
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	21	595.06	609.94
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	22	595.06	609.94
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	23	595.06	609.94
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	24	595.06	609.94
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	25	597.44	612.38
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	26	609.34	624.57
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	27	623.62	639.21
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	28	646.83	663.00
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	29	665.87	682.52
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	30	675.39	692.27
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	31	689.67	706.91
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	32	703.96	721.56
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	33	712.88	730.70
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	34	722.40	740.46
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	35	727.16	745.34
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	36	731.92	750.22
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	37	736.68	755.10
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	38	741.44	759.98
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	39	750.97	769.74
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	40	760.49	836.54
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	41	774.77	856.12
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	42	788.45	876.76
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	43	807.50	905.21
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	44	831.30	941.03
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	45	859.27	983.86
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	46	892.59	1035.40
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	47	930.08	1094.70
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	48	972.92	1163.61
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	49	1015.17	1235.46
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	50	1062.78	1301.91
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	51	1109.79	1359.49
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	52	1161.56	1422.91
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	53	1213.92	1487.05
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	54	1270.45	1556.30
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	55	1326.98	1625.55
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	56	1388.27	1700.63
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	57	1450.16	1776.45
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	58	1516.21	1857.36
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	59	1548.94	1897.45
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	60	1614.99	1978.36
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	61	1672.12	2048.35
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	62	1709.61	2094.27
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	63	1756.62	2151.86
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1785.18	2186.85
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	408.48	408.48
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	15	444.79	444.79
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	16	458.67	458.67
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	17	472.55	472.55
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	18	487.51	487.51
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	19	502.46	502.46
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	20	517.94	517.94
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	21	533.96	547.31
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	22	533.96	547.31
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	23	533.96	547.31
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	24	533.96	547.31
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	25	536.10	549.50
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	26	546.78	560.45
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	27	559.59	573.58
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	28	580.41	594.92
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	29	597.50	612.44
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	30	606.04	621.19
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	31	618.86	634.33
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	32	631.67	647.46
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	33	639.68	655.67
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	34	648.23	664.44
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	35	652.50	668.81
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	36	656.77	673.19
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	37	661.04	677.57
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	38	665.31	681.94
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	39	673.86	690.71
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	40	682.40	700.64
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	41	695.22	718.22
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	42	707.50	734.74
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	43	724.58	758.25
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	44	745.94	784.40
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	45	771.04	822.84
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	46	800.94	869.09
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	47	834.58	918.30
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	48	873.02	970.13
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	49	910.94	1024.61
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	50	953.65	1082.22
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	51	995.84	1143.90
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	52	1042.29	1210.61
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	53	1089.28	1283.37
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	54	1140.00	1362.50
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	55	1190.73	1448.64
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	56	1245.73	1542.02
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	57	1301.26	1643.04
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	58	1360.53	1752.65
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	59	1389.90	1820.63
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	60	1449.17	1927.23
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	61	1500.43	2033.03
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	62	1534.07	2129.24
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	63	1576.25	2226.91
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1601.88	2300.30
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	297.46	297.46

33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	15	323.90	323.90
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	16	334.01	334.01
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	17	344.12	344.12
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	18	355.01	355.01
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	19	365.90	365.90
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	20	377.17	377.17
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	21	388.84	398.56
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	22	388.84	398.56
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	23	388.84	398.56
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	24	388.84	398.56
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	25	390.40	400.16
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	26	398.17	408.12
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	27	407.50	417.69
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	28	422.67	433.24
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	29	435.11	445.99
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	30	441.33	452.36
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	31	450.67	461.94
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	32	460.00	471.50
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	33	465.83	477.48
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	34	472.05	483.85
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	35	475.16	487.04
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	36	478.27	490.23
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	37	481.38	493.41
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	38	484.49	496.60
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	39	490.72	502.99
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	40	496.94	546.63
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	41	506.27	559.43
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	42	515.21	572.91
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	43	527.66	591.51
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	44	543.21	614.91
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	45	561.48	642.89
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	46	583.26	676.58
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	47	607.76	715.33
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	48	635.75	760.36
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	49	663.36	807.31
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	50	694.47	850.73
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	51	725.19	888.36
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	52	759.02	929.80
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	53	793.23	971.71
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	54	830.17	1016.96
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	55	867.11	1062.21
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	56	907.16	1111.27
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	57	947.60	1160.81
