

Highmark Benefits Group – Individual Plans

Rate request filing ID # HGHM-134061480 – 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:	12.76%
Revised requested average rate change: ¹	12.76%
Range of requested:	4.11% to 17.79%
Effective date:	January 1, 2025
Mapped members:	24,325
Available in:	Rating Areas 3 and 8

Key Information

Jan. 2023 – Dec. 2023 financial experience

Premiums	\$174,635,016
Claims	\$156,452,994
Administrative Expenses	\$13,729,479
Taxes & Fees	\$4,536,978
Insurer made (after taxes)	\$-84,435

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:	7%
Taxes & Fees:	3%
Profit:	0%

The insurer expects its annual medical costs to increase 12.0%.

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.



May 15, 2024

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

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market)
Filing # 1A-DP-24-HBG (SERFF# HGHM-134061480)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group (HBG) 2025 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HBG 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 HBG should be redacted before release.

Dear Ms. Swartz:

This Filing includes the Highmark Benefits Group (“HBG”, “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 Benefits Group, NAIC # 15508**
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: **12.8% increase**

6. Range of rate change requested: **4.1% to 17.8%**
7. Total additional annual revenue generated from the proposed rate change: **\$29,111,322**
8. Product(s): **PPO**
9. Rating Areas and the change from 2024: **Rating Areas 3 and 8**

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: **24,325 covered lives**
12. Number of plans offered in 2025 and the change this represents from 2024: **32**

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#: **The corresponding SERFF binder number is HGHM-PA25-125117892 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
my Priority Blue Flex PPO	PPO/HBG/DP-2 HGHM-134058632
my Priority Blue Flex PPO Premier	PPO/Premier/HBG/DP-2 HGHM-134058650
my Priority Blue Flex PPO HDHP	PPO/HDHP/HBG/DP-2 HGHM-134058651
my Priority Blue Major Events PPO	CAT/PPO/HBG/DP-2 HGHM-134058654
my Priority Blue Flex PPO Adult Dental and Vision	PPO/ADV/HBG/DP-2 HGHM-134058658
my Priority Blue Flex PPO Premier Adult Dental and Vision	PPO/Premier/ADV/HBG/DP-2 HGHM-134058679
my Blue Access PPO	BA/PPO/SDP-1 HGHM-134058681
my Blue Access PPO Premier	BA/PPO/Premier/SDP-1 HGHM-134058665
my Blue Access PPO HDHP	BA/PPO/HDHP/SDP-1 HGHM-134058666
my Blue Access Major Events PPO	BA/PPO/Premier/ADV/SDP-1 HGHM-134058672

my Blue Access PPO Adult Dental and Vision	BA/PPO/SDP-1 HGHM-134058681
my Blue Access PPO Premier Adult Dental and Vision	BA/PPO/Premier/SDP-1 HGHM-134058665

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79962, Company Filing #1A-DP-24-HBG (SERFF Filing # HGHM-134061480)**

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 HBG if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HBG 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 HBG's business. Therefore, HBG 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.

Ms. Lindi Swartz, Director
HBG 2025 Individual Market Rates
May 15, 2024
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Furthermore and pursuant to the Pennsylvania Right-to-Know Law (“RTKL”), HBG 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, HBG asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HBG 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 HBG 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 Benefits Group (“HBG”, “Company”)
- NAIC #: 15508
- HIOS Issuer ID: 79962
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2025
- SERFF Rate Filing #: HGHM-134061480

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, HBG 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 HBG are as follows:

Year	Avg. Increase	SERFF ID#
2024	11.9%	HGHM-133630384
2023	13.2%	HGHM-133249727
2022	2.0%	HGHM-132820371

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: 12.7%
- Table 11: 12.8%

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 Benefits Group'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 HBG. 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 HBG 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 11.98%. 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 HBG 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 0.981 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 0.990 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 1.016.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.975 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 0.854. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors 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 (\$5.52)

PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of (\$5.51) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The development of the (\$9.75) 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 (\$5.41) PMPM in Table 16 cell C15, which aligns to Attachment B. Next, Table 16 cell C17 includes a manual adjustment of (\$0.03) 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 (\$4.31) 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 89%. This results in a percentage of 2.7%. The PMPM of \$22.85 is calculated as 2.7% 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 \$35.92 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. Ten plans have an adult dental and vision benefit, four plans have an adult vision exam benefit, and eight 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 \$29.97 PMPM 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 \$7.40 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 0.47%.

The following is a summary of the Taxes and 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%. HBG has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HBG is not waiving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

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 (\$691.21).

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 the Company 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 are included 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 12.8%.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

Please see Table 13 for the Company'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.

[REDACTED]
[REDACTED] Quantitative support for this change can be found on Attachment H.

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 HBG 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.

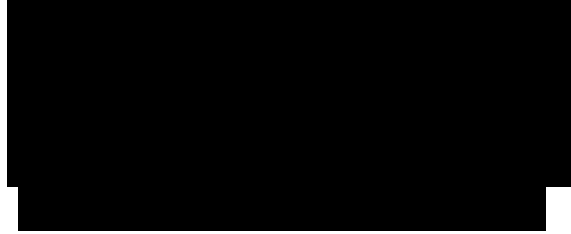
I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

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 Benefits Group
Individual Market Product Portfolio
Supplemental Exhibits

Attachment A	Change in Morbidity & 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
Attachment H	Network Factor Support

Highmark Benefits Group

Individual Market

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

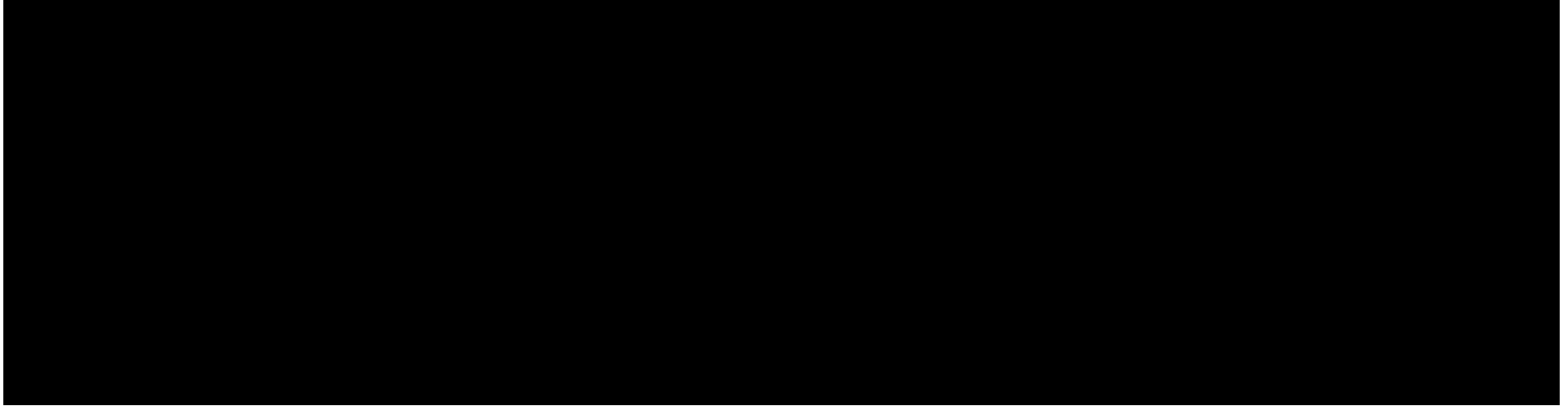
Components of 'Change in Morbidity'	2023 Member Distribution	2023 Normalized Allowed PMPM	2025 Member Distribution	2023 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
HBG ACA	100.0%	\$398.96	73.5%	\$391.12	0.980
Other Highmark			2.0%	\$460.84	1.155
Prior ACA			1.0%	\$282.64	0.708
New-to-Blue			23.5%	\$391.12	0.980
Morbidity Factor	100.0%	\$398.96	100.0%	\$391.43	0.981
Capitation and Dental Dampening Factor					1.000
Table 5 'Change in Morbidity' Factor					0.981

Components of 'Non-Morbidity Changes'	Factor
CY2023 Demographic Factor	1.885
<u>CY2025 Demographic Factor</u>	<u>1.866</u>
Change in Demographics	0.990
CY2023 Network Factor	0.984
<u>CY2025 Network Factor</u>	<u>0.999</u>
Change in Network	1.016
Change in Benefits	1.000
Change in Other	0.975
Table 5 'Non-Morbidity Changes' Factor	0.981

Highmark Benefits Group

Individual Market

Attachment B - Risk Adjustment Calculation



Highmark Benefits Group

Individual Market

Attachment C - Induced Demand Calculations

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)
79962PA0270005	Gold	58,848	\$55,904,990	\$49,468,996	0.885	0.900	1.017
79962PA0280003	Gold	17,916	\$17,675,406	\$15,640,547	0.885	0.900	1.017
79962PA0300002	Gold	32,100	\$30,913,824	\$27,965,894	0.905	0.933	1.031
79962PA0310002	Gold	12,612	\$12,597,240	\$11,395,972	0.905	0.933	1.031
79962PA0290002	Gold	7,284	\$6,730,643	\$5,654,204	0.840	0.830	0.988
79962PA0270006	Gold	14,616	\$13,430,335	\$11,186,838	0.833	0.819	0.984
79962PA0270004	Silver	2,076	\$1,829,882	\$1,385,086	0.757	0.714	0.944
79962PA0280002	Silver	468	\$432,531	\$327,394	0.757	0.714	0.944
79962PA0300001	Silver	4,596	\$4,697,945	\$4,624,358	0.984	1.077	1.094
79962PA0310001	Silver	1,848	\$1,949,762	\$1,919,222	0.984	1.077	1.094
79962PA0270003	Silver	27,168	\$26,655,510	\$24,806,496	0.931	0.977	1.050
79962PA0270001	Bronze	35,772	\$31,115,418	\$22,659,267	0.728	0.678	0.931
79962PA0280001	Bronze	6,768	\$6,187,821	\$4,506,174	0.728	0.678	0.931
79962PA0290001	Bronze	6,516	\$5,687,229	\$4,166,168	0.733	0.683	0.933
79962PA0270002	Bronze	7,332	\$6,235,183	\$4,176,199	0.670	0.610	0.910
79962PA0320001	Catastrophic	816	\$629,829	\$392,360	0.623	0.560	0.898
79962PA0330004	Gold	20,604	\$19,409,602	\$17,003,597	0.876	0.886	1.011
79962PA0340002	Gold	3,384	\$3,312,872	\$2,902,210	0.876	0.886	1.011
79962PA0350002	Gold	10,056	\$9,599,947	\$8,597,973	0.896	0.918	1.025
79962PA0360002	Gold	9,228	\$9,143,019	\$8,188,735	0.896	0.918	1.025
79962PA0370002	Gold	1,620	\$1,484,249	\$1,232,114	0.830	0.815	0.982
79962PA0330005	Gold	4,884	\$4,452,099	\$3,667,457	0.824	0.806	0.978
79962PA0330006	Silver	348	\$304,908	\$228,563	0.750	0.705	0.940
79962PA0340003	Silver	180	\$165,484	\$124,049	0.750	0.705	0.940
79962PA0350001	Silver	108	\$109,274	\$106,488	0.975	1.058	1.086
79962PA0360001	Silver	216	\$225,723	\$219,969	0.975	1.058	1.086
79962PA0330003	Silver	1,176	\$1,140,180	\$1,046,307	0.918	0.955	1.041
79962PA0330001	Bronze	7,008	\$6,073,191	\$4,405,715	0.725	0.675	0.930
79962PA0340001	Bronze	852	\$776,368	\$563,206	0.725	0.675	0.930
79962PA0370001	Bronze	732	\$636,281	\$463,765	0.729	0.679	0.931
79962PA0330002	Bronze	1,332	\$1,128,672	\$752,164	0.666	0.606	0.909
79962PA0380001	Catastrophic	180	\$138,588	\$86,335	0.623	0.560	0.898
Total		298,644	\$280,774,003	\$239,863,822	0.854	0.854	1.000

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
79962PA0270005	Gold	0.885	1.138	1.119	0.900
79962PA0280003	Gold	0.885	1.138	1.119	0.900
79962PA0300002	Gold	0.905	1.154	1.119	0.933
79962PA0310002	Gold	0.905	1.154	1.119	0.933
79962PA0290002	Gold	0.840	1.106	1.119	0.830
79962PA0270006	Gold	0.833	1.101	1.119	0.819
79962PA0270004	Silver	0.757	1.056	1.119	0.714
79962PA0280002	Silver	0.757	1.056	1.119	0.714
79962PA0300001	Silver	0.984	1.225	1.119	1.077
79962PA0310001	Silver	0.984	1.225	1.119	1.077
79962PA0270003	Silver	0.931	1.175	1.119	0.977
79962PA0270001	Bronze	0.728	1.042	1.119	0.678
79962PA0280001	Bronze	0.728	1.042	1.119	0.678
79962PA0290001	Bronze	0.733	1.044	1.119	0.683
79962PA0270002	Bronze	0.670	1.019	1.119	0.610
79962PA0320001	Catastrophic	0.623	1.005	1.119	0.560
79962PA0330004	Gold	0.876	1.131	1.119	0.886
79962PA0340002	Gold	0.876	1.131	1.119	0.886
79962PA0350002	Gold	0.896	1.147	1.119	0.918
79962PA0360002	Gold	0.896	1.147	1.119	0.918
79962PA0370002	Gold	0.830	1.099	1.119	0.815
79962PA0330005	Gold	0.824	1.095	1.119	0.806
79962PA0330006	Silver	0.750	1.052	1.119	0.705
79962PA0340003	Silver	0.750	1.052	1.119	0.705
79962PA0350001	Silver	0.975	1.215	1.119	1.058
79962PA0360001	Silver	0.975	1.215	1.119	1.058
79962PA0330003	Silver	0.918	1.164	1.119	0.955
79962PA0330001	Bronze	0.725	1.041	1.119	0.675
79962PA0340001	Bronze	0.725	1.041	1.119	0.675
79962PA0370001	Bronze	0.729	1.042	1.119	0.679
79962PA0330002	Bronze	0.666	1.018	1.119	0.606
79962PA0380001	Catastrophic	0.623	1.005	1.119	0.560

Highmark Benefits Group

Individual Market

Attachment D - Broker Commission Schedule



Highmark Benefits Group

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
0.61%	0.00%	0.61%
0.35%	0.00%	0.35%
0.36%	0.00%	0.36%
0.33%	0.00%	0.33%
0.28%	0.00%	0.28%
0.29%	0.00%	0.29%
0.32%	0.00%	0.32%
0.35%	0.00%	0.35%
0.37%	0.00%	0.37%
0.34%	0.00%	0.34%
0.38%	0.00%	0.38%
0.41%	0.00%	0.41%
0.42%	0.00%	0.42%
0.38%	0.00%	0.38%
0.39%	0.00%	0.39%
0.41%	0.00%	0.41%
0.51%	0.00%	0.51%
0.59%	0.00%	0.59%
0.55%	0.00%	0.55%
0.96%	0.00%	0.96%
0.84%	0.00%	0.84%
1.03%	0.00%	1.03%
1.00%	0.00%	1.00%
0.84%	0.03%	0.86%
0.83%	0.01%	0.85%
0.84%	0.04%	0.88%
1.77%	0.05%	1.82%
1.47%	0.05%	1.52%
1.25%	0.10%	1.34%
1.30%	0.07%	1.38%
1.31%	0.08%	1.39%
1.29%	0.06%	1.36%
1.25%	0.09%	1.34%
1.54%	0.08%	1.62%
1.23%	0.10%	1.33%
1.30%	0.06%	1.36%
1.24%	0.11%	1.35%
1.25%	0.08%	1.33%
1.27%	0.11%	1.38%
1.31%	0.09%	1.40%
1.40%	0.07%	1.47%
1.31%	0.15%	1.46%
1.30%	0.10%	1.39%
1.40%	0.10%	1.50%
1.48%	0.10%	1.58%
1.29%	0.12%	1.41%
1.33%	0.14%	1.47%
1.44%	0.13%	1.57%
1.59%	0.10%	1.69%
1.62%	0.09%	1.71%
1.63%	0.09%	1.72%
1.93%	0.14%	2.06%
2.14%	0.13%	2.27%
2.27%	0.13%	2.39%
2.32%	0.09%	2.41%
2.63%	0.18%	2.82%
2.77%	0.19%	2.95%
2.91%	0.12%	3.03%
3.21%	0.22%	3.43%
3.60%	0.17%	3.77%
3.93%	0.17%	4.10%
4.10%	0.19%	4.29%
5.43%	0.32%	5.75%
5.68%	0.27%	5.95%
3.67%	0.17%	3.84%
95.13%	4.87%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.31%	0.00%	0.31%
0.49%	0.00%	0.49%
0.40%	0.00%	0.40%
0.39%	0.00%	0.39%
0.33%	0.00%	0.33%
0.36%	0.00%	0.36%
0.33%	0.00%	0.33%
0.34%	0.00%	0.34%
0.39%	0.00%	0.39%
0.37%	0.00%	0.37%
0.41%	0.00%	0.41%
0.41%	0.00%	0.41%
0.42%	0.00%	0.42%
0.50%	0.00%	0.50%
0.45%	0.00%	0.45%
0.43%	0.00%	0.43%
0.46%	0.00%	0.46%
0.58%	0.00%	0.58%
0.64%	0.00%	0.64%
0.82%	0.00%	0.82%
0.92%	0.00%	0.92%
0.98%	0.00%	0.98%
1.04%	0.01%	1.05%
0.93%	0.01%	0.93%
0.85%	0.03%	0.88%
0.91%	0.03%	0.93%
1.62%	0.06%	1.68%
1.61%	0.04%	1.65%
1.44%	0.05%	1.50%
1.43%	0.08%	1.50%
1.49%	0.08%	1.57%
1.38%	0.05%	1.43%
1.39%	0.07%	1.45%
1.33%	0.07%	1.40%
1.66%	0.07%	1.73%
1.41%	0.08%	1.49%
1.44%	0.06%	1.50%
1.44%	0.09%	1.53%
1.35%	0.09%	1.44%
1.36%	0.09%	1.45%
1.50%	0.08%	1.58%
1.44%	0.06%	1.50%
1.42%	0.10%	1.52%
1.33%	0.07%	1.40%
1.37%	0.07%	1.45%
1.44%	0.09%	1.53%
1.27%	0.09%	1.36%
1.40%	0.11%	1.51%
1.43%	0.12%	1.54%
1.60%	0.08%	1.68%
1.67%	0.08%	1.75%
1.68%	0.10%	1.78%
2.04%	0.11%	2.15%
2.12%	0.13%	2.25%
2.26%	0.12%	2.38%
2.41%	0.10%	2.51%
2.55%	0.17%	2.72%
2.78%	0.16%	2.94%
2.99%	0.12%	3.11%
3.10%	0.23%	3.32%
3.62%	0.12%	3.74%
4.00%	0.19%	4.19%
4.37%	0.22%	4.59%
5.45%	0.28%	5.73%
5.67%	0.26%	5.93%
95.69%	4.31%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
3	100.0%	1.000	79.3%	1.000
8	0.0%	1.000	20.7%	1.000
Total	100.0%	1.000	100.0%	1.000