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	58	990.76	1213.68
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	59	1012.15	1239.88
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	60	1055.31	1292.75
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	61	1092.64	1338.48
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	62	1117.14	1368.50
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	63	1147.86	1406.13
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1166.52	1428.99
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	308.43	308.43
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	15	335.84	335.84
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	16	346.32	346.32
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	17	356.81	356.81
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	18	368.09	368.09
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	19	379.38	379.38
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	20	391.07	391.07
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	21	403.17	413.25
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	22	403.17	413.25
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	23	403.17	413.25
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	24	403.17	413.25
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	25	404.78	414.90
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	26	412.85	423.17
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	27	422.52	433.08
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	28	438.25	449.21
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	29	451.15	462.43
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	30	457.60	469.04
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	31	467.27	478.95
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	32	476.95	488.87
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	33	483.00	495.08
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	34	489.45	501.69
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	35	492.67	504.99
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	36	495.90	508.30
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	37	499.12	511.60
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	38	502.35	514.91
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	39	508.80	521.52
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	40	515.25	566.78
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	41	524.93	580.05
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	42	534.20	594.03
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	43	547.10	613.30
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	44	563.23	637.58
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	45	582.18	666.60
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	46	604.76	701.52
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	47	630.15	741.69
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	48	659.18	788.38
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	49	687.81	837.06
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	50	720.06	882.07
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	51	751.91	921.09
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	52	786.99	964.06
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	53	822.47	1007.53
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	54	860.77	1054.44
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	55	899.07	1101.36
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	56	940.60	1152.24
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	57	982.53	1203.60
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	58	1027.28	1258.42
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	59	1049.45	1285.58
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	60	1094.20	1340.40
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	61	1132.91	1387.81
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	62	1158.31	1418.93
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	63	1190.16	1457.95
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1209.51	1481.65
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	282.55	282.55
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	15	307.66	307.66
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	16	317.26	317.26
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	17	326.87	326.87
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	18	337.21	337.21
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	19	347.55	347.55
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	20	358.26	358.26
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	21	369.34	378.57
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	22	369.34	378.57
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	23	369.34	378.57
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	24	369.34	378.57
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	25	370.82	380.09
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	26	378.20	387.66
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	27	387.07	396.75
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	28	401.47	411.51
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	29	413.29	423.62
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	30	419.20	429.68
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	31	428.07	438.77
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	32	436.93	447.85
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	33	442.47	453.53
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	34	448.38	459.59
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	35	451.33	462.61
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	36	454.29	465.65
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	37	457.24	468.67
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	38	460.20	471.71
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	39	466.11	477.76
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	40	472.02	519.22
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	41	480.88	531.37
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	42	489.38	544.19

33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	43	501.19	561.83
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	44	515.97	584.08
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	45	533.33	610.66
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	46	554.01	642.65
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	47	577.28	679.46
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	48	603.87	722.23
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	49	630.09	766.82
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	50	659.64	808.06
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	51	688.82	843.80
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	52	720.95	883.16
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	53	753.45	922.98
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	54	788.54	965.96
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	55	823.63	1008.95
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	56	861.67	1055.55
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	57	900.08	1102.60
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	58	941.08	1152.82
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	59	961.39	1177.70
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	60	1002.39	1227.93
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	61	1037.85	1271.37
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	62	1061.11	1299.86
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	63	1090.29	1335.61
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1108.02	1357.32
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	293.51	293.51
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	15	319.60	319.60
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	16	329.57	329.57
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	17	339.55	339.55
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	18	350.29	350.29
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	19	361.03	361.03
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	20	372.16	372.16
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	21	383.67	393.26
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	22	383.67	393.26
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	23	383.67	393.26
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	24	383.67	393.26
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	25	385.20	394.83
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	26	392.88	402.70
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	27	402.09	412.14
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	28	417.05	427.48
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	29	429.33	440.06
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	30	435.47	446.36
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	31	444.67	455.79
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	32	453.88	465.23
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	33	459.64	471.13
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	34	465.78	477.42
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	35	468.84	480.56
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	36	471.91	483.71
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	37	474.98	486.85
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	38	478.05	490.00
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	39	484.19	496.29
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	40	490.33	539.36
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	41	499.54	551.99
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	42	508.36	565.30
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	43	520.64	583.64
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	44	535.99	606.74