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.871	1.854	
Average Tobacco Factor	1.008	1.007	
Average Area Factor	1.000	1.000	
Average Demographic Factor	1.886	1.867	
Capitation Dampening	0.999	1.000	
Final Demographic Factor	1.884	1.866	0.990

Highmark Benefits Group

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 %
79962PA0270001	Renewing	3,345	3,345	\$ 595.05	\$ 677.94	13.93%
79962PA0270002	Renewing	693	693	\$ 532.68	\$ 609.60	14.44%
79962PA0270003	Renewing	2,339	2,339	\$ 829.62	\$ 977.21	17.79%
79962PA0270004	Renewing	195	195	\$ 659.51	\$ 714.05	8.27%
79962PA0270005	Renewing	5,267	5,267	\$ 796.27	\$ 899.63	12.98%
79962PA0270006	Renewing	1,480	1,480	\$ 738.67	\$ 819.11	10.89%
79962PA0280001	Renewing	644	644	\$ 634.59	\$ 712.58	12.29%
79962PA0280002	Renewing	42	42	\$ 699.06	\$ 748.69	7.10%
79962PA0280003	Renewing	1,615	1,615	\$ 835.81	\$ 934.27	11.78%
79962PA0290001	Renewing	520	520	\$ 606.36	\$ 684.28	12.85%
79962PA0290002	Renewing	642	642	\$ 742.70	\$ 830.78	11.86%
79962PA0300001	Renewing	356	356	\$ 915.14	\$ 1,076.85	17.67%
79962PA0300002	Renewing	2,834	2,834	\$ 830.36	\$ 932.41	12.29%
79962PA0310001	Renewing	169	169	\$ 954.69	\$ 1,111.45	16.42%
79962PA0310002	Renewing	1,112	1,112	\$ 869.91	\$ 966.99	11.16%
79962PA0320001	Renewing	76	76	\$ 461.33	\$ 514.61	11.55%
79962PA0330001	Renewing	293	293	\$ 603.53	\$ 672.82	11.48%
79962PA0330002	Renewing	120	120	\$ 540.27	\$ 604.35	11.86%
79962PA0330003	Renewing	116	116	\$ 841.45	\$ 952.18	13.16%
79962PA0330004	Renewing	680	680	\$ 807.62	\$ 883.21	9.36%
79962PA0330005	Renewing	465	465	\$ 749.21	\$ 803.60	7.26%
79962PA0330006	Renewing	31	31	\$ 668.92	\$ 702.90	5.08%
79962PA0340001	Renewing	83	83	\$ 643.08	\$ 707.45	10.01%
79962PA0340002	Renewing	334	334	\$ 847.17	\$ 917.82	8.34%
79962PA0340003	Renewing	16	16	\$ 708.46	\$ 737.58	4.11%
79962PA0350001	Renewing	10	10	\$ 928.16	\$ 1,055.23	13.69%
79962PA0350002	Renewing	346	346	\$ 842.18	\$ 915.03	8.65%
79962PA0360001	Renewing	14	14	\$ 967.71	\$ 1,089.84	12.62%
79962PA0360002	Renewing	231	231	\$ 881.72	\$ 949.70	7.71%
79962PA0370001	Renewing	76	76	\$ 615.01	\$ 678.05	10.25%
79962PA0370002	Renewing	161	161	\$ 753.30	\$ 813.94	8.05%
79962PA0380001	Renewing	20	20	\$ 467.91	\$ 513.30	9.70%
Total		24,325	24,325	\$ 758.03	\$ 854.68	12.75%

Highmark Benefits Group

Individual Market

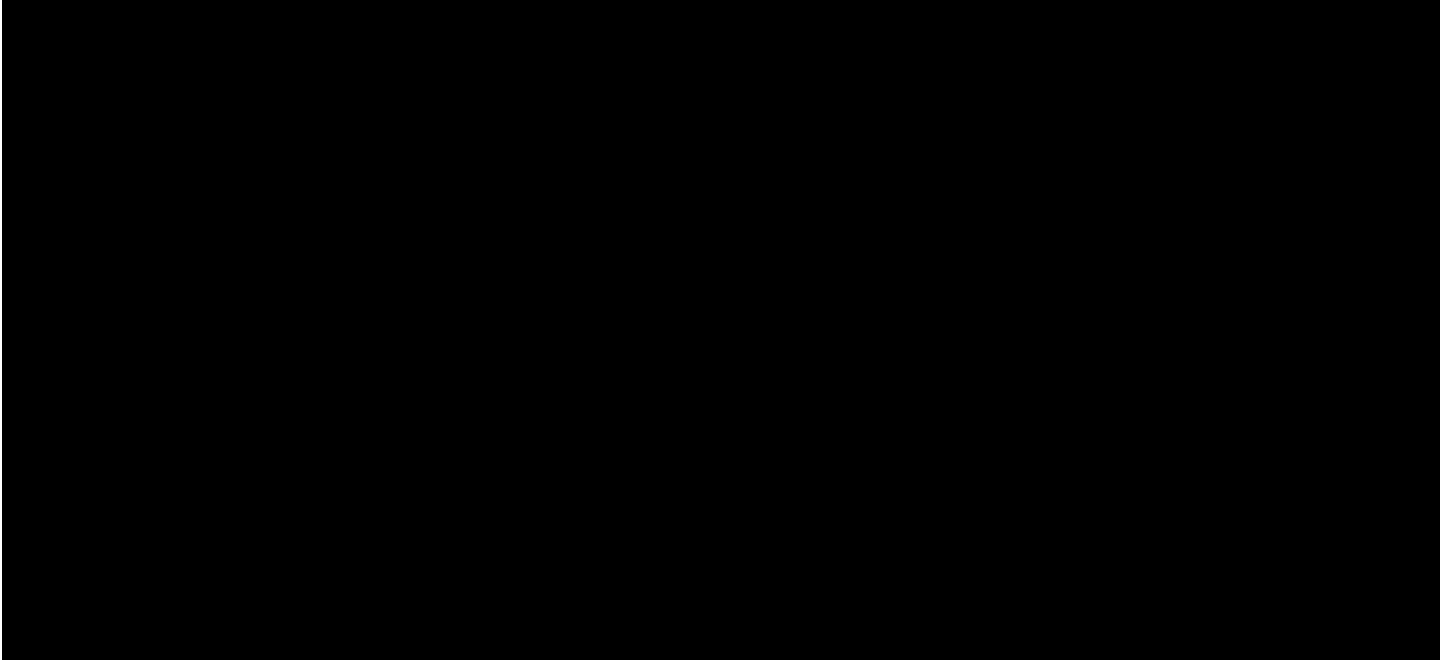
Attachment G - MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	74.5%	85.5%	207,326	168,972
2021	91.9%	87.9%	222,777	229,524
2022	94.0%	88.4%	222,610	219,036
3-yr Total	87.6%	87.4%	652,713	617,532

Highmark Benefits Group

Individual Market

Attachment H - Network Factor Support



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 2025 projected membership in rating area 8 is materially greater than the current membership in 2024 because the Company expects continued growth in this newly entered rating area.

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. 

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 10%. 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. Attachment H of the PA Actuarial Memorandum provides quantitative support for the proposed network factor that is being adjusted from the currently approved factors. A discussion of this adjustment is included in Section 5.C of the PA Actuarial Memorandum.

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, the variance was a result of costs rising more than expected.

The Member Month differences also vary by year. The 2020 variance was driven by stronger-than-expected competitive positioning 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). In 2021 and 2022, there was no material enrollment variance.

- 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:	HMBGI		
Product(s):	PPO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2025	to	12/31/2025
Base Period Start Date:	1/1/2023	to	12/31/2023
Date of Most Recent Membership:	2/1/2024		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	45.1	44.1	44.6
Total	247,787	24,325	298,644
<18	17,545	1,866	22,033
18-24	15,091	1,602	18,555
25-29	17,190	1,868	21,669
30-34	17,428	1,921	22,659
35-39	16,897	1,825	22,127
40-44	18,338	1,817	22,232
45-49	19,444	1,844	22,769
50-54	26,911	2,458	30,783
55-59	39,650	3,430	43,593
60-63	49,776	4,304	54,522
64+	9,517	1,390	17,702

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
\$ 170,726,735.00	\$ 176,992,512.86	\$ 181,655,674.31	247,787	\$ 27,739,776.31	\$ 209,395,450.61	\$ 498,311.79	\$ (17,188,984.19)	\$ 37,168.05	\$ 86,881.90	\$ 3,908,281.00	\$ 8,137,745.90
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 773.83
Loss Ratio											89.59%

*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%	6.64%		11.98%	13.85%
Outpatient Hospital	5.00%	6.64%		11.98%	38.31%
Professional	5.00%	6.64%		11.98%	22.37%
Other Medical	5.00%	6.64%		11.98%	1.57%
Capitation				11.98%	0.02%
Prescription Drugs	5.00%	6.64%		11.98%	18.67%
Total Annual Trend				11.98%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.254	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		\$ 6,855,945.87	1.0000	\$ 6,855,945.87	17,143	\$ 399.93		\$ (493,022.36)	\$ 8,779,566.05	\$ 512.14
Feb-20		\$ 7,390,700.71	1.0000	\$ 7,390,700.71	17,299	\$ 427.23		\$ (530,094.93)	\$ 9,033,629.67	\$ 522.21
Mar-20		\$ 6,666,647.92	1.0000	\$ 6,666,647.92	17,452	\$ 382.00		\$ (674,298.82)	\$ 7,621,236.91	\$ 436.70
Apr-20		\$ 5,916,428.55	1.0000	\$ 5,916,428.55	17,582	\$ 336.50		\$ (596,221.00)	\$ 6,524,389.44	\$ 371.08
May-20		\$ 6,817,908.57	1.0000	\$ 6,817,908.57	17,638	\$ 386.55		\$ (638,013.96)	\$ 7,428,689.31	\$ 421.18
Jun-20		\$ 8,038,641.30	1.0000	\$ 8,038,641.30	17,663	\$ 455.11		\$ (600,157.00)	\$ 8,973,473.96	\$ 508.04
Jul-20		\$ 8,929,223.62	1.0000	\$ 8,929,223.62	17,522	\$ 509.63		\$ (627,572.00)	\$ 9,879,804.17	\$ 563.85
Aug-20		\$ 7,911,641.26	1.0000	\$ 7,911,641.26	17,149	\$ 461.35		\$ (659,995.11)	\$ 8,688,351.48	\$ 506.67
Sep-20		\$ 7,516,712.45	1.0000	\$ 7,516,712.45	17,154	\$ 438.19		\$ (713,213.43)	\$ 8,209,375.48	\$ 478.57
Oct-20		\$ 9,495,332.38	1.0000	\$ 9,495,332.38	17,048	\$ 556.98		\$ (713,558.08)	\$ 10,223,977.74	\$ 599.72
Nov-20		\$ 8,303,435.36	1.0000	\$ 8,303,435.36	16,942	\$ 490.11		\$ (704,302.65)	\$ 8,875,977.73	\$ 523.90
Dec-20	\$ 127,233,762.65	\$ 9,099,660.52	1.0000	\$ 9,099,660.52	16,734	\$ 543.78	\$ 18,551,640.39	\$ (742,001.59)	\$ 9,562,996.04	\$ 571.47
Jan-21		\$ 7,901,703.31	1.0000	\$ 7,901,703.31	17,647	\$ 447.76		\$ (624,645.28)	\$ 9,459,680.40	\$ 536.05
Feb-21		\$ 8,578,880.59	1.0000	\$ 8,578,880.59	17,854	\$ 480.51		\$ (696,745.47)	\$ 9,797,890.53	\$ 548.78
Mar-21		\$ 11,724,776.11	1.0000	\$ 11,724,776.11	17,785	\$ 659.25		\$ (785,160.97)	\$ 13,034,669.91	\$ 732.90
Apr-21		\$ 10,938,392.44	1.0000	\$ 10,938,392.44	17,930	\$ 610.06		\$ (810,000.45)	\$ 12,001,409.83	\$ 669.35
May-21		\$ 9,775,222.86	1.0000	\$ 9,775,222.86	18,135	\$ 539.03		\$ (762,650.41)	\$ 10,719,341.65	\$ 591.09
Jun-21		\$ 10,506,067.42	1.0000	\$ 10,506,067.42	18,408	\$ 570.74		\$ (839,807.52)	\$ 11,492,553.22	\$ 624.32
Jul-21		\$ 10,935,356.06	1.0000	\$ 10,935,356.06	18,793	\$ 581.89		\$ (824,630.76)	\$ 11,914,863.21	\$ 634.01
Aug-21		\$ 12,133,000.12	1.0000	\$ 12,133,000.12	19,109	\$ 634.95		\$ (912,721.94)	\$ 12,862,014.75	\$ 673.09
Sep-21		\$ 12,891,125.96	1.0000	\$ 12,891,125.96	19,376	\$ 665.34		\$ (864,312.36)	\$ 13,643,055.50	\$ 704.12
Oct-21		\$ 13,751,609.59	1.0000	\$ 13,751,609.59	19,390	\$ 709.24		\$ (913,683.46)	\$ 14,464,936.21	\$ 746.00
Nov-21		\$ 14,566,971.66	0.9998	\$ 14,570,563.75	19,291	\$ 755.30		\$ (955,490.45)	\$ 15,107,082.60	\$ 783.12
Dec-21	\$ 136,534,033.59	\$ 12,718,541.01	0.9995	\$ 12,725,453.43	19,099	\$ 667.69	\$ 21,282,158.21	\$ (1,038,415.97)	\$ 13,168,449.56	\$ 690.93
Jan-22		\$ 9,549,836.13	0.9993	\$ 9,556,522.75	18,772	\$ 509.08		\$ (896,785.99)	\$ 11,000,552.12	\$ 586.01
Feb-22		\$ 10,325,687.04	0.9989	\$ 10,337,387.77	19,063	\$ 542.27		\$ (841,323.13)	\$ 11,630,875.61	\$ 610.13
Mar-22		\$ 12,440,582.13	0.9988	\$ 12,455,245.54	18,810	\$ 662.16		\$ (989,433.49)	\$ 13,781,742.81	\$ 732.68
Apr-22		\$ 12,467,999.45	0.9990	\$ 12,480,736.00	18,703	\$ 667.31		\$ (895,022.57)	\$ 13,625,505.27	\$ 728.52
May-22		\$ 12,431,903.21	0.9987	\$ 12,447,867.88	18,582	\$ 669.89		\$ (1,035,081.26)	\$ 13,381,957.24	\$ 720.16
Jun-22		\$ 12,415,495.54	0.9986	\$ 12,432,654.89	18,484	\$ 672.62		\$ (964,926.74)	\$ 13,379,300.84	\$ 723.83
Jul-22		\$ 10,980,447.28	0.9988	\$ 10,993,278.16	18,689	\$ 588.22		\$ (843,215.39)	\$ 11,583,361.39	\$ 619.80
Aug-22		\$ 13,679,352.12	0.9983	\$ 13,702,799.20	18,595	\$ 736.91		\$ (981,921.51)	\$ 14,424,876.00	\$ 775.58
Sep-22		\$ 12,869,884.34	0.9988	\$ 12,885,312.58	18,462	\$ 697.94		\$ (954,193.06)	\$ 13,696,829.47	\$ 741.89
Oct-22		\$ 12,312,724.74	0.9985	\$ 12,330,878.57	18,336	\$ 672.50		\$ (1,003,159.18)	\$ 12,896,798.87	\$ 703.36
Nov-22		\$ 11,732,491.49	0.9985	\$ 11,750,624.91	18,147	\$ 647.52		\$ (1,037,972.22)	\$ 12,176,004.65	\$ 670.97
Dec-22	\$ 137,621,612.76	\$ 11,764,666.02	0.9981	\$ 11,786,037.08	17,967	\$ 655.98	\$ 22,292,563.50	\$ (954,580.96)	\$ 12,375,489.44	\$ 688.79
Jan-23		\$ 13,034,485.21	0.9983	\$ 13,056,725.59	19,865	\$ 657.27		\$ (1,191,088.93)	\$ 14,597,824.76	\$ 734.85
Feb-23		\$ 11,673,585.25	0.9968	\$ 11,711,430.89	20,587	\$ 568.88		\$ (1,151,550.18)	\$ 12,956,637.17	\$ 629.36
Mar-23		\$ 15,544,478.84	0.9972	\$ 15,588,801.74	20,515	\$ 759.87		\$ (1,371,682.50)	\$ 16,699,306.48	\$ 814.00
Apr-23		\$ 13,737,875.46	0.9949	\$ 13,808,793.82	20,380	\$ 677.27		\$ (1,279,985.22)	\$ 14,667,527.07	\$ 719.38
May-23		\$ 15,642,865.46	0.9905	\$ 15,792,648.53	20,350	\$ 776.05		\$ (1,478,286.99)	\$ 16,720,888.82	\$ 821.63
Jun-23		\$ 15,239,268.71	0.9857	\$ 15,460,265.31	20,433	\$ 756.63		\$ (1,459,212.65)	\$ 16,286,368.94	\$ 797.09
Jul-23		\$ 13,199,126.77	0.9812	\$ 13,452,151.36	20,789	\$ 646.77		\$ (1,455,516.47)	\$ 14,248,306.41	\$ 685.05
Aug-23		\$ 15,502,595.94	0.9802	\$ 15,815,847.50	20,900	\$ 756.74		\$ (1,597,061.93)	\$ 16,529,211.01	\$ 790.87
Sep-23		\$ 15,235,173.77	0.9711	\$ 15,687,966.53	21,076	\$ 744.35		\$ (1,488,709.55)	\$ 16,403,697.13	\$ 778.31
Oct-23		\$ 15,975,766.30	0.9601	\$ 16,639,959.56	20,985	\$ 792.95		\$ (1,636,035.26)	\$ 17,290,116.11	\$ 823.93
Nov-23		\$ 17,430,125.97	0.9493	\$ 18,361,288.77	21,069	\$ 871.48		\$ (1,594,448.35)	\$ 18,950,954.44	\$ 896.47
Dec-23	\$ 170,726,735.00	\$ 14,777,165.18	0.9077	\$ 16,279,794.71	20,819	\$ 781.97	\$ 27,739,776.31	\$ (1,485,406.15)	\$ 16,855,928.97	\$ 809.64

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

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 3/1/2025

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance 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: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025
 Incurred Dates: 1/1/2023 to 12/31/2023

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 50%
 Proj. Incurred Claim Impact: -4.3%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2023 to 12/31/2023					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$71,934,145
\$30,000	\$34,999				\$6,424,688
\$35,000	\$39,999				\$5,372,373
\$40,000	\$44,999				\$4,889,978
\$45,000	\$49,999				\$3,536,749
\$50,000	\$54,999				\$4,162,729
\$55,000	\$59,999				\$3,450,811
\$60,000	\$64,999				\$3,247,488
\$65,000	\$69,999				\$2,356,456
\$70,000	\$74,999				\$2,652,800
\$75,000	\$79,999				\$3,024,195
\$80,000	\$84,999				\$2,852,101
\$85,000	\$89,999				\$1,988,561
\$90,000	\$94,999				\$2,288,531
\$95,000	\$99,999				\$1,888,438
\$100,000	\$109,999				\$2,612,733
\$110,000	\$119,999				\$2,548,488
\$120,000	\$129,999				\$1,674,593
\$130,000	\$139,999				\$2,398,770
\$140,000	\$149,999				\$2,268,217
\$150,000	\$159,999				\$2,568,285
\$160,000	\$169,999				\$1,436,839
\$170,000	\$179,999				\$1,564,719
\$180,000	\$189,999				\$1,639,798
\$190,000	\$199,999				\$1,394,441
\$200,000	\$209,999				\$745,231
\$210,000	\$219,999				\$1,369,956
\$220,000	\$229,999				\$1,418,941
\$230,000	\$239,999				\$218,857
\$240,000	\$249,999				\$1,355,665
\$250,000	\$259,999				\$2,123,044
\$260,000	\$269,999				\$240,434
\$270,000	\$279,999				\$257,749
\$280,000	\$289,999				\$796,862
\$290,000	\$299,999				\$276,895
\$300,000	\$324,999				\$2,604,842
\$325,000	\$349,999				\$1,908,859
\$350,000	\$374,999				\$1,042,607
\$375,000	\$399,999				\$1,841,386
\$400,000	\$424,999				\$1,962,972
\$425,000	\$449,999				\$832,993
\$450,000	\$474,999				\$868,651
\$475,000	\$499,999				\$945,603
\$500,000	\$599,999				\$2,601,757
\$600,000	\$699,999				\$1,878,896
\$700,000	\$799,999				\$2,120,651
\$800,000	\$899,999				\$805,399
\$900,000	\$999,999				\$920,967
\$1,000,000+					\$2,395,530
Total		26,672	247,787	\$179,490,240	\$171,711,671

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

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

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:	HMBGI
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 773.83	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.254	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 970.26	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.981		<- See URRT Instructions
Total Non-Morbidity Changes	0.981	0.000	
Change in Demographics	0.990		<- See URRT Instructions
Change in Network	1.016		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	0.975		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 933.62	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 933.62	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 933.62		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.854		
Projected Incurred EHB Claims PMPM	\$ 797.58		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ (9.75)		
Projected Incurred Exchange User Fees PMPM	\$22.85		
Projected Incurred Reinsurance Recoveries PMPM	\$35.92		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 794.26		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 929.73		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 6.74		
Catastrophic Eligibility Adjustment	1,000		
Market-Adjusted Projected Incurred Total Claims PMPM	799.8310891		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 936.25		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.12%	\$61.35
General and Claims	5.79%	\$49.90
Agent/Broker Fees and Commissions	0.86%	\$7.40
Quality Improvement Initiatives	0.47%	\$4.05
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	7.18%	\$61.84
Projected Required Revenue PMPM	\$ 861.67	

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 406.70	\$ 458.55	\$ 51.85	12.7%
B. Base period allowed claims before normalization	\$ 691.21	\$ 773.83	\$ 82.62	20.3%
C. Normalization factor component of change	\$ (368.99)	\$ (403.55)	\$ (34.56)	-8.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 322.22	\$ 370.28	\$ 48.06	11.8%
D2. URRT Trend	\$ 83.40	\$ 93.99	\$ 10.59	2.6%
D3. URRT Morbidity	\$ (11.65)	\$ (8.75)	\$ 2.90	0.7%
D4. URRT Other	\$ 0.13	\$ (8.79)	\$ (8.92)	-2.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 14.41	\$ 5.46	\$ (8.95)	-2.2%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.77	\$ 12.80	\$ 1.03	0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (17.60)	\$ (20.12)	\$ (2.52)	-0.6%
D8. Subtotal - Sum(D1:D7)	\$ 402.69	\$ 444.88	\$ 42.20	10.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (5.95)	\$ (0.14)	\$ 5.82	1.4%
E2. Pricing AV	\$ (62.53)	\$ (67.94)	\$ (5.41)	-1.3%
E3. Benefit Richness	\$ 37.40	\$ 44.08	\$ 6.67	1.6%
E4. Catastrophic Eligibility	\$ (0.12)	\$ (0.13)	\$ (0.02)	0.0%
E5. Benefits in Addition to EHB	\$ 3.58	\$ 3.00	\$ (0.59)	-0.1%
E6. Subtotal - Sum(E1:E5)	\$ (27.61)	\$ (21.13)	\$ 6.48	1.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 30.71	\$ 32.65	\$ 1.94	0.5%
F2. Taxes and Fees	\$ 0.25	\$ 0.26	\$ 0.01	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 30.96	\$ 32.91	\$ 1.95	0.5%
G. Change in Miscellaneous Items	\$ 0.67	\$ 1.89	\$ 1.22	0.3%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 406.70	\$ 458.55	\$ 51.85	12.7%

ice Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 773.83	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 170,726,735.00	
Blended Loss Ratio	89.59%	

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

Effective Date	1/1/2025	4/1/2025	7/1/2025	10/1/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	-	-	-	-
Adjusted Projected Allowed EHB Claims PMPM	\$ 933.62	\$ 933.62	\$ 933.62	\$ 933.62	\$ 933.62
Months of Trend	-	3	6	9	-
Annual Trend	11.98%	11.98%	11.98%	11.98%	-
Single Risk Pool Projected Allowed Claims	\$ 933.62	\$ 960.39	\$ 987.94	\$ 1,016.27	\$ -
Quarterly Trend Factor	1.000	1.029	1.058	1.089	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.935	1.855
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.008	1.007
Average Benefit Richness (induced demand)	1.116	1.119
Average Network Factor	0.985	0.999
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 871.64	\$ 936.25
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 406.34	\$ 448.00

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

	2024	2025
Paid-to-Allowed	0.850	0.854
URRT Trend (Total Applied Trend Factor)	1.259	1.254
URRT Morbidity	0.971	0.981
URRT "Other"	1.000	0.981
Risk Adjustment	\$ 26.28	\$ 9.75
Exchange User Fee	\$ 21.46	\$ 22.85
Reinsurance Recoveries	\$ 32.10	\$ 35.92
Capitation	\$ 0.62	\$ 0.71
Network	0.985	1.000
Pricing AV	0.842	0.847
Benefit Richness	1.112	1.117
Catastrophic Eligibility	1.000	1.000
Benefits in Addition to EHB	1.010	1.007
Administrative Expenses	7.55%	7.12%
Taxes and Fees	0.06%	0.06%
Profit and/or Contingency	0.00%	0.00%

<- URRT W1, S2
<- URRT W1, S2
<- URRT W1, S2

<- URRT W1, S3
<- URRT W1, S3
<- URRT W1, S3
<- URRT W1, S2

<- 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

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025
 Base Period Start Date: 1/1/2023
 Date of Most Recent Membership: 2/1/2024
 Market Adjusted Index Rate: \$ 929.73

											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 Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	
Totals - Current Membership							0.749			0.847	0.998	1.007	1.000	1.000	1.031	\$ 795.27	
Total - Projected Membership							0.753			0.851	1.000	1.007	1.000	1.000	1.029	\$ 799.83	
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	79962PA0270001	PPO	my Priority Blue Flex PPO Bronze 3800	M		Expanded Br	0.645	Approach (1)	On/Off	0.728	0.931	1.000	1.001	1.000	1.000	\$630.80	
Plan 2	79962PA0270002	PPO	my Priority Blue Flex PPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.670	0.910	1.000	1.001	1.000	1.000	\$567.21	
Plan 3	79962PA0270003	PPO	my Priority Blue Flex PPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.745	1.050	1.000	1.001	1.000	1.250	\$909.27	
Plan 4	79962PA0270004	PPO	my Priority Blue Flex PPO Silver 3500	M		Silver	0.715	Approach (1)	Off	0.757	0.944	1.000	1.001	1.000	1.000	\$664.41	
Plan 5	79962PA0270005	PPO	my Priority Blue Flex PPO Gold 0	M		Gold	0.799	Approach (1)	On/Off	0.885	1.017	1.000	1.001	1.000	1.000	\$837.12	
Plan 6	79962PA0270006	PPO	my Priority Blue Flex PPO Gold 1500	M		Gold	0.78	Approach (1)	On/Off	0.833	0.984	1.000	1.001	1.000	1.000	\$762.20	
Plan 7	79962PA0280001	PPO	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	M		Expanded Br	0.645	Approach (1)	On/Off	0.728	0.931	1.051	1.001	1.000	1.000	\$663.03	
Plan 8	79962PA0280002	PPO	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	M		Silver	0.715	Approach (1)	Off	0.757	0.944	1.049	1.001	1.000	1.000	\$696.65	
Plan 9	79962PA0280003	PPO	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	M		Gold	0.799	Approach (1)	On/Off	0.885	1.017	1.039	1.001	1.000	1.000	\$869.36	
Plan 10	79962PA0290001	PPO	my Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Br	0.648	Approach (2)	On/Off	0.733	0.933	1.002	1.001	1.000	1.000	\$636.71	
Plan 11	79962PA0290002	PPO	my Priority Blue Flex PPO Gold 1700 HSA	M		Gold	0.781	Approach (1)	On/Off	0.840	0.988	1.001	1.001	1.000	1.000	\$773.02	
Plan 12	79962PA0300001	PPO	my Priority Blue Flex PPO Premier Silver 2900	M		Silver	0.715	Approach (1)	On/Off	0.787	1.094	1.000	1.001	1.000	1.250	\$1,001.98	
Plan 13	79962PA0300002	PPO	my Priority Blue Flex PPO Premier Gold 0	M		Gold	0.816	Approach (1)	On/Off	0.905	1.031	1.000	1.001	1.000	1.000	\$867.58	
Plan 14	79962PA0310001	PPO	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	M		Silver	0.715	Approach (1)	On/Off	0.787	1.094	1.032	1.001	1.000	1.250	\$1,034.21	
Plan 15	79962PA0310002	PPO	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	M		Gold	0.816	Approach (1)	On/Off	0.905	1.031	1.037	1.001	1.000	1.000	\$899.82	
Plan 16	79962PA0320001	PPO	my Priority Blue Major Events PPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.623	0.898	1.000	1.001	0.920	1.000	\$478.83	
Plan 17	79962PA0330001	PPO	my Blue Access PPO Bronze 3800	M		Expanded Br	0.648	Approach (1)	On/Off	0.725	0.930	1.000	0.998	1.000	1.000	\$626.05	
Plan 18	79962PA0330002	PPO	my Blue Access PPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.666	0.909	1.000	0.998	1.000	1.000	\$562.34	
Plan 19	79962PA0330003	PPO	my Blue Access PPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.734	1.041	1.000	0.998	1.000	1.250	\$886.01	
Plan 20	79962PA0330004	PPO	my Blue Access PPO Gold 0	M		Gold	0.803	Approach (1)	On/Off	0.876	1.011	1.000	0.998	1.000	1.000	\$821.82	
Plan 21	79962PA0330005	PPO	my Blue Access PPO Gold 1500	M		Gold	0.781	Approach (1)	On/Off	0.824	0.978	1.000	0.998	1.000	1.000	\$747.79	
Plan 22	79962PA0330006	PPO	my Blue Access PPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.750	0.940	1.000	0.998	1.000	1.000	\$654.05	
Plan 23	79962PA0340001	PPO	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	M		Expanded Br	0.648	Approach (1)	On/Off	0.725	0.930	1.051	0.998	1.000	1.000	\$658.29	
Plan 24	79962PA0340002	PPO	my Blue Access PPO Gold 0 + Adult Dental and Vision	M		Gold	0.803	Approach (1)	On/Off	0.876	1.011	1.039	0.998	1.000	1.000	\$854.05	
Plan 25	79962PA0340003	PPO	my Blue Access PPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.750	0.940	1.049	0.998	1.000	1.000	\$686.29	
Plan 26	79962PA0350001	PPO	my Blue Access PPO Premier Silver 2900	M		Silver	0.719	Approach (1)	On/Off	0.780	1.086	1.000	0.998	1.000	1.250	\$981.90	
Plan 27	79962PA0350002	PPO	my Blue Access PPO Premier Gold 0	M		Gold	0.819	Approach (1)	On/Off	0.896	1.025	1.000	0.998	1.000	1.000	\$851.45	
Plan 28	79962PA0360001	PPO	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	On/Off	0.780	1.086	1.033	0.998	1.000	1.250	\$1,014.13	
Plan 29	79962PA0360002	PPO	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	M		Gold	0.819	Approach (1)	On/Off	0.896	1.025	1.038	0.998	1.000	1.000	\$883.68	
Plan 30	79962PA0370001	PPO	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Br	0.648	Approach (2)	On/Off	0.729	0.931	1.002	0.998	1.000	1.000	\$630.92	
Plan 31	79962PA0370002	PPO	my Blue Access PPO Gold 1700 HSA	M		Gold	0.78	Approach (1)	On/Off	0.830	0.982	1.001	0.998	1.000	1.000	\$757.40	
Plan 32	79962PA0380001	PPO	my Blue Access Major Events PPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.623	0.898	1.000	0.998	0.920	1.000	\$477.64	

PA Rate Template Part IV A - Individual

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

Carrier Name: HMBGI
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

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.

Plan 1	79962PA0270001	riority Blue Flex PPO Bronz	M		Expanded Bron	On/Off
Plan 2	79962PA0270002	riority Blue Flex PPO Bronz	M		Bronze	On/Off
Plan 3	79962PA0270003	riority Blue Flex PPO Silver	M		Silver	On/Off
Plan 4	79962PA0270004	riority Blue Flex PPO Silver	M		Silver	Off
Plan 5	79962PA0270005	Priority Blue Flex PPO Go	M		Gold	On/Off
Plan 6	79962PA0270006	riority Blue Flex PPO Gold	M		Gold	On/Off
Plan 7	79962PA0280001	x PPO Bronze 3800 + Adu	M		Expanded Bron	On/Off
Plan 8	79962PA0280002	ex PPO Silver 3500 + Adult	M		Silver	Off
Plan 9	79962PA0280003	Flex PPO Gold 0 + Adult C	M		Gold	On/Off
Plan 10	79962PA0290001	x PPO Bronze 7100 HSA - C	M		Expanded Bron	On/Off
Plan 11	79962PA0290002	riority Blue Flex PPO Gold 1	M		Gold	On/Off
Plan 12	79962PA0300001	ry Blue Flex PPO Premier S	M		Silver	On/Off
Plan 13	79962PA0300002	riority Blue Flex PPO Premie	M		Gold	On/Off
Plan 14	79962PA0310001	PO Premier Silver 2900 + A	M		Silver	On/Off
Plan 15	79962PA0310002	PPO Premier Gold 0 + Ad	M		Gold	On/Off
Plan 16	79962PA0320001	Events PPO Catastrophic	M		Catastrophic	On/Off
Plan 17	79962PA0330001	Blue Access PPO Bronze 3	M		Expanded Bron	On/Off
Plan 18	79962PA0330002	Blue Access PPO Bronze 8	M		Bronze	On/Off
Plan 19	79962PA0330003	Blue Access PPO Silver 7	M		Silver	On/Off
Plan 20	79962PA0330004	ry Blue Access PPO Gold 1	M		Gold	On/Off
Plan 21	79962PA0330005	y Blue Access PPO Gold 15	M		Gold	On/Off
Plan 22	79962PA0330006	y Blue Access PPO Silver 3	M		Silver	Off
Plan 23	79962PA0340001	PPO Bronze 3800 + Adult t	M		Expanded Bron	On/Off
Plan 24	79962PA0340002	ss PPO Gold 0 + Adult Der	M		Gold	On/Off
Plan 25	79962PA0340003	PPO Silver 3500 + Adult D	M		Silver	Off
Plan 26	79962PA0350001	e Access PPO Premier Silv	M		Silver	On/Off
Plan 27	79962PA0350002	ue Access PPO Premier G	M		Gold	On/Off
Plan 28	79962PA0360001	Premier Silver 2900 + Ad	M		Silver	On/Off
Plan 29	79962PA0360002	PO Premier Gold 0 + Adult	M		Gold	On/Off
Plan 30	79962PA0370001	PO Bronze 7100 HSA - Cus	M		Expanded Bron	On/Off
Plan 31	79962PA0370002	ue Access PPO Gold 1700	M		Gold	On/Off
Plan 32	79962PA0380001	Events PPO Catastrophic S	M		Catastrophic	On/Off

2024 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 405.96	\$ -	\$ -	\$ -	\$ -	\$ 411.98	\$ -	\$ 406.70