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	45	554.02	634.35
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	46	575.51	667.59
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	47	599.68	705.82
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	48	627.30	750.25
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	49	654.54	796.58
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	50	685.23	839.41
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	51	715.54	876.54
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	52	748.92	917.43
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	53	782.69	958.80
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	54	819.14	1003.45
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	55	855.58	1048.09
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	56	895.10	1096.50
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	57	935.00	1145.38
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	58	977.59	1197.55
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	59	998.69	1223.40
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1041.28	1275.57
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1078.11	1320.68
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1102.28	1350.29
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1132.59	1387.42
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1151.01	1409.99
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	287.72	287.72
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	15	313.30	313.30
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	16	323.08	323.08
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	17	332.86	332.86
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	18	343.39	343.39
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	19	353.92	353.92
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	20	364.83	364.83
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	21	376.11	385.51
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	22	376.11	385.51
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	23	376.11	385.51
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	24	376.11	385.51
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	25	377.61	387.05
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	26	385.14	394.77
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	27	394.16	404.01
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	28	408.83	419.05
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	29	420.87	431.39
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	30	426.88	437.55
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	31	435.91	446.81
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	32	444.94	456.06
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	33	450.58	461.84
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	34	456.60	468.02
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	35	459.61	471.10
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	36	462.62	474.19
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	37	465.62	477.26
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	38	468.63	480.35
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	39	474.65	486.52
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	40	480.67	528.74
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	41	489.70	541.12
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	42	498.35	554.17
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	43	510.38	572.14
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	44	525.43	594.79
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	45	543.10	621.85
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	46	564.17	654.44
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	47	587.86	691.91
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	48	614.94	735.47
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	49	641.64	780.88
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	50	671.73	822.87
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	51	701.45	859.28
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	52	734.17	899.36
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	53	767.26	939.89
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	54	802.99	983.66
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	55	838.73	1027.44
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	56	877.46	1074.89
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	57	916.58	1122.81
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	58	958.33	1173.95
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	59	979.01	1199.29
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1020.76	1250.43
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1056.87	1294.67
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1080.56	1323.69
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1110.28	1360.09
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1128.33	1382.20
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	257.22	257.22
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	15	280.09	280.09
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	16	288.83	288.83
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	17	297.57	297.57
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	18	306.99	306.99
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	19	316.40	316.40

33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	20	326.15	326.15
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	21	336.24	344.65
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	22	336.24	344.65
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	23	336.24	344.65
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	24	336.24	344.65
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	25	337.58	346.02
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	26	344.31	352.92
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	27	352.38	361.19
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	28	365.49	374.63
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	29	376.25	385.66
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	30	381.63	391.17
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	31	389.70	399.44
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	32	397.77	407.71
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	33	402.82	412.89
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	34	408.20	418.41
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	35	410.89	421.16
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	36	413.58	423.92
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	37	416.27	426.68
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	38	418.96	429.43
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	39	424.33	434.94
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	40	429.71	472.68
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	41	437.78	483.75
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	42	445.52	495.42
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	43	456.28	511.49
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	44	469.73	531.73
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	45	485.53	555.93
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	46	504.36	585.06
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	47	525.54	618.56
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	48	549.75	657.50
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	49	573.63	698.11
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	50	600.52	735.64
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	51	627.09	768.19
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	52	656.34	804.02
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	53	685.93	840.26
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	54	717.87	879.39
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	55	749.82	918.53
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	56	784.45	960.95
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	57	819.42	1003.79
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	58	856.74	1049.51
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	59	875.23	1072.16
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	60	912.56	1117.89
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	61	944.83	1157.42
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	62	966.02	1183.37
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	63	992.58	1215.91
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1008.72	1235.68
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	203.40	203.40
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	15	221.48	221.48
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	16	228.39	228.39
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	17	235.30	235.30
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	18	242.75	242.75
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	19	250.19	250.19
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	20	257.90	257.90
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	21	265.88	272.53
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	22	265.88	272.53
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	23	265.88	272.53
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	24	265.88	272.53
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	25	266.94	273.61
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	26	272.26	279.07
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	27	278.64	285.61
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	28	289.01	296.24
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	29	297.52	304.96
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	30	301.77	309.31
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	31	308.15	315.85
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	32	314.54	322.40
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	33	318.52	326.48
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	34	322.78	330.85
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	35	324.91	333.03
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	36	327.03	335.21
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	37	329.16	337.39
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	38	331.29	339.57
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	39	335.54	343.93
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	40	339.79	373.77
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	41	346.18	382.53
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	42	352.29	391.75
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	43	360.80	404.46
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	44	371.43	420.46
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	45	383.93	439.60
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	46	398.82	462.63
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	47	415.57	489.13
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	48	434.71	519.91
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	49	453.59	552.02
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	50	474.86	581.70
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	51	495.87	607.44
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	52	519.00	635.78
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	53	542.40	664.44
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	54	567.65	695.37
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	55	592.91	726.31
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	56	620.30	759.87
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	57	647.95	793.74
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	58	677.46	829.89
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	59	692.09	847.81
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	60	721.60	883.96
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	61	747.12	915.22
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	62	763.87	935.74
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	63	784.88	961.48
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	797.64	977.11
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	466.60	466.60
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	15	508.08	508.08
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	16	523.94	523.94
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	17	539.80	539.80
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	18	556.88	556.88
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	19	573.95	573.95
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	20	591.64	591.64
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	21	609.94	625.19
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	22	609.94	625.19
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	23	609.94	625.19
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	24	609.94	625.19
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	25	612.38	627.69
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	26	624.58	640.19
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	27	639.22	655.20
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	28	663.00	679.58
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	29	682.52	699.58
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	30	692.28	709.59
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	31	706.92	724.59
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	32	721.56	739.60
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	33	730.71	748.98
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	34	740.47	758.98
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	35	745.35	763.98
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	36	750.23	768.99
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	37	755.11	773.99
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	38	759.99	778.99
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	39	769.74	788.98
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	40	779.50	857.45
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	41	794.14	877.52
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	42	808.17	898.69
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	43	827.69	927.84
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	44	852.09	964.57
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	45	880.75	1008.46
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	46	914.91	1061.30
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	47	953.34	1122.08

33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	42	443.54	493.22
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	43	454.26	509.23
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	44	467.65	529.38
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	45	483.38	553.47
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	46	502.13	582.47
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	47	523.21	615.82
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	48	547.32	654.59
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	49	571.08	695.00
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	50	597.86	732.38
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	51	624.31	764.78
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	52	653.43	800.45
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	53	682.89	836.54
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	54	714.69	875.50
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	55	746.49	914.45
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	56	780.97	956.69
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	57	815.79	999.34
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	58	852.94	1044.85
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	59	871.35	1067.40
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	60	908.51	1112.92
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	61	940.65	1152.30
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	62	961.74	1178.13
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	63	988.18	1210.52
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1004.25	1230.21
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	256.08	256.08
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	15	278.85	278.85
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	16	287.55	287.55
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	17	296.25	296.25
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	18	305.63	305.63
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	19	315.00	315.00
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	20	324.71	324.71
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	21	334.75	343.12
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	22	334.75	343.12
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	23	334.75	343.12
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	24	334.75	343.12
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	25	336.09	344.49
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	26	342.78	351.35
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	27	350.82	359.59
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	28	363.87	372.97
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	29	374.59	383.95
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	30	379.94	389.44
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	31	387.98	397.68
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	32	396.01	405.91
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	33	401.03	411.06
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	34	406.39	416.55
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	35	409.06	419.29
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	36	411.74	422.03
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	37	414.42	424.78
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	38	417.10	427.53
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	39	422.45	433.01
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	40	427.81	437.59
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	41	435.84	441.60
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	42	443.54	449.22
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	43	454.26	459.23
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	44	467.65	472.38
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	45	483.38	487.47
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	46	502.13	504.47
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	47	523.21	529.38
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	48	547.32	554.59
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	49	571.08	579.00
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	50	597.86	603.38
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	51	624.31	627.78
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	52	653.43	652.45
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	53	682.89	677.54
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	54	714.69	702.50
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	55	746.49	727.45
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	56	780.97	752.69
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	57	815.79	777.34
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	58	852.94	801.85
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	59	871.35	826.40
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	60	908.51	850.92
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	61	940.65	875.30
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	62	961.74	899.13
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	63	988.18	923.52
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1004.25	947.21