\$ -	\$ -	\$ 319.26	\$ -	\$ -	\$ -	\$ -	\$ 319.26	\$ -	\$ 319.26
\$ -	\$ -	\$ 285.80	\$ -	\$ -	\$ -	\$ -	\$ 285.80	\$ -	\$ 285.80
\$ -	\$ -	\$ 445.11	\$ -	\$ -	\$ -	\$ -	\$ 445.11	\$ -	\$ 445.11
\$ -	\$ -	\$ 353.84	\$ -	\$ -	\$ -	\$ -	\$ 353.84	\$ -	\$ 353.84
\$ -	\$ -	\$ 427.22	\$ -	\$ -	\$ -	\$ -	\$ 427.22	\$ -	\$ 427.22
\$ -	\$ -	\$ 396.32	\$ -	\$ -	\$ -	\$ -	\$ 396.32	\$ -	\$ 396.32
\$ -	\$ -	\$ 340.48	\$ -	\$ -	\$ -	\$ -	\$ 340.48	\$ -	\$ 340.48
\$ -	\$ -	\$ 375.06	\$ -	\$ -	\$ -	\$ -	\$ 375.06	\$ -	\$ 375.06
\$ -	\$ -	\$ 448.43	\$ -	\$ -	\$ -	\$ -	\$ 448.43	\$ -	\$ 448.43
\$ -	\$ -	\$ 325.33	\$ -	\$ -	\$ -	\$ -	\$ 325.33	\$ -	\$ 325.33
\$ -	\$ -	\$ 398.48	\$ -	\$ -	\$ -	\$ -	\$ 398.48	\$ -	\$ 398.48
\$ -	\$ -	\$ 491.00	\$ -	\$ -	\$ -	\$ -	\$ 491.00	\$ -	\$ 491.00
\$ -	\$ -	\$ 445.51	\$ -	\$ -	\$ -	\$ -	\$ 445.51	\$ -	\$ 445.51
\$ -	\$ -	\$ 512.21	\$ -	\$ -	\$ -	\$ -	\$ 512.21	\$ -	\$ 512.21
\$ -	\$ -	\$ 466.73	\$ -	\$ -	\$ -	\$ -	\$ 466.73	\$ -	\$ 466.73
\$ -	\$ -	\$ 247.51	\$ -	\$ -	\$ -	\$ -	\$ 247.51	\$ -	\$ 247.51
\$ -	\$ -	\$ 323.81	\$ -	\$ -	\$ -	\$ -	\$ 323.81	\$ -	\$ 323.81
\$ -	\$ -	\$ 289.87	\$ -	\$ -	\$ -	\$ -	\$ 289.87	\$ -	\$ 289.87
\$ -	\$ -	\$ 451.46	\$ -	\$ -	\$ -	\$ -	\$ 451.46	\$ -	\$ 451.46
\$ -	\$ -	\$ 433.31	\$ -	\$ -	\$ -	\$ -	\$ 433.31	\$ -	\$ 433.31
\$ -	\$ -	\$ 401.97	\$ -	\$ -	\$ -	\$ -	\$ 401.97	\$ -	\$ 401.97
\$ -	\$ -	\$ 358.89	\$ -	\$ -	\$ -	\$ -	\$ 358.89	\$ -	\$ 358.89
\$ -	\$ -	\$ 345.03	\$ -	\$ -	\$ -	\$ -	\$ 345.03	\$ -	\$ 345.03
\$ -	\$ -	\$ 454.53	\$ -	\$ -	\$ -	\$ -	\$ 454.53	\$ -	\$ 454.53
\$ -	\$ -	\$ 380.11	\$ -	\$ -	\$ -	\$ -	\$ 380.11	\$ -	\$ 380.11
\$ -	\$ -	\$ 497.98	\$ -	\$ -	\$ -	\$ -	\$ 497.98	\$ -	\$ 497.98
\$ -	\$ -	\$ 451.85	\$ -	\$ -	\$ -	\$ -	\$ 451.85	\$ -	\$ 451.85
\$ -	\$ -	\$ 519.20	\$ -	\$ -	\$ -	\$ -	\$ 519.20	\$ -	\$ 519.20
\$ -	\$ -	\$ 473.07	\$ -	\$ -	\$ -	\$ -	\$ 473.07	\$ -	\$ 473.07
\$ -	\$ -	\$ 329.97	\$ -	\$ -	\$ -	\$ -	\$ 329.97	\$ -	\$ 329.97
\$ -	\$ -	\$ 404.16	\$ -	\$ -	\$ -	\$ -	\$ 404.16	\$ -	\$ 404.16
\$ -	\$ -	\$ 251.04	\$ -	\$ -	\$ -	\$ -	\$ 251.04	\$ -	\$ 251.04

2025 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 459.88	\$ -	\$ -	\$ -	\$ -	\$ 449.11	\$ -	\$ 458.55

\$ -	\$ -	\$ 363.72	\$ -	\$ -	\$ -	\$ -	\$ 363.72	\$ -	\$ 363.72
\$ -	\$ -	\$ 327.05	\$ -	\$ -	\$ -	\$ -	\$ 327.05	\$ -	\$ 327.05
\$ -	\$ -	\$ 524.29	\$ -	\$ -	\$ -	\$ -	\$ 524.29	\$ -	\$ 524.29
\$ -	\$ -	\$ 383.10	\$ -	\$ -	\$ -	\$ -	\$ 383.10	\$ -	\$ 383.10
\$ -	\$ -	\$ 482.68	\$ -	\$ -	\$ -	\$ -	\$ 482.68	\$ -	\$ 482.68
\$ -	\$ -	\$ 439.48	\$ -	\$ -	\$ -	\$ -	\$ 439.48	\$ -	\$ 439.48
\$ -	\$ -	\$ 382.30	\$ -	\$ -	\$ -	\$ -	\$ 382.30	\$ -	\$ 382.30
\$ -	\$ -	\$ 401.69	\$ -	\$ -	\$ -	\$ -	\$ 401.69	\$ -	\$ 401.69
\$ -	\$ -	\$ 501.27	\$ -	\$ -	\$ -	\$ -	\$ 501.27	\$ -	\$ 501.27
\$ -	\$ -	\$ 367.13	\$ -	\$ -	\$ -	\$ -	\$ 367.13	\$ -	\$ 367.13
\$ -	\$ -	\$ 445.72	\$ -	\$ -	\$ -	\$ -	\$ 445.72	\$ -	\$ 445.72
\$ -	\$ -	\$ 577.74	\$ -	\$ -	\$ -	\$ -	\$ 577.74	\$ -	\$ 577.74
\$ -	\$ -	\$ 500.25	\$ -	\$ -	\$ -	\$ -	\$ 500.25	\$ -	\$ 500.25
\$ -	\$ -	\$ 596.33	\$ -	\$ -	\$ -	\$ -	\$ 596.33	\$ -	\$ 596.33
\$ -	\$ -	\$ 518.83	\$ -	\$ -	\$ -	\$ -	\$ 518.83	\$ -	\$ 518.83
\$ -	\$ -	\$ 276.09	\$ -	\$ -	\$ -	\$ -	\$ 276.09	\$ -	\$ 276.09
\$ -	\$ -	\$ 360.98	\$ -	\$ -	\$ -	\$ -	\$ 360.98	\$ -	\$ 360.98
\$ -	\$ -	\$ 324.24	\$ -	\$ -	\$ -	\$ -	\$ 324.24	\$ -	\$ 324.24
\$ -	\$ -	\$ 510.87	\$ -	\$ -	\$ -	\$ -	\$ 510.87	\$ -	\$ 510.87
\$ -	\$ -	\$ 473.86	\$ -	\$ -	\$ -	\$ -	\$ 473.86	\$ -	\$ 473.86
\$ -	\$ -	\$ 431.17	\$ -	\$ -	\$ -	\$ -	\$ 431.17	\$ -	\$ 431.17
\$ -	\$ -	\$ 377.13	\$ -	\$ -	\$ -	\$ -	\$ 377.13	\$ -	\$ 377.13
\$ -	\$ -	\$ 379.57	\$ -	\$ -	\$ -	\$ -	\$ 379.57	\$ -	\$ 379.57
\$ -	\$ -	\$ 492.45	\$ -	\$ -	\$ -	\$ -	\$ 492.45	\$ -	\$ 492.45
\$ -	\$ -	\$ 395.71	\$ -	\$ -	\$ -	\$ -	\$ 395.71	\$ -	\$ 395.71
\$ -	\$ -	\$ 566.16	\$ -	\$ -	\$ -	\$ -	\$ 566.16	\$ -	\$ 566.16
\$ -	\$ -	\$ 490.94	\$ -	\$ -	\$ -	\$ -	\$ 490.94	\$ -	\$ 490.94
\$ -	\$ -	\$ 584.75	\$ -	\$ -	\$ -	\$ -	\$ 584.75	\$ -	\$ 584.75
\$ -	\$ -	\$ 509.53	\$ -	\$ -	\$ -	\$ -	\$ 509.53	\$ -	\$ 509.53
\$ -	\$ -	\$ 363.79	\$ -	\$ -	\$ -	\$ -	\$ 363.79	\$ -	\$ 363.79
\$ -	\$ -	\$ 436.71	\$ -	\$ -	\$ -	\$ -	\$ 436.71	\$ -	\$ 436.71
\$ -	\$ -	\$ 275.41	\$ -	\$ -	\$ -	\$ -	\$ 275.41	\$ -	\$ 275.41

Change in 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	13.3%	0.0%	0.0%	0.0%	0.0%	9.0%	0.0%	12.8%

		13.9%					13.9%		14%
		14.4%					14.4%		14%
		17.8%					17.8%		18%
		8.3%					8.3%		8%
		13.0%					13.0%		13%
		10.9%					10.9%		11%
		12.3%					12.3%		12%
		7.1%					7.1%		7%
		11.8%					11.8%		12%
		12.8%					12.8%		13%
		11.9%					11.9%		12%
		17.7%					17.7%		18%
		12.3%					12.3%		12%
		16.4%					16.4%		16%
		11.2%					11.2%		11%
		11.5%					11.5%		12%
		11.5%					11.5%		11%
		11.9%					11.9%		12%
		13.2%					13.2%		13%
		9.4%					9.4%		9%
		7.3%					7.3%		7%
		5.1%					5.1%		5%
		10.0%					10.0%		10%
		8.3%					8.3%		8%
		4.1%					4.1%		4%
		13.7%					13.7%		14%
		8.7%					8.7%		9%
		12.6%					12.6%		13%
		7.7%					7.7%		8%
		10.2%					10.2%		10%
		8.1%					8.1%		8%
		9.7%					9.7%		10%

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	12.76%
Revised Requested Average Rate Change:	12.76%
Minimum Requested Rate Change:	4.11%
Maximum Requested Rate Change:	17.79%
Mapped Members:	24,325
Available in Rating Areas:	Rating Areas 3 and 8

Carrier Name:	HMBGI
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2025

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	\$	174,635,016.00
Claims	\$	156,452,994.17
Administrative Expenses	\$	13,729,478.87
Taxes & Fees	\$	4,536,977.74
Company Made After Taxes	\$	(84,434.78)

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:	7%
Taxes & Fees:	3%
Profit:	0%

The company expects its annual medical costs to increase: 11.98%

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		(5.41)
Insurer Specific Manual Adjustment PMPM		(\$0.03)
High Cost Risk Pool Adjustment PMPM		(\$4.31)
Total Risk Adjustment Transfer		(9.75)

Company Name: Highmark Benefits Group
 Market: Individual
 Product: PPO
 Effective Date of Rates: January 1, 2025

Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange)=>	79962PA0270005		79962PA0280003		79962PA0300002		79962PA0310002		79962PA0290002		79962PA0270006		N/A		N/A		79962PA0300001		79962PA0310001	
HIOS Plan ID (Off Exchange)=>	79962PA0270005		79962PA0280003		79962PA0300002		79962PA0310002		79962PA0290002		79962PA0270006		79962PA0270004		79962PA0280002		79962PA0300001		79962PA0310001	
Plan Marketing Name =>	my Priority Blue Flex PPO		my Priority Blue Flex PPO		my Priority Blue Flex PPO		my Priority Blue Flex PPO		my Priority Blue Flex PPO		my Priority Blue Flex PPO		my Priority Blue Flex PPO		my Priority Blue Flex PPO		my Priority Blue Flex PPO		my Priority Blue Flex PPO	
Form # =>	Gold		Vision		Premier Gold 0		Premier Gold 0 + Adult Dental and Vision		Gold 1700 HSA		Gold 1500		Silver 3500		Silver 3500		Premier Silver 0		Premier Silver 0 + Adult Dental and Vision	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	0		0		0		0		1700		1500		3500		3500		0		0	
Coinsurance =>	70%		70%		80%		80%		80%		70%		70%		70%		70%		70%	
Copays =>	\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$20 A/D PCP		\$35 PCP		\$50 PCP		\$50 PCP		\$70 PCP		\$70 PCP	
OOP Maximum =>	7500		7500		6550		6550		5700		8300		9200		9200		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	\$369.25	\$369.25	\$383.47	\$383.47	\$382.69	\$382.69	\$396.90	\$396.90	\$340.98	\$340.98	\$336.20	\$336.20	\$293.07	\$293.07	\$307.29	\$307.29	\$441.97	\$441.97	\$456.19	\$456.19
15	\$402.07	\$402.07	\$417.56	\$417.56	\$416.71	\$416.71	\$432.19	\$432.19	\$371.28	\$371.28	\$366.09	\$366.09	\$319.12	\$319.12	\$334.61	\$334.61	\$481.26	\$481.26	\$496.74	\$496.74
16	\$414.62	\$414.62	\$430.59	\$430.59	\$429.71	\$429.71	\$445.67	\$445.67	\$382.87	\$382.87	\$377.51	\$377.51	\$329.08	\$329.08	\$345.05	\$345.05	\$496.28	\$496.28	\$512.25	\$512.25
17	\$427.17	\$427.17	\$443.62	\$443.62	\$442.72	\$442.72	\$459.16	\$459.16	\$394.46	\$394.46	\$388.94	\$388.94	\$339.04	\$339.04	\$355.50	\$355.50	\$511.30	\$511.30	\$527.75	\$527.75
18	\$440.69	\$440.69	\$457.66	\$457.66	\$456.73	\$456.73	\$473.69	\$473.69	\$406.94	\$406.94	\$401.25	\$401.25	\$349.77	\$349.77	\$366.74	\$366.74	\$523.48	\$523.48	\$544.45	\$544.45
19	\$454.20	\$454.20	\$471.70	\$471.70	\$470.74	\$470.74	\$488.22	\$488.22	\$419.42	\$419.42	\$413.55	\$413.55	\$360.50	\$360.50	\$377.99	\$377.99	\$543.65	\$543.65	\$561.15	\$561.15
20	\$468.20	\$468.20	\$486.23	\$486.23	\$485.24	\$485.24	\$503.27	\$503.27	\$432.35	\$432.35	\$426.30	\$426.30	\$371.61	\$371.61	\$389.64	\$389.64	\$560.41	\$560.41	\$578.44	\$578.44
21	\$482.68	\$482.68	\$501.27	\$501.27	\$500.25	\$500.25	\$518.83	\$518.83	\$445.72	\$445.72	\$439.48	\$439.48	\$450.47	\$450.47	\$401.69	\$401.69	\$577.74	\$577.74	\$596.33	\$596.33
22	\$482.68	\$482.68	\$501.27	\$501.27	\$500.25	\$500.25	\$518.83	\$518.83	\$445.72	\$445.72	\$439.48	\$439.48	\$450.47	\$450.47	\$383.10	\$383.10	\$411.73	\$411.73	\$527.18	\$527.18
23	\$482.68	\$482.68	\$501.27	\$501.27	\$500.25	\$500.25	\$518.83	\$518.83	\$445.72	\$445.72	\$439.48	\$439.48	\$450.47	\$450.47	\$383.10	\$383.10	\$411.73	\$411.73	\$527.18	\$527.18
24	\$482.68	\$482.68	\$501.27	\$501.27	\$500.25	\$500.25	\$518.83	\$518.83	\$445.72	\$445.72	\$439.48	\$439.48	\$450.47	\$450.47	\$383.10	\$383.10	\$411.73	\$411.73	\$527.18	\$527.18
25	\$484.61	\$484.61	\$503.28	\$503.28	\$515.86	\$515.86	\$520.25	\$520.25	\$514.81	\$514.81	\$520.91	\$520.91	\$384.63	\$384.63	\$403.30	\$403.30	\$580.05	\$580.05	\$598.72	\$598.72
26	\$494.26	\$494.26	\$506.62	\$506.62	\$513.30	\$513.30	\$526.13	\$526.13	\$525.07	\$525.07	\$531.28	\$531.28	\$456.42	\$456.42	\$467.83	\$467.83	\$450.03	\$450.03	\$610.64	\$610.64
27	\$505.85	\$505.85	\$518.50	\$518.50	\$525.33	\$525.33	\$538.46	\$538.46	\$524.26	\$524.26	\$537.37	\$537.37	\$478.79	\$478.79	\$460.58	\$460.58	\$472.09	\$472.09	\$624.95	\$624.95
28	\$524.67	\$524.67	\$537.79	\$537.79	\$544.88	\$544.88	\$558.50	\$558.50	\$543.77	\$543.77	\$557.36	\$557.36	\$563.97	\$563.97	\$578.07	\$578.07	\$484.50	\$484.50	\$646.42	\$646.42
29	\$540.12	\$540.12	\$553.62	\$553.62	\$560.92	\$560.92	\$574.94	\$574.94	\$559.78	\$559.78	\$573.77	\$573.77	\$580.57	\$580.57	\$595.08	\$595.08	\$498.76	\$498.76	\$683.97	\$683.97
30	\$547.84	\$547.84	\$561.54	\$561.54	\$568.94	\$568.94	\$583.16	\$583.16	\$578.97	\$578.97	\$588.87	\$588.87	\$603.59	\$603.59	\$505.89	\$505.89	\$518.54	\$518.54	\$676.83	\$676.83
31	\$559.43	\$559.43	\$573.42	\$573.42	\$580.97	\$580.97	\$595.49	\$595.49	\$579.79	\$579.79	\$594.28	\$594.28	\$601.32	\$601.32	\$616.35	\$616.35	\$516.59	\$516.59	\$708.43	\$708.43
32	\$571.01	\$571.01	\$585.29	\$585.29	\$593.00	\$593.00	\$607.83	\$607.83	\$591.80	\$591.80	\$606.60	\$606.60	\$613.78	\$613.78	\$629.12	\$629.12	\$527.29	\$527.29	\$723.10	\$723.10
33	\$578.25	\$578.25	\$592.71	\$592.71	\$600.52	\$600.52	\$615.53	\$615.53	\$599.30	\$599.30	\$614.28	\$614.28	\$621.56	\$621.56	\$637.10	\$637.10	\$533.97	\$533.97	\$732.26	\$732.26
34	\$585.97	\$585.97	\$600.62	\$600.62	\$608.54	\$608.54	\$623.75	\$623.75	\$607.30	\$607.30	\$622.48	\$622.48	\$629.86	\$629.86	\$645.61	\$645.61	\$541.10	\$541.10	\$742.04	\$742.04
35	\$589.83	\$589.83	\$604.58	\$604.58	\$612.55	\$612.55	\$627.86	\$627.86	\$611.31	\$611.31	\$626.59	\$626.59	\$634.01	\$634.01	\$649.86	\$649.86	\$544.67	\$544.67	\$746.94	\$746.94
36	\$593.70	\$593.70	\$608.54	\$608.54	\$616.56	\$616.56	\$631.97	\$631.97	\$615.31	\$615.31	\$630.69	\$630.69	\$638.16	\$638.16	\$654.11	\$654.11	\$548.24	\$548.24	\$753.49	\$753.49
37	\$597.56	\$597.56	\$612.50	\$612.50	\$620.57	\$620.57	\$636.08	\$636.08	\$619.31	\$619.31	\$634.79	\$634.79	\$642.31	\$642.31	\$658.37	\$658.37	\$551.80	\$551.80	\$756.72	\$756.72
38	\$601.42	\$601.42	\$616.46	\$616.46	\$624.58	\$624.58	\$640.19	\$640.19	\$623.31	\$623.31	\$638.89	\$638.89	\$646.46	\$646.46	\$662.62	\$662.62	\$555.37	\$555.37	\$761.61	\$761.61
39	\$609.14	\$609.14	\$624.37	\$624.37	\$632.60	\$632.60	\$648.42	\$648.42	\$631.32	\$631.32	\$647.10	\$647.10	\$654.76	\$654.76	\$671.13	\$671.13	\$562.50	\$562.50	\$767.34	\$767.34
40	\$616.87	\$616.87	\$632.60	\$632.60	\$640.62	\$640.62	\$656.86	\$656.86	\$639.32	\$639.32	\$649.25	\$649.25	\$663.06	\$663.06	\$679.37	\$679.37	\$569.63	\$569.63	\$773.10	\$773.10
41	\$628.45	\$628.45	\$649.44	\$649.44	\$657.65	\$657.65	\$674.18	\$674.18	\$651.33	\$651.33	\$671.72	\$671.72	\$675.52	\$675.52	\$680.33	\$680.33	\$641.26	\$641.26	\$779.42	\$779.42
42	\$639.55	\$639.55	\$664.18	\$664.18	\$673.57	\$673.57	\$688.83	\$688.83	\$673.07	\$673.07	\$687.45	\$687.45	\$696.44	\$696.44	\$704.58	\$704.58	\$656.72	\$656.72	\$784.64	\$784.64
43	\$655.00	\$655.00	\$674.26	\$674.26	\$683.22	\$683.22	\$698.84	\$698.84	\$678.84	\$678.84	\$698.98	\$698.98	\$704.05	\$704.05	\$719.92	\$719.92	\$678.05	\$678.05	\$800.22	\$800.22
44	\$674.30	\$674.30	\$693.12	\$693.12	\$702.27	\$702.27	\$719.10	\$719.10	\$698.85	\$698.85	\$714.89	\$714.89	\$722.67	\$722.67	\$731.28	\$731.28	\$693.99	\$693.99	\$803.07	\$803.07
45	\$696.99	\$696.99	\$718.05	\$718.05	\$727.83	\$727.83	\$744.29	\$744.29	\$722.36	\$722.36	\$742.10	\$742.10	\$749.19	\$749.19	\$757.82	\$757.82	\$663.62	\$663.62	\$810.99	\$810.99
46	\$724.02	\$724.02	\$739.86	\$739.86	\$751.91	\$751.91	\$770.44	\$770.44	\$753.88	\$753.88	\$772.59	\$772.59	\$780.77	\$780.77	\$790.72	\$790.72	\$668.58	\$668.58	\$819.50	\$819.50
47	\$754.43	\$754.43	\$767.96	\$767.96	\$783.49	\$783.49	\$802.17	\$802.17	\$781.89	\$781.89	\$800.28	\$800.28	\$810.93	\$810.93	\$826.56	\$826.56	\$789.97	\$789.97	\$830.06	\$830.06
48	\$789.18	\$789.18	\$819.86	\$819.86	\$839.58	\$839.58	\$860.22	\$860.22	\$817.91	\$817.91	\$838.22	\$838.22	\$849.22	\$849.22	\$860.54	\$860.54	\$788.48	\$788.48	\$849.00	\$849.00
49	\$823.45	\$823.45	\$855.17	\$855.17	\$875.04	\$875.04	\$895.43	\$895.43	\$853.62	\$853.62	\$874.19	\$874.19	\$884.12	\$884.12	\$894.57	\$894.57	\$798.52	\$798.52	\$859.00	\$859.00
50	\$862.07	\$862.07	\$895.27	\$895.27	\$915.31	\$915.31	\$935.94	\$935.94	\$893.45	\$893.45	\$914.28	\$914.28	\$924.63	\$924.63	\$934.07	\$934.07	\$811.42	\$811.42	\$874.00	\$874.00
51	\$900.20	\$900.20	\$917.85	\$917.85	\$938.87	\$938.87	\$960.11	\$960.11	\$914.89	\$914.89	\$936.62	\$936.62	\$945.18	\$945.18	\$954.79	\$954.79	\$819.63	\$819.63	\$883.27	\$883.27
52	\$942.19	\$942.19	\$960.11	\$960.11	\$981.48	\$981.48	\$1,003.16	\$1,003.16	\$949.26	\$949.26	\$978.05	\$978.05	\$997.49	\$997.49	\$1,016.92	\$1,016.92	\$878.10	\$878.10	\$948.25	\$948.25
53	\$984.67	\$984.67	\$1,003.16	\$1,003.16	\$1,025.59	\$1,025.59	\$1,048.41	\$1,048.41	\$1,002.51	\$1,002.51	\$1,026.12	\$1,026.12	\$1,051.25	\$1,051.25	\$1,076.52	\$1,076.52	\$896.54	\$896.54	\$963.75	\$963.75
54	\$1,030.52	\$1,030.52	\$1,062.39	\$1,062.39	\$1,070.21	\$1,070.21	\$1,111.01	\$1,111.01	\$1,068.03	\$1,068.03	\$1,108.34	\$1,108.34	\$1,127.70	\$1,127.70	\$1,153.93	\$1,153.93	\$875.61	\$875.61	\$950.00	\$950.00
55	\$1,076.38	\$1,076.38	\$1,118.57	\$1,118.57	\$1,117.83	\$1,117.83	\$1,169.34	\$1,169.34	\$1,115.56	\$1,115.56	\$1,156.96	\$1,156.96	\$1,147.31	\$1,147.31	\$993.96	\$993.96	\$1,217.60	\$1,217.60	\$1,000.00	\$1,000.00
56	\$1,126.09	\$1,126.09	\$1,169.46	\$1,169.46	\$1,169.46	\$1,169.46	\$1,231.59	\$1,231.59	\$1,167.08	\$1,167.08	\$1,219.43	\$1,219.43	\$1,203.31	\$1,203.31	\$1,256.00	\$1,256.00	\$893.77	\$893.77	\$993.14	\$993.14
57	\$1,176.29	\$1,176.29	\$1,221.59	\$1,221.59</																

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

HIOS Plan ID (On Exchange)=>	79962PA0270003	79962PA0270001	79962PA0280001	79962PA0290001	79962PA0270002	79962PA0320001	79962PA0330004	79962PA0340002	79962PA0350002	79962PA0360002										
HIOS Plan ID (Off Exchange)=>	79962PA0270003	79962PA0270001	79962PA0280001	79962PA0290001	79962PA0270002	79962PA0320001	79962PA0330004	79962PA0340002	79962PA0350002	79962PA0360002										
Plan Marketing Name =>	my Priority Blue Flex PPO Silver 7000	my Priority Blue Flex PPO Bronze 3800	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	my Priority Blue Flex PPO Bronze 8900	my Priority Blue Major Events Free PCP Visits	my Blue Access PPO Gold 0	my Blue Access PPO Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision										
Form # =>	PPO/HBG/DP-2	PPO/HBG/DP-2	PPO/ADV/HBG/DP-2	PPO/HDHP/HBG/DP-2	PPO/HBG/DP-2	CAT/PPO/HBG/DP-2	BA/PPO/SDP-1	BA/PPO/ADV/SDP-1	BA/PPO/ADV/SDP-1	BA/PPO/ADV/SDP-1										
Rating Area =>	Area 3	Area 3	Area 3	Area 3	Area 3	Area 3	Area 8	Area 8	Area 8	Area 8										
Network =>	U	U	U	U	U	U	Z	Z	Z	Z										
Metal =>	Silver	Bronze	Bronze	Bronze	Bronze	Catastrophic	Gold	Gold	Gold	Gold										
Deductible =>	7000	3800	3800	7400	8900	9200	0	0	0	0										
Coinsurance =>	70%	50%	50%	100%	100%	100%	70%	70%	80%	80%										
Copays =>	\$70 PCP	\$65 PCP	\$65 PCP	N/A	N/A	\$0 (Visits 1-3); then subject to deductible PCP	\$20 PCP	\$20 PCP	\$15 PCP	\$15 PCP										
OOP Maximum =>	9200	9200	9200	7400	8900	9200	7500	7500	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	\$401.08	\$401.08	\$278.25	\$278.25	\$292.46	\$292.46	\$280.85	\$280.85	\$250.19	\$250.19	\$211.21	\$211.21	\$362.50	\$362.50	\$376.72	\$376.72	\$375.57	\$375.57	\$389.79	\$389.79
15	\$436.73	\$436.73	\$302.98	\$302.98	\$318.46	\$318.46	\$305.82	\$305.82	\$272.43	\$272.43	\$229.98	\$229.98	\$394.73	\$394.73	\$410.21	\$410.21	\$408.95	\$408.95	\$424.44	\$424.44
16	\$450.37	\$450.37	\$312.44	\$312.44	\$328.40	\$328.40	\$315.36	\$315.36	\$280.94	\$280.94	\$237.16	\$237.16	\$407.05	\$407.05	\$423.01	\$423.01	\$421.72	\$421.72	\$437.69	\$437.69
17	\$464.00	\$464.00	\$321.89	\$321.89	\$338.34	\$338.34	\$324.91	\$324.91	\$289.44	\$289.44	\$244.34	\$244.34	\$419.37	\$419.37	\$435.82	\$435.82	\$434.48	\$434.48	\$450.93	\$450.93
18	\$478.68	\$478.68	\$332.08	\$332.08	\$349.04	\$349.04	\$335.19	\$335.19	\$298.60	\$298.60	\$252.07	\$252.07	\$432.63	\$432.63	\$449.61	\$449.61	\$448.23	\$448.23	\$465.20	\$465.20
19	\$493.36	\$493.36	\$342.26	\$342.26	\$359.74	\$359.74	\$345.47	\$345.47	\$307.75	\$307.75	\$259.80	\$259.80	\$445.90	\$445.90	\$463.40	\$463.40	\$461.97	\$461.97	\$479.47	\$479.47
20	\$508.56	\$508.56	\$352.81	\$352.81	\$370.83	\$370.83	\$356.12	\$356.12	\$317.24	\$317.24	\$267.81	\$267.81	\$459.64	\$459.64	\$477.68	\$477.68	\$476.21	\$476.21	\$494.24	\$494.24
21	\$524.29	\$524.29	\$363.72	\$363.72	\$382.30	\$382.30	\$367.13	\$367.13	\$327.05	\$327.05	\$276.09	\$276.09	\$473.86	\$473.86	\$485.71	\$485.71	\$492.45	\$492.45	\$509.53	\$509.53
22	\$524.29	\$524.29	\$363.72	\$363.72	\$382.30	\$382.30	\$367.13	\$367.13	\$327.05	\$327.05	\$276.09	\$276.09	\$473.86	\$473.86	\$485.71	\$485.71	\$492.45	\$492.45	\$509.53	\$509.53
23	\$524.29	\$524.29	\$363.72	\$363.72	\$382.30	\$382.30	\$367.13	\$367.13	\$327.05	\$327.05	\$276.09	\$276.09	\$473.86	\$473.86	\$485.71	\$485.71	\$492.45	\$492.45	\$509.53	\$509.53
24	\$524.29	\$524.29	\$363.72	\$363.72	\$382.30	\$382.30	\$367.13	\$367.13	\$327.05	\$327.05	\$276.09	\$276.09	\$473.86	\$473.86	\$485.71	\$485.71	\$492.45	\$492.45	\$509.53	\$509.53
25	\$526.39	\$526.39	\$365.17	\$365.17	\$374.30	\$374.30	\$383.83	\$383.83	\$328.36	\$328.36	\$277.19	\$277.19	\$482.12	\$482.12	\$494.42	\$494.42	\$506.78	\$506.78	\$515.57	\$515.57
26	\$536.87	\$536.87	\$372.45	\$372.45	\$391.48	\$391.48	\$401.27	\$401.27	\$334.90	\$334.90	\$282.72	\$282.72	\$485.23	\$485.23	\$497.36	\$497.36	\$502.72	\$502.72	\$515.29	\$515.29
27	\$549.46	\$549.46	\$381.18	\$381.18	\$400.65	\$400.65	\$384.75	\$384.75	\$342.75	\$342.75	\$289.34	\$289.34	\$496.61	\$496.61	\$509.03	\$509.03	\$516.09	\$516.09	\$533.99	\$533.99
28	\$569.90	\$569.90	\$395.36	\$395.36	\$405.24	\$405.24	\$415.56	\$415.56	\$355.50	\$355.50	\$300.11	\$300.11	\$515.09	\$515.09	\$527.97	\$527.97	\$535.29	\$535.29	\$553.86	\$553.86
29	\$586.68	\$586.68	\$407.00	\$407.00	\$417.18	\$417.18	\$427.79	\$427.79	\$365.97	\$365.97	\$375.12	\$375.12	\$308.94	\$308.94	\$316.66	\$316.66	\$535.05	\$535.05	\$554.36	\$554.36
30	\$595.07	\$595.07	\$412.82	\$412.82	\$423.14	\$423.14	\$433.91	\$433.91	\$371.20	\$371.20	\$330.48	\$330.48	\$321.19	\$321.19	\$537.83	\$537.83	\$552.22	\$552.22	\$578.32	\$578.32
31	\$607.65	\$607.65	\$421.55	\$421.55	\$432.09	\$432.09	\$443.09	\$443.09	\$379.05	\$379.05	\$388.53	\$388.53	\$319.99	\$319.99	\$549.20	\$549.20	\$562.93	\$562.93	\$590.55	\$590.55
32	\$620.24	\$620.24	\$430.28	\$430.28	\$441.04	\$441.04	\$452.26	\$452.26	\$386.90	\$386.90	\$396.57	\$396.57	\$326.61	\$326.61	\$574.59	\$574.59	\$582.57	\$582.57	\$607.77	\$607.77
33	\$628.10	\$628.10	\$435.74	\$435.74	\$446.63	\$446.63	\$458.00	\$458.00	\$391.81	\$391.81	\$401.61	\$401.61	\$330.76	\$330.76	\$567.68	\$567.68	\$581.87	\$581.87	\$610.42	\$610.42
34	\$636.49	\$636.49	\$441.56	\$441.56	\$452.60	\$452.60	\$464.11	\$464.11	\$445.70	\$445.70	\$456.84	\$456.84	\$397.04	\$397.04	\$406.97	\$406.97	\$535.55	\$535.55	\$618.57	\$618.57
35	\$640.68	\$640.68	\$444.47	\$444.47	\$455.58	\$455.58	\$467.17	\$467.17	\$448.63	\$448.63	\$459.85	\$459.85	\$399.66	\$399.66	\$409.65	\$409.65	\$537.38	\$537.38	\$634.81	\$634.81
36	\$644.88	\$644.88	\$447.38	\$447.38	\$458.56	\$458.56	\$470.23	\$470.23	\$481.99	\$481.99	\$451.57	\$451.57	\$462.86	\$462.86	\$402.27	\$402.27	\$412.33	\$412.33	\$539.59	\$539.59
37	\$649.07	\$649.07	\$450.29	\$450.29	\$461.55	\$461.55	\$473.29	\$473.29	\$485.12	\$485.12	\$454.51	\$454.51	\$465.87	\$465.87	\$404.89	\$404.89	\$415.01	\$415.01	\$530.35	\$530.35
38	\$653.27	\$653.27	\$453.20	\$453.20	\$464.53	\$464.53	\$476.35	\$476.35	\$488.26	\$488.26	\$457.44	\$457.44	\$468.88	\$468.88	\$407.50	\$407.50	\$417.69	\$417.69	\$534.01	\$534.01
39	\$661.65	\$661.65	\$459.01	\$459.01	\$470.49	\$470.49	\$482.46	\$482.46	\$494.52	\$494.52	\$463.32	\$463.32	\$474.90	\$474.90	\$412.74	\$412.74	\$423.06	\$423.06	\$598.01	\$598.01
40	\$670.04	\$670.04	\$464.83	\$464.83	\$511.31	\$511.31	\$488.58	\$488.58	\$537.44	\$537.44	\$469.19	\$469.19	\$516.11	\$516.11	\$417.97	\$417.97	\$459.77	\$459.77	\$352.84	\$352.84
41	\$682.63	\$682.63	\$473.56	\$473.56	\$523.28	\$523.28	\$497.75	\$497.75	\$550.01	\$550.01	\$478.00	\$478.00	\$528.19	\$528.19	\$425.82	\$425.82	\$470.53	\$470.53	\$359.47	\$359.47
42	\$694.68	\$694.68	\$481.93	\$481.93	\$535.91	\$535.91	\$506.55	\$506.55	\$563.28	\$563.28	\$486.45	\$486.45	\$540.93	\$540.93	\$433.34	\$433.34	\$481.87	\$481.87	\$365.82	\$365.82
43	\$711.46	\$711.46	\$493.57	\$493.57	\$553.29	\$553.29	\$518.78	\$518.78	\$581.55	\$581.55	\$498.20	\$498.20	\$558.48	\$558.48	\$443.81	\$443.81	\$497.51	\$497.51	\$374.65	\$374.65
44	\$732.43	\$732.43	\$508.12	\$508.12	\$575.19	\$575.19	\$534.07	\$534.07	\$604.57	\$604.57	\$512.88	\$512.88	\$580.58	\$580.58	\$456.89	\$456.89	\$517.20	\$517.20	\$385.70	\$385.70
45	\$757.07	\$757.07	\$525.21	\$525.21	\$601.37	\$601.37	\$552.04	\$552.04	\$632.09	\$632.09	\$530.14	\$530.14	\$607.01	\$607.01	\$472.26	\$472.26	\$540.74	\$540.74	\$398.67	\$398.67
46	\$786.44	\$786.44	\$545.58	\$545.58	\$632.87	\$632.87	\$573.45	\$573.45	\$665.20	\$665.20	\$550.70	\$550.70	\$638.81	\$638.81	\$414.14	\$414.14	\$480.24	\$480.24	\$582.54	\$582.54
47	\$819.47	\$819.47	\$568.49	\$568.49	\$669.11	\$669.11	\$597.53	\$597.53	\$703.29	\$703.29	\$573.82	\$573.82	\$675.39	\$675.39	\$511.18	\$511.18	\$601.66	\$601.66	\$431.53	\$431.53
48	\$857.21	\$857.21	\$594.68	\$594.68	\$711.24	\$711.24	\$625.06	\$625.06	\$747.57	\$747.57	\$603.26	\$603.26	\$717.91	\$717.91	\$534.73	\$534.73	\$639.54	\$639.54	\$451.41	\$451.41
49	\$894.44	\$894.44	\$620.51	\$620.51	\$755.16	\$755.16	\$652.20	\$652.20	\$793.73	\$793.73	\$626.32	\$626.32	\$762.23	\$762.23	\$557.95	\$557.95	\$679.03	\$679.03	\$471.01	\$471.01
50	\$936.38	\$936.38	\$649.60	\$649.60	\$795.76	\$795.76	\$682.79	\$682.79	\$836.42	\$836.42	\$655.69	\$655.69	\$803.22	\$803.22	\$584.11	\$584.11	\$715.53	\$715.53	\$493.10	\$493.10
51	\$977.80	\$977.80	\$678.34	\$678.34	\$830.97	\$830.97	\$712.99	\$712.99	\$873.41	\$873.41	\$688.76	\$688.76	\$817.30	\$817.30	\$609.95	\$609.95	\$747.19	\$747.19	\$514.91	\$514.91
52	\$1,023.41	\$1,023.41	\$709.98	\$709.98	\$869.73	\$869.73	\$746.25	\$746.25	\$914.16	\$914.16	\$716.64	\$716.64	\$877.88	\$877.88	\$638.40	\$638.40	\$782.04	\$782.04	\$538.93	\$538.93
53	\$1,069.55	\$1,069.55	\$741.99	\$741.99	\$908.94	\$908.94	\$779.89	\$779.89	\$955.37	\$955.37	\$748.95	\$748.95	\$917.46	\$917.46	\$667.18	\$667.18	\$817.30	\$817.30	\$563.22	\$563.22
54	\$1,119.36	\$1,119.36	\$776.54	\$776.54	\$951.26	\$951.26	\$816.21	\$816.21	\$999.86	\$999.86	\$783.82	\$783.82	\$960.18	\$960.18	\$698.25	\$698.25	\$858.56	\$858.56	\$589.45	\$589.45
55	\$1,169.17	\$1,169.17	\$811.10	\$811.10	\$993.60	\$993.60	\$852.53	\$852.53	\$1,044.35	\$1,044.35	\$818.70	\$818.70	\$1,002.91	\$1,002.91	\$729.32	\$729.32	\$893.42	\$893.42	\$615.68	\$615.68
56	\$1,223.17	\$1,223.17	\$848.56	\$848.56	\$1,039.49	\$1,039.49	\$891.91	\$891.91	\$1,092.59	\$1,092.59	\$856.51	\$856.51	\$1,049.22	\$1,049.22	\$763.01	\$763.01	\$934.69	\$934.69	\$644.12	\$644.12
57	\$1,277.69	\$1,277.69	\$886.39	\$886.39	\$1,085.83	\$1,085.83	\$931.67	\$931.67	\$1,141.30	\$1,141.30	\$894.70	\$894.70	\$1,096.01	\$1,096.01	\$797.02	\$797.02	\$976.35	\$976.35	\$672.83	\$672.83
58	\$1,335.89	\$1,335.89	\$926.76	\$926.76	\$1,135.28	\$1,135.28	\$974.10	\$974.10	\$1,193.27	\$1,193.27	\$935.45	\$935.45	\$1,145.93	\$1,145.93						

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

HIOS Plan ID (On Exchange)=>	79962PA0370002	79962PA0330005	N/A		N/A		79962PA0350001		79962PA0360001		79962PA0330003		79962PA0330001		79962PA0340001		79962PA0370001			
HIOS Plan ID (Off Exchange)=>	79962PA0370002	79962PA0330005	79962PA0330006		79962PA0340003		79962PA0350001		79962PA0360001		79962PA0330003		79962PA0330001		79962PA0340001		79962PA0370001			
Plan Marketing Name =>	my Blue Access PPO Gold 1700 HSA	my Blue Access PPO Gold 1500	my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Silver 7000		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit			
Form # =>	BA/PPO/HDHP/SDP-1	BA/PPO/SDP-1	BA/PPO/SDP-1		BA/PPO/ADV/SDP-1		BA/PPO/SDP-1		BA/PPO/SDP-1		BA/PPO/SDP-1		BA/PPO/SDP-1		BA/PPO/ADV/SDP-1		BA/PPO/HDHP/SDP-1			
Rating Area =>	Area 8	Area 8	Area 8		Area 8		Area 8		Area 8		Area 8		Area 8		Area 8		Area 8			
Network =>	Z	Z	Z		Z		Z		Z		Z		Z		Z		Z			
Metal =>	Gold	Gold	Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze			
Deductible =>	1700	1500	3500		3500		0		0		7000		3800		3800		7400			
Coinsurance =>	80%	70%	70%		70%		70%		70%		70%		50%		50%		100%			
Copays =>	\$20 A/D PCP		\$35 PCP		\$50 PCP		\$50 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$65 PCP		\$65 PCP		N/A	
OOP Maximum =>	5700		8300		9200		9200		8350		8350		9200		9200		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	\$334.08	\$334.08	\$329.85	\$329.85	\$288.50	\$288.50	\$302.72	\$302.72	\$433.11	\$433.11	\$447.33	\$447.33	\$390.82	\$390.82	\$276.15	\$276.15	\$290.37	\$290.37	\$278.30	\$278.30
15	\$363.78	\$363.78	\$359.16	\$359.16	\$314.15	\$314.15	\$329.63	\$329.63	\$471.61	\$471.61	\$487.10	\$487.10	\$425.55	\$425.55	\$300.70	\$300.70	\$316.18	\$316.18	\$303.04	\$303.04
16	\$375.13	\$375.13	\$370.38	\$370.38	\$323.95	\$323.95	\$339.91	\$339.91	\$486.33	\$486.33	\$502.30	\$502.30	\$438.84	\$438.84	\$310.08	\$310.08	\$326.05	\$326.05	\$312.50	\$312.50
17	\$386.49	\$386.49	\$381.59	\$381.59	\$333.76	\$333.76	\$350.20	\$350.20	\$501.05	\$501.05	\$517.50	\$517.50	\$452.12	\$452.12	\$319.47	\$319.47	\$335.92	\$335.92	\$321.95	\$321.95
18	\$398.72	\$398.72	\$393.66	\$393.66	\$344.32	\$344.32	\$361.28	\$361.28	\$516.90	\$516.90	\$533.88	\$533.88	\$466.42	\$466.42	\$329.57	\$329.57	\$346.55	\$346.55	\$332.14	\$332.14
19	\$410.94	\$410.94	\$405.73	\$405.73	\$354.88	\$354.88	\$372.36	\$372.36	\$532.76	\$532.76	\$550.25	\$550.25	\$480.73	\$480.73	\$339.68	\$339.68	\$357.18	\$357.18	\$342.33	\$342.33
20	\$423.61	\$423.61	\$418.23	\$418.23	\$365.82	\$365.82	\$383.84	\$383.84	\$549.18	\$549.18	\$567.21	\$567.21	\$495.54	\$495.54	\$350.15	\$350.15	\$368.18	\$368.18	\$352.88	\$352.88
21	\$436.71	\$436.71	\$431.17	\$431.17	\$377.13	\$377.13	\$386.56	\$386.56	\$566.16	\$566.16	\$580.31	\$580.31	\$510.87	\$510.87	\$363.98	\$363.98	\$379.57	\$379.57	\$363.79	\$363.79
22	\$436.71	\$436.71	\$431.17	\$431.17	\$377.13	\$377.13	\$386.56	\$386.56	\$566.16	\$566.16	\$580.31	\$580.31	\$510.87	\$510.87	\$363.98	\$363.98	\$379.57	\$379.57	\$363.79	\$363.79
23	\$436.71	\$436.71	\$431.17	\$431.17	\$377.13	\$377.13	\$386.56	\$386.56	\$566.16	\$566.16	\$580.31	\$580.31	\$510.87	\$510.87	\$363.98	\$363.98	\$379.57	\$379.57	\$363.79	\$363.79
24	\$436.71	\$436.71	\$431.17	\$431.17	\$377.13	\$377.13	\$386.56	\$386.56	\$566.16	\$566.16	\$580.31	\$580.31	\$510.87	\$510.87	\$363.98	\$363.98	\$379.57	\$379.57	\$363.79	\$363.79
25	\$438.46	\$438.46	\$432.89	\$432.89	\$378.64	\$378.64	\$388.11	\$388.11	\$568.42	\$568.42	\$582.63	\$582.63	\$512.91	\$512.91	\$371.48	\$371.48	\$381.09	\$381.09	\$362.25	\$362.25
26	\$447.19	\$447.19	\$441.52	\$441.52	\$386.18	\$386.18	\$395.83	\$395.83	\$579.75	\$579.75	\$598.78	\$598.78	\$613.75	\$613.75	\$378.88	\$378.88	\$388.68	\$388.68	\$372.52	\$372.52
27	\$457.67	\$457.67	\$451.87	\$451.87	\$395.23	\$395.23	\$405.11	\$405.11	\$414.70	\$414.70	\$425.07	\$425.07	\$593.34	\$593.34	\$618.27	\$618.27	\$535.39	\$535.39	\$407.73	\$407.73
28	\$474.70	\$474.70	\$468.68	\$468.68	\$409.94	\$409.94	\$420.19	\$420.19	\$430.14	\$430.14	\$440.89	\$440.89	\$615.42	\$615.42	\$592.39	\$592.39	\$402.20	\$402.20	\$395.44	\$395.44
29	\$488.68	\$488.68	\$482.48	\$482.48	\$494.54	\$494.54	\$422.01	\$422.01	\$432.56	\$432.56	\$442.80	\$442.80	\$633.53	\$633.53	\$649.37	\$649.37	\$654.34	\$654.34	\$670.70	\$670.70
30	\$495.67	\$495.67	\$489.38	\$489.38	\$501.61	\$501.61	\$438.74	\$438.74	\$449.13	\$449.13	\$460.36	\$460.36	\$658.65	\$658.65	\$663.69	\$663.69	\$680.28	\$680.28	\$579.84	\$579.84
31	\$506.15	\$506.15	\$499.73	\$499.73	\$512.22	\$512.22	\$437.09	\$437.09	\$448.02	\$448.02	\$458.63	\$458.63	\$677.73	\$677.73	\$694.67	\$694.67	\$592.10	\$592.10	\$606.90	\$606.90
32	\$516.63	\$516.63	\$509.55	\$509.55	\$510.07	\$510.07	\$446.14	\$446.14	\$457.29	\$457.29	\$468.12	\$468.12	\$691.76	\$691.76	\$709.05	\$709.05	\$604.36	\$604.36	\$619.47	\$619.47
33	\$523.18	\$523.18	\$516.54	\$516.54	\$529.45	\$529.45	\$451.80	\$451.80	\$463.10	\$463.10	\$474.06	\$474.06	\$678.26	\$678.26	\$695.22	\$695.22	\$700.53	\$700.53	\$718.04	\$718.04
34	\$530.17	\$530.17	\$523.42	\$523.42	\$536.53	\$536.53	\$457.84	\$457.84	\$469.29	\$469.29	\$480.39	\$480.39	\$492.40	\$492.40	\$704.50	\$704.50	\$709.89	\$709.89	\$727.64	\$727.64
35	\$533.66	\$533.66	\$526.89	\$526.89	\$540.06	\$540.06	\$463.85	\$463.85	\$472.37	\$472.37	\$483.56	\$483.56	\$495.65	\$495.65	\$691.85	\$691.85	\$709.15	\$709.15	\$714.56	\$714.56
36	\$537.15	\$537.15	\$530.34	\$530.34	\$543.60	\$543.60	\$463.87	\$463.87	\$475.47	\$475.47	\$486.72	\$486.72	\$498.89	\$498.89	\$696.38	\$696.38	\$713.79	\$713.79	\$719.24	\$719.24
37	\$540.65	\$540.65	\$533.79	\$533.79	\$547.13	\$547.13	\$466.89	\$466.89	\$478.56	\$478.56	\$489.89	\$489.89	\$502.14	\$502.14	\$700.91	\$700.91	\$718.43	\$718.43	\$723.92	\$723.92
38	\$544.14	\$544.14	\$537.24	\$537.24	\$550.67	\$550.67	\$469.90	\$469.90	\$481.65	\$481.65	\$493.05	\$493.05	\$505.38	\$505.38	\$705.44	\$705.44	\$723.08	\$723.08	\$728.60	\$728.60
39	\$551.13	\$551.13	\$544.14	\$544.14	\$557.74	\$557.74	\$475.94	\$475.94	\$487.84	\$487.84	\$499.39	\$499.39	\$511.87	\$511.87	\$714.49	\$714.49	\$732.35	\$732.35	\$737.95	\$737.95
40	\$558.12	\$558.12	\$551.04	\$551.04	\$566.14	\$566.14	\$481.97	\$481.97	\$530.17	\$530.17	\$505.72	\$505.72	\$556.29	\$556.29	\$723.55	\$723.55	\$795.91	\$795.91	\$747.31	\$747.31
41	\$568.60	\$568.60	\$561.38	\$561.38	\$570.32	\$570.32	\$491.02	\$491.02	\$542.58	\$542.58	\$515.21	\$515.21	\$569.31	\$569.31	\$737.14	\$737.14	\$814.54	\$814.54	\$761.34	\$761.34
42	\$578.64	\$578.64	\$571.30	\$571.30	\$585.29	\$585.29	\$499.70	\$499.70	\$555.67	\$555.67	\$524.32	\$524.32	\$583.04	\$583.04	\$750.16	\$750.16	\$834.18	\$834.18	\$774.79	\$774.79
43	\$592.62	\$592.62	\$585.10	\$585.10	\$600.34	\$600.34	\$511.77	\$511.77	\$573.69	\$573.69	\$536.98	\$536.98	\$601.95	\$601.95	\$768.28	\$768.28	\$861.24	\$861.24	\$793.51	\$793.51
44	\$610.08	\$610.08	\$602.34	\$602.34	\$618.85	\$618.85	\$526.85	\$526.85	\$596.39	\$596.39	\$552.81	\$552.81	\$625.78	\$625.78	\$790.93	\$790.93	\$895.33	\$895.33	\$816.90	\$816.90
45	\$630.61	\$630.61	\$622.05	\$622.05	\$637.89	\$637.89	\$544.58	\$544.58	\$623.54	\$623.54	\$571.41	\$571.41	\$654.26	\$654.26	\$817.54	\$817.54	\$936.08	\$936.08	\$844.38	\$844.38
46	\$655.07	\$655.07	\$646.76	\$646.76	\$656.70	\$656.70	\$559.88	\$559.88	\$646.76	\$646.76	\$593.57	\$593.57	\$688.54	\$688.54	\$849.24	\$849.24	\$985.12	\$985.12	\$877.13	\$877.13
47	\$682.58	\$682.58	\$673.92	\$673.92	\$693.20	\$693.20	\$589.45	\$589.45	\$693.78	\$693.78	\$618.49	\$618.49	\$727.96	\$727.96	\$884.91	\$884.91	\$1,041.54	\$1,041.54	\$913.96	\$913.96
48	\$714.02	\$714.02	\$704.96	\$704.96	\$716.61	\$716.61	\$646.99	\$646.99	\$737.47	\$737.47	\$646.99	\$646.99	\$773.80	\$773.80	\$925.67	\$925.67	\$1,107.10	\$1,107.10	\$956.07	\$956.07
49	\$745.03	\$745.03	\$735.58	\$735.58	\$755.20	\$755.20	\$643.38	\$643.38	\$782.99	\$782.99	\$675.08	\$675.08	\$821.57	\$821.57	\$965.87	\$965.87	\$1,175.46	\$1,175.46	\$997.58	\$997.58
50	\$779.96	\$779.96	\$770.07	\$770.07	\$784.34	\$784.34	\$673.55	\$673.55	\$825.10	\$825.10	\$706.74	\$706.74	\$865.76	\$865.76	\$1,011.16	\$1,011.16	\$1,238.67	\$1,238.67	\$1,044.36	\$1,044.36
51	\$814.46	\$814.46	\$804.13	\$804.13	\$818.06	\$818.06	\$703.35	\$703.35	\$861.60	\$861.60	\$738.00	\$738.00	\$904.05	\$904.05	\$1,055.89	\$1,055.89	\$1,293.47	\$1,293.47	\$1,090.56	\$1,090.56
52	\$852.46	\$852.46	\$841.64	\$841.64	\$851.01	\$851.01	\$736.16	\$736.16	\$901.80	\$901.80	\$772.43	\$772.43	\$946.23	\$946.23	\$1,105.14	\$1,105.14	\$1,353.80	\$1,353.80	\$1,141.43	\$1,141.43
53	\$890.89	\$890.89	\$879.59	\$879.59	\$891.50	\$891.50	\$769.35	\$769.35	\$942.45	\$942.45	\$807.25	\$807.25	\$988.88	\$988.88	\$1,154.97	\$1,154.97	\$1,414.84	\$1,414.84	\$1,192.89	\$1,192.89
54	\$932.38	\$932.38	\$920.55	\$920.55	\$932.67	\$932.67	\$805.17	\$805.17	\$986.33	\$986.33	\$844.84	\$844.84	\$1,034.93	\$1,034.93	\$1,208.75	\$1,208.75	\$1,480.72	\$1,480.72	\$1,248.44	\$1,248.44
55	\$973.86	\$973.86	\$961.51	\$961.51	\$981.00	\$981.00	\$1,030.23	\$1,030.23	\$882.44	\$882.44	\$1,080.98	\$1,080.98	\$1,262.54	\$1,262.54	\$1,546.61	\$1,546.61	\$1,303.99	\$1,303.99	\$1,597.39	\$1,597.39
56	\$1,018.84	\$1,018.84	\$1,005.92	\$1,005.92	\$1,023.25	\$1,023.25	\$879.84	\$879.84	\$1,077.80	\$1,077.80	\$923.19	\$923.19	\$1,130.91	\$1,130.91	\$1,320.85	\$1,320.85	\$1,618.04	\$1,618.04	\$1,364.22	\$1,364.22
57	\$1,064.26	\$1,064.26	\$1,050.76	\$1,050.76																

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

HIOS Plan ID (On Exchange)=>	79962PA0330002		79962PA0380001	
HIOS Plan ID (Off Exchange)=>	79962PA0330002		79962PA0380001	
Plan Marketing Name =>	my Blue Access PPO Bronze 8900		my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	
Form # =>	BA/PPO/SDP-1		BA/CAT/PPO/SDP-1	
Rating Area =>	Area 8		Area 8	
Network =>	Z		Z	
Metal =>	Bronze		Catastrophic	
Deductible =>	8900		9200	
Coinsurance =>	100%		100%	
Copays =>	N/A		\$0 (Visits 1-3); then subject to deductible PCP	
OOP Maximum =>	8900		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$248.04	\$248.04	\$210.69	\$210.69
15	\$270.09	\$270.09	\$229.42	\$229.42
16	\$278.52	\$278.52	\$236.58	\$236.58
17	\$286.95	\$286.95	\$243.74	\$243.74
18	\$296.03	\$296.03	\$251.45	\$251.45
19	\$305.11	\$305.11	\$259.16	\$259.16
20	\$314.51	\$314.51	\$267.15	\$267.15
21	\$324.24	\$332.35	\$275.41	\$282.30
22	\$324.24	\$332.35	\$275.41	\$282.30
23	\$324.24	\$332.35	\$275.41	\$282.30
24	\$324.24	\$332.35	\$275.41	\$282.30
25	\$325.54	\$333.68	\$276.51	\$283.42
26	\$332.02	\$340.32	\$282.02	\$289.07
27	\$339.80	\$348.30	\$288.63	\$295.85
28	\$352.45	\$361.26	\$299.37	\$306.85
29	\$362.82	\$371.89	\$308.18	\$315.88
30	\$368.01	\$377.21	\$312.59	\$320.40
31	\$375.79	\$385.18	\$319.20	\$327.18
32	\$383.58	\$393.17	\$325.81	\$333.96
33	\$388.44	\$398.15	\$329.94	\$338.19
34	\$393.63	\$403.47	\$334.35	\$342.71
35	\$396.22	\$406.13	\$336.55	\$344.96
36	\$398.82	\$408.79	\$338.75	\$347.22
37	\$401.41	\$411.45	\$340.96	\$349.48
38	\$404.00	\$414.10	\$343.16	\$351.74
39	\$409.19	\$419.42	\$347.57	\$356.26
40	\$414.38	\$455.82	\$351.97	\$387.17
41	\$422.16	\$466.49	\$358.58	\$396.23
42	\$429.62	\$477.74	\$364.92	\$405.79
43	\$439.99	\$493.23	\$373.73	\$418.95
44	\$452.96	\$512.75	\$384.75	\$435.54
45	\$468.20	\$536.09	\$397.69	\$455.36
46	\$486.36	\$564.18	\$413.12	\$479.22
47	\$506.79	\$596.49	\$430.47	\$506.66
48	\$530.13	\$634.04	\$450.30	\$538.56
49	\$553.15	\$673.18	\$469.85	\$571.81
50	\$579.09	\$709.39	\$491.88	\$602.55
51	\$604.71	\$740.77	\$513.64	\$629.21
52	\$632.92	\$775.33	\$537.60	\$658.56
53	\$661.45	\$810.28	\$561.84	\$688.25
54	\$692.25	\$848.01	\$588.00	\$720.30
55	\$723.06	\$885.75	\$614.16	\$752.35
56	\$756.45	\$926.65	\$642.53	\$787.10
57	\$790.17	\$967.96	\$671.17	\$822.18
58	\$826.16	\$1,012.05	\$701.74	\$859.63
59	\$844.00	\$1,033.90	\$716.89	\$878.19
60	\$879.99	\$1,077.99	\$747.46	\$915.64
61	\$911.11	\$1,116.11	\$773.90	\$948.03
62	\$931.54	\$1,141.14	\$791.25	\$969.28
63	\$957.16	\$1,172.52	\$813.01	\$995.94
64+	\$972.72	\$1,191.58	\$826.23	\$1,012.13

**Highmark Benefits Group
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	U	3	Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name Highmark Benefits Group

Market Individual

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

02-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

RATING AREA 1

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

RATING AREA 2

0	0	0
Elk	Cameron	Potter

Company Name Highmark Benefits Group

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					1,409	1,169	398	3,471	4,026	1,564	2,986	2,585	138	952	788	1,283	560
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	\$482.68	\$482.68	\$482.68	\$482.68	\$482.68	\$482.68	\$482.68	\$482.68	\$482.68	\$482.68	\$482.68	\$482.68	\$482.68
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$501.27	\$501.27	\$501.27	\$501.27	\$501.27	\$501.27	\$501.27	\$501.27	\$501.27	\$501.27	\$501.27	\$501.27	\$501.27
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	\$500.25	\$500.25	\$500.25	\$500.25	\$500.25	\$500.25	\$500.25	\$500.25	\$500.25	\$500.25	\$500.25	\$500.25	\$500.25
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$518.83	\$518.83	\$518.83	\$518.83	\$518.83	\$518.83	\$518.83	\$518.83	\$518.83	\$518.83	\$518.83	\$518.83	\$518.83
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	\$445.72	\$445.72	\$445.72	\$445.72	\$445.72	\$445.72	\$445.72	\$445.72	\$445.72	\$445.72	\$445.72	\$445.72	\$445.72
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	\$439.48	\$439.48	\$439.48	\$439.48	\$439.48	\$439.48	\$439.48	\$439.48	\$439.48	\$439.48	\$439.48	\$439.48	\$439.48
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off	\$383.10	\$383.10	\$383.10	\$383.10	\$383.10	\$383.10	\$383.10	\$383.10	\$383.10	\$383.10	\$383.10	\$383.10	\$383.10
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off	\$577.74	\$577.74	\$577.74	\$577.74	\$577.74	\$577.74	\$577.74	\$577.74	\$577.74	\$577.74	\$577.74	\$577.74	\$577.74
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$596.33	\$596.33	\$596.33	\$596.33	\$596.33	\$596.33	\$596.33	\$596.33	\$596.33	\$596.33	\$596.33	\$596.33	\$596.33
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off	\$524.29	\$524.29	\$524.29	\$524.29	\$524.29	\$524.29	\$524.29	\$524.29	\$524.29	\$524.29	\$524.29	\$524.29	\$524.29
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off	\$363.72	\$363.72	\$363.72	\$363.72	\$363.72	\$363.72	\$363.72	\$363.72	\$363.72	\$363.72	\$363.72	\$363.72	\$363.72
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$382.30	\$382.30	\$382.30	\$382.30	\$382.30	\$382.30	\$382.30	\$382.30	\$382.30	\$382.30	\$382.30	\$382.30	\$382.30
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off	\$327.05	\$327.05	\$327.05	\$327.05	\$327.05	\$327.05	\$327.05	\$327.05	\$327.05	\$327.05	\$327.05	\$327.05	\$327.05
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off													
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off													
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off													
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off													
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off													
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off													
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off													
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off													
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off													
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off													

Company Name Highmark Benefits Group

Market Individual

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

RATING AREA 4

02-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

Company Name Highmark Benefits Group

Market Individual

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

02-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

Company Name Highmark Benefits Group

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				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

Company Name Highmark Benefits Group

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 7				RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	486	711	376	736	687
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off									
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off									
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off									
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off									
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off									
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off									
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off									
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off									
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off									
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off									
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off									
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off									
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off									
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off									
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off					\$473.86	\$473.86	\$473.86	\$473.86	\$473.86
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$492.45	\$492.45	\$492.45	\$492.45	\$492.45
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off					\$490.94	\$490.94	\$490.94	\$490.94	\$490.94
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$509.53	\$509.53	\$509.53	\$509.53	\$509.53
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off					\$436.71	\$436.71	\$436.71	\$436.71	\$436.71
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off					\$431.17	\$431.17	\$431.17	\$431.17	\$431.17
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off					\$377.13	\$377.13	\$377.13	\$377.13	\$377.13
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off					\$395.71	\$395.71	\$395.71	\$395.71	\$395.71
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off					\$566.16	\$566.16	\$566.16	\$566.16	\$566.16
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off					\$584.75	\$584.75	\$584.75	\$584.75	\$584.75
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off					\$510.87	\$510.87	\$510.87	\$510.87	\$510.87
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off					\$360.98	\$360.98	\$360.98	\$360.98	\$360.98
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off					\$379.57	\$379.57	\$379.57	\$379.57	\$379.57
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off					\$363.79	\$363.79	\$363.79	\$363.79	\$363.79
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off					\$324.24	\$324.24	\$324.24	\$324.24	\$324.24
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off					\$275.41	\$275.41	\$275.41	\$275.41	\$275.41

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

02-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

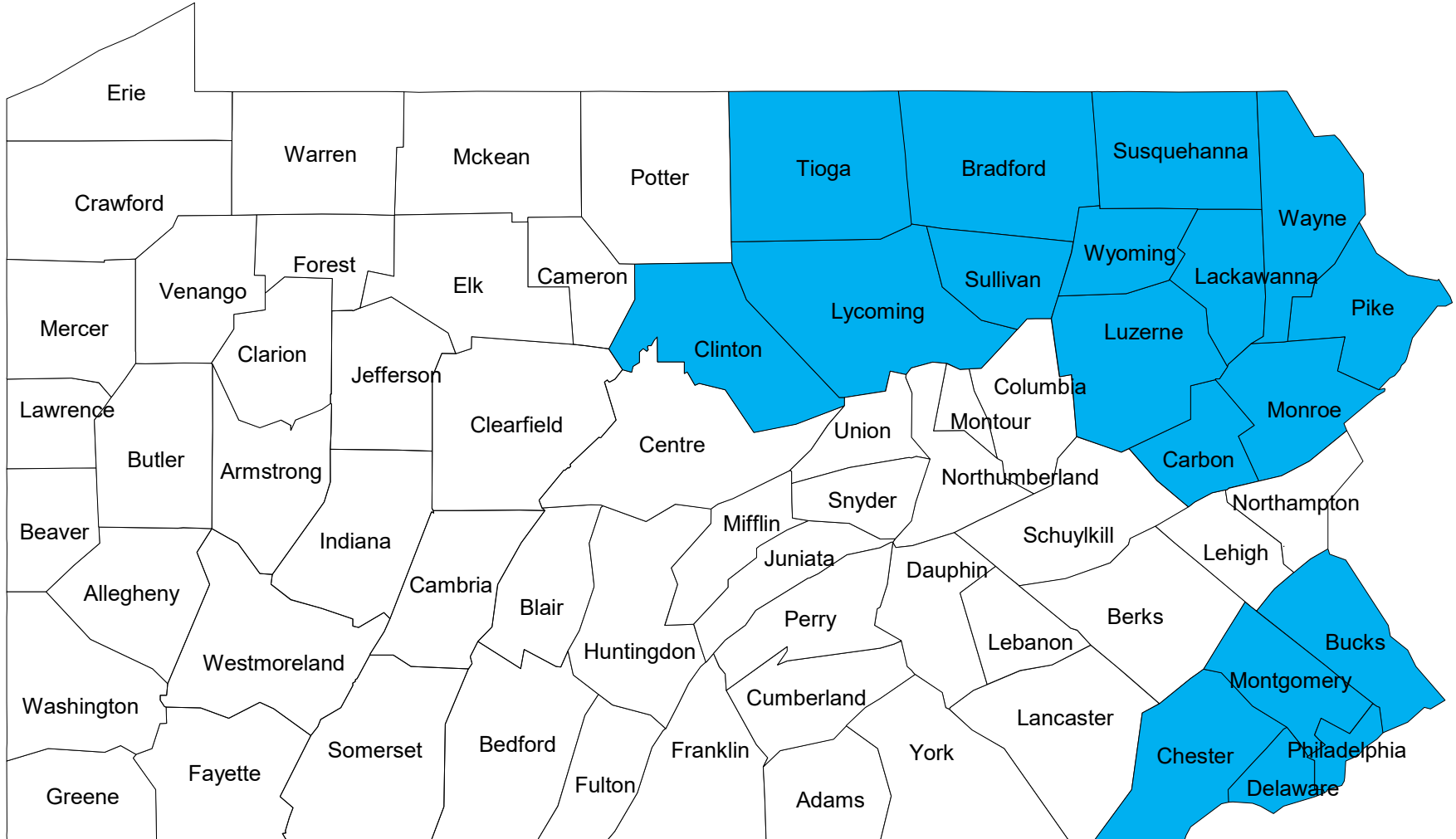
RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry



2024 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



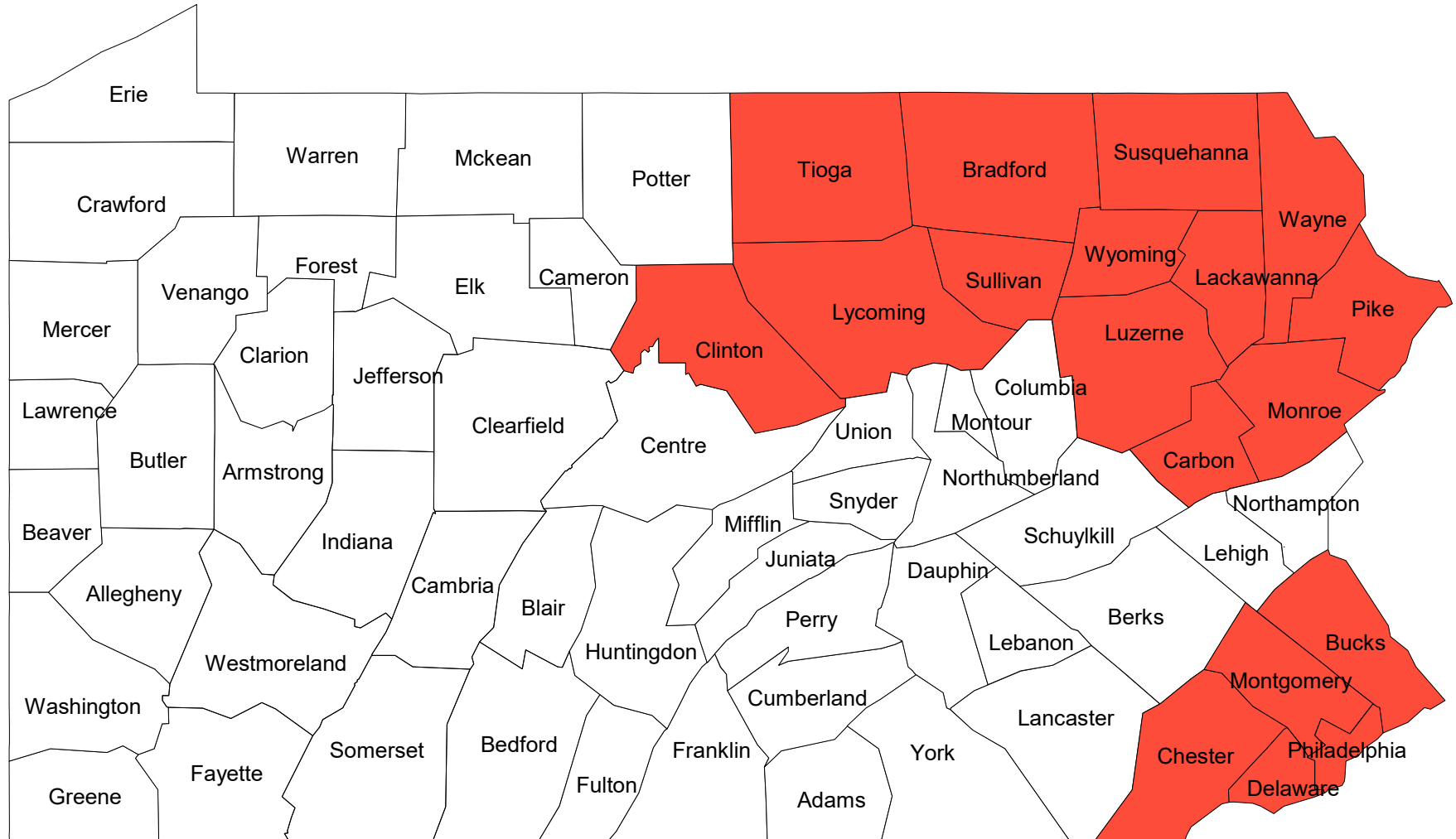
Key (*modify as needed*)

-  : 2024 on-exchange service area
-  : 2024 off-exchange only service area

2025 Service Area

Issuer: Highmark Benefits Group (HBG)

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 Benefits Group																			
4	HIOS Issuer ID:	79962	State:	PA																	
5	Effective Date of Rate Change(s):	1/1/2025	Market:	Individual																	
6																					
7																					
8	Market Level Calculations (Same for all Plans)																				
9																					
10																					
11	Section I: Experience Period Data																				
12	Experience Period:	1/1/2023	to	12/31/2023																	
13			Total		PMPM																
14	Allowed Claims		\$192,330,516.37		\$776.19																
15	Reinsurance		\$8,137,745.90		\$32.84																
16	Incurred Claims in Experience Period		\$156,452,994.17		\$631.40																
17	Risk Adjustment		\$3,908,281.00		\$15.77																
18	Experience Period Premium		\$170,726,735.00		\$689.01																
19	Experience Period Member Months		247,787																		
20																					
21	Section II: Projections																				
22			Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims														
23	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM														
24	Inpatient Hospital	\$147.40	1.050	1.066	1.050	1.066	\$184.82														
25	Outpatient Hospital	\$296.49	1.050	1.066	1.050	1.066	\$371.75														
26	Professional	\$173.14	1.050	1.066	1.050	1.066	\$217.09														
27	Other Medical	\$12.18	1.050	1.066	1.050	1.066	\$15.28														
28	Capitation	\$0.15	1.050	1.066	1.050	1.066	\$0.19														
29	Prescription Drug	\$144.47	1.050	1.066	1.050	1.066	\$181.14														
30	Total	\$773.83					\$970.26														
31																					
32	Morbidity Adjustment											0.981									
33	Demographic Shift											0.990									
34	Plan Design Changes											1.000									
35	Other											0.991									
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2025										\$933.62									
37																					
38	Manual EHB Allowed Claims PMPM											\$0.00									
39	Applied Credibility %											100.00%									
40																					
41	Projected Period Totals																				
42	Projected Index Rate for	1/1/2025										\$933.62	\$278,820,011.28								
43	Reinsurance											\$42.04	\$12,556,204.13								
44	Risk Adjustment Payment/Charge											-\$11.41	-\$3,408,242.56								
45	Exchange User Fees											2.88%	\$7,986,679.53								
46	Market Adjusted Index Rate											\$929.73	\$277,658,729.24								
47																					
48	Projected Member Months											298,644									
49																					
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																				
51																					

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

Product-Plan Data Collection

To add a product to Worksheet 2 - Plan

To add a plan to Worksheet 2 - Plan Pr

To validate, select the Validate button o

To finalize, select the Finalize button or

To remove a product, navigate to the cc

To remove a plan, navigate to the corre

Company Legal Name: Highmark Benefits Group
 HIOS Issuer ID: 79962 State: PA
 Effective Date of Rate Change(s): 1/1/2025 Market: Individual

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	my Priority Blue Flex PPO					my Priority Blue Flex PPO Adult Dental and Vision					my Priority Blue Flex PPO HSA		my Priority Blue Flex PPO Premier	
1.1	Product Name	79962PA027													
1.2	Product ID	79962PA027													
1.3	Plan Name	Flex PPO Bronze	Flex PPO Bronze	Flex PPO Silver	Flex PPO Silver	Flex PPO Gold 0	Flex PPO Gold	Flex PPO Bronze	Flex PPO Silver	Flex PPO Gold 0 +	Flex PPO Bronze	Flex PPO Gold	Flex PPO Premier	Flex PPO Premier	
1.4	Plan ID (Standard Component ID)	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0290001	79962PA0290002	79962PA0300001	79962PA0300002	
1.5	Metal	Bronze	Bronze	Silver	Silver	Gold	Gold	Bronze	Bronze	Gold	Bronze	Gold	Silver	Gold	
1.6	AV Metal Value	0.645	0.602	0.700	0.715	0.799	0.780	0.645	0.715	0.799	0.648	0.781	0.715	0.816	
1.7	Plan Category	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	
1.9	Exchange Plan?	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	
1.10	Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	
1.11	Cumulative Rate Change % (over 12 mos prior)	13.93%	14.44%	17.79%	8.27%	12.98%	10.89%	12.29%	7.10%	11.78%	12.85%	11.86%	17.62%	12.29%	
1.12	Product Rate Increase %	13.89%													
1.13	Submission Level Rate Increase %	11.82%					12.25%					12.94%			

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

Field #	Section II: Experience Period and Current Plan Level Information	Total	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0290001	79962PA0290002	79962PA0300001	79962PA0300002
2.1	Plan ID (Standard Component ID)	Total	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0290001	79962PA0290002	79962PA0300001	79962PA0300002
2.2	Allowed Claims	\$192,330,516	\$17,337,439	\$2,009,847	\$29,637,271	\$1,559,522	\$59,730,019	\$0	\$2,086,150	\$393,526	\$8,535,726	\$4,476,846	\$7,905,288	\$4,347,269	\$39,269,819
2.3	Reinsurance	\$8,137,746	\$661,103	\$71,713	\$1,340,008	\$64,020	\$2,534,660	\$0	\$17,263	\$15,218	\$350,071	\$172,915	\$333,224	\$192,721	\$1,692,321
2.4	Member Cost Sharing	\$27,739,776	\$5,254,863	\$717,402	\$2,106,460	\$246,124	\$8,356,387	\$0	\$787,199	\$72,356	\$1,551,445	\$1,157,772	\$998,680	\$461,283	\$4,306,720
2.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6	Incurred Claims	\$156,452,994	\$11,421,474	\$1,220,731	\$26,190,803	\$1,249,378	\$48,838,972	\$0	\$1,227,689	\$305,953	\$6,634,210	\$3,146,159	\$6,573,384	\$3,693,255	\$33,270,778
2.7	Risk Adjustment Transfer Amount	\$3,908,281	-\$6,096,394	-\$513,279	\$6,285,068	-\$140,123	-\$1,096,563	\$0	-\$714,070	-\$27,164	-\$1,919,167	-\$315,163	\$141,237	\$321,732	\$5,264,464
2.8	Premium	\$170,726,735	\$23,411,817	\$2,196,550	\$24,703,272	\$885,589	\$53,021,132	\$0	\$3,231,463	\$234,916	\$9,785,711	\$4,585,404	\$4,841,499	\$4,920,550	\$28,698,242
2.9	Experience Period Member Months	247,787	40,250	4,678	32,509	1,610	73,124	0	5,579	333	15,223	7,959	7,177	5,847	38,103
2.10	Current Enrollment	24,325	3,345	693	2,339	195	5,267	1,480	644	42	1,615	520	642	356	2,834
2.11	Current Premium PMPM	\$758.03	\$595.05	\$532.68	\$829.62	\$659.51	\$796.27	\$738.67	\$634.59	\$699.06	\$835.81	\$606.36	\$742.70	\$915.14	\$830.36
2.12	Loss Ratio	89.59%	65.96%	72.52%	84.52%	167.60%	94.06%	#DIV/0!	84.33%	147.27%	73.68%	131.92%	70.45%	97.96%	
Per Member Per Month															
2.13	Allowed Claims	\$776.19	\$430.74	\$429.64	\$911.66	\$968.65	\$816.83	#DIV/0!	\$373.93	\$1,181.76	\$560.71	\$562.49	\$1,101.48	\$743.50	\$1,030.62
2.14	Reinsurance	\$32.84	\$16.42	\$15.33	\$41.22	\$37.76	\$34.66	#DIV/0!	\$12.77	\$45.70	\$23.00	\$21.73	\$46.43	\$32.96	\$44.41
2.15	Member Cost Sharing	\$111.95	\$130.56	\$153.36	\$64.80	\$152.87	\$114.28	#DIV/0!	\$141.10	\$217.28	\$101.91	\$145.47	\$139.15	\$78.89	\$113.03
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	
2.17	Incurred Claims	\$631.40	\$283.76	\$260.95	\$805.65	\$776.01	\$667.89	#DIV/0!	\$220.06	\$918.78	\$435.80	\$395.30	\$915.90	\$631.65	\$873.18
2.18	Risk Adjustment Transfer Amount	\$15.77	-\$151.46	-\$109.72	\$193.33	-\$87.03	-\$15.00	#DIV/0!	-\$127.99	-\$81.57	-\$126.07	-\$39.60	\$19.68	\$55.03	\$138.16
2.19	Premium	\$689.01	\$581.66	\$469.55	\$759.89	\$550.05	\$725.09	#DIV/0!	\$579.22	\$705.45	\$642.82	\$576.13	\$674.59	\$841.53	\$753.18

Section III: Plan Adjustment Factors

Field #	Section III: Plan Adjustment Factors	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0290001	79962PA0290002	79962PA0300001	79962PA0300002	
3.1	Plan ID (Standard Component ID)	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0290001	79962PA0290002	79962PA0300001	79962PA0300002	
3.2	Market Adjusted Index Rate														
3.3	AV and Cost Sharing Design of Plan	0.6781	0.6098	0.9775	0.7143	0.8999	0.8194	0.6781	0.7143	0.8999	0.6834	0.8300	1.0771	0.9326	
3.4	Provider Network Adjustment	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	
3.5	Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0011	1.0485	1.0385	1.0015	1.0013	1.0000	1.0000	
Administrative Costs															
3.6	Administrative Expense	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	
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%	
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%	
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	
3.10	Plan Adjusted Index Rate	\$679.57	\$611.07	\$979.58	\$715.78	\$901.85	\$821.13	\$714.30	\$750.51	\$936.58	\$685.94	\$832.79	\$1,079.45	\$934.67	

Section III: Plan Adjustment Factors (Continued)

3.11	Age Calibration Factor	0.5389												
3.12	Geographic Calibration Factor	1.0000												
3.13	Tobacco Calibration Factor	0.9931												
3.14	Calibrated Plan Adjusted Index Rate	\$363.69	\$327.03	\$524.25	\$383.07	\$482.65	\$439.45	\$382.28	\$401.66	\$501.24	\$367.10	\$445.69	\$577.70	\$500.22

Section IV: Projected Plan Level Information

Field #	Section IV: Projected Plan Level Information	Total	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0290001	79962PA0290002	79962PA0300001	79962PA0300002
4.1	Plan ID (Standard Component ID)	Total	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0290001	79962PA0290002	79962PA0300001	79962PA0300002
4.2	Allowed Claims	\$280,774,003	\$31,115,418	\$6,235,183	\$26,655,510	\$1,829,882	\$55,904,990	\$13,430,335	\$6,187,821	\$432,531	\$17,675,406	\$5,687,229	\$6,730,643	\$4,697,945	\$30,913,824
4.3	Reinsurance	\$10,801,924	\$1,020,428	\$188,069	\$1,117,125	\$62,375	\$2,227,766	\$503,783	\$202,929	\$14,744	\$704,350	\$187,617	\$254,629	\$208,251	\$1,259,404
4.4	Member Cost Sharing	\$40,910,181	\$8,456,151	\$2,058,984	\$1,849,014	\$444,795	\$6,435,994	\$2,243,496	\$1,681,647	\$105,137	\$2,034,860	\$1,521,061	\$1,076,439	\$73,586	\$2,947,930
4.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6	Incurred Claims	\$229,061,898	\$21,638,839	\$3,988,130	\$23,689,371	\$1,322,711	\$47,241,230	\$10,683,055	\$4,303,245	\$312,650	\$14,936,197	\$3,978,550	\$5,399,575	\$4,416,107	\$26,706,490
4.7	Risk Adjustment Transfer Amount	-\$2,932,063	-\$276,984	-\$51,049	-\$303,231	-\$16,931	-\$604,702	-\$136,746	-\$55,083	-\$4,002	-\$191,188	-\$50,927	-\$69,116	-\$56,528	-\$341,851
4.8	Premium	\$257,334,352	\$24,309,659	\$4,480,374	\$26,613,282	\$1,485,969	\$53,072,080	\$12,001,634	\$4,834,382	\$321,240	\$16,779,729	\$4,469,611	\$6,066,029	\$4,961,174	\$30,002,795
4.9	Projected Member Months	298,644	35,772	7,332	27,168	2,076	58,848	14,616	6,768	468	17,916	6,516	7,284	4,596	32,100
4.10	Loss Ratio	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	
Per Member Per Month															
4.11	Allowed Claims	\$940.16	\$869.83	\$850.41	\$981.14	\$881.45	\$949.99	\$918.88	\$914.28	\$924.21	\$986.57	\$872.81	\$924.03	\$1,022.18	\$963.05
4.12	Reinsurance	\$36.17	\$28.53	\$25.65	\$41.12	\$30.05	\$37.86	\$34.47	\$29.98	\$31.50	\$39.31	\$28.79	\$34.96	\$45.31	\$39.23
4.13	Member Cost Sharing	\$136.99	\$236.39	\$280.82	\$68.06	\$214.26	\$109.37	\$147.78	\$248.47	\$224.65	\$113.58	\$233.43	\$147.78	\$91.84	\$91.84
4.14	Cost Sharing Reduction	\$0.00	\$												

Product Info, select the Add Product button or Ctrl + Shift + P.

Plan Info, select the Add Plan button or Ctrl + Shift + L.

or Ctrl + Shift + I.

Ctrl + Shift + F.

Corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + O.

Corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.



my Blue Flex PPO Premier Adult Dental			my Blue Major Events PPO			my Blue Access PPO						my Blue Access PPO Adult Dental and Vision				my Blue Access PPO Premier			my Blue Access PPO Premier Adult Dental and			my Blue Access PPO HSA		my Blue Access Major Events
79962PA031			79962PA032			79962PA033						79962PA034				79962PA035			79962PA036			79962PA037		79962PA038
Flex PPO Premier	Flex PPO Premier	Major Events PPO	PPO Bronze 3800	PPO Bronze 8900	PPO Silver 7000	PPO Gold 0	PPO Gold 1500	PPO Silver 3500	PPO Bronze 3800	PPO Gold 0 + Adult	PPO Silver 3500 +	PPO Premier Silver	PPO Premier Gold	PPO Premier Silver	PPO Premier Gold	PPO Premier Silver	PPO Premier Gold	PPO Bronze 7400	PPO Gold 1700	Major Events PPO				
79962PA0310001	79962PA0310002	79962PA0320001	79962PA0330001	79962PA0330002	79962PA0330003	79962PA0330004	79962PA0330005	79962PA0330006	79962PA0340001	79962PA0340002	79962PA0340003	79962PA0350001	79962PA0350002	79962PA0360001	79962PA0360002	79962PA0360003	79962PA0360004	79962PA0370001	79962PA0370002	79962PA0380001				
Silver	Gold	Catastrophic	Bronze	Bronze	Silver	Gold	Gold	Silver	Silver	Gold	Silver	Gold	Silver	Gold	Silver	Gold	Bronze	Bronze	Gold	Catastrophic				
0.715	0.816	0.600	0.648	0.602	0.700	0.803	0.781	0.719	0.648	0.803	0.719	0.719	0.819	0.719	0.819	0.719	0.819	0.648	0.780	0.600				
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing				
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO				
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes				
1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025				
16.42%	11.16%	11.55%	11.48%	11.86%	13.16%	9.36%	7.26%	5.08%	10.01%	8.34%	4.11%	13.69%	8.65%	12.62%	7.71%	10.25%	8.05%	10.25%	8.05%	9.70%				
11.91%			11.55%			9.43%						8.46%				8.81%			8.02%			8.66%		9.70%

\$813.398	\$14,117.588	\$110,808	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$35,348	\$598,407	\$4,755	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$102,197	\$1,548,257	\$72,633	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$675,854	\$11,970,924	\$33,419	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$210,249	\$2,548,846	\$41,392	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,049,949	\$8,915,706	\$245,036	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1,465	12,862	1,068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
169	1,112	76	293	120	116	680	465	31	83	334	16	10	346	14	231	76	161	20	20	20	
\$954.69	\$869.91	\$461.33	\$603.53	\$540.27	\$841.45	\$807.62	\$749.21	\$668.92	\$643.08	\$847.17	\$708.46	\$928.16	\$842.18	\$967.71	\$881.72	\$615.01	\$753.30	\$467.91	\$467.91	\$467.91	
53.63%	104.42%	16.41%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

\$555.22	\$1,097.62	\$103.75	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$24.13	\$46.53	\$4.45	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$69.76	\$120.37	\$68.01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$461.33	\$930.72	\$31.29	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$143.51	\$198.17	-\$38.76	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$716.69	\$693.18	\$229.43	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

1.0771	0.9326	0.5595	0.6747	0.6060	0.9549	0.8857	0.8059	0.7049	0.6747	0.8857	0.7049	1.0582	0.9176	1.0582	0.9176	1.0582	0.9176	0.6789	0.8152	0.5595
1.0005	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980
1.0322	1.0372	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0515	1.0392	1.0493	1.0000	1.0000	1.0329	1.0379	1.0015	1.0013	1.0013	1.0000	1.0000
7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%
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%	0.06%	0.06%	0.06%	0.06%	0.06%
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%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	0.9200	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	1.0000	0.9200
\$1,114.18	\$969.39	\$515.86	\$674.46	\$605.82	\$954.52	\$885.36	\$805.61	\$704.63	\$709.19	\$920.09	\$739.35	\$1,057.82	\$917.28	\$1,092.55	\$952.01	\$679.70	\$815.96	\$514.57	\$514.57	\$514.57
0.5389																				
1.0000																				
0.9931																				
\$596.29	\$518.80	\$276.08	\$360.96	\$324.22	\$510.84	\$473.83	\$431.15	\$377.10	\$379.54	\$492.42	\$395.69	\$566.13	\$490.91	\$584.71	\$509.50	\$363.76	\$436.69	\$275.39	\$275.39	\$275.39

\$1,949,762	\$12,597,240	\$629,829	\$6,073,191	\$1,128,672	\$1,140,180	\$19,409,602	\$4,452,099	\$304,908	\$776,368	\$3,312,872	\$165,484	\$109,274	\$9,599,947	\$225,723	\$9,143,019	\$636,281	\$1,484,249	\$138,588	\$138,588	\$138,588
\$86,429	\$513,201	\$17,669	\$198,405	\$33,873	\$47,119	\$765,733	\$165,159	\$10,293	\$25,363	\$130,697	\$5,586	\$4,796	\$387,197	\$9,906	\$368,768	\$20,885	\$55,487	\$3,888	\$3,888	\$3,888
\$30,540	\$1,201,268	\$237,469	\$1,667,476	\$376,508	\$93,873	\$2,406,005	\$784,642	\$76,345	\$213,162	\$410,662	\$41,435	\$2,785	\$1,001,975	\$5,754	\$954,284	\$172,517	\$252,135	\$52,253	\$52,253	\$52,253
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,832,793	\$10,882,770	\$374,691	\$4,207,310	\$718,291	\$999,188	\$16,237,864	\$3,502,299	\$218,270	\$537,842	\$2,771,513	\$118,462	\$101,693	\$8,210,775	\$210,063	\$7,819,967	\$442,880	\$1,176,628	\$82,447	\$82,447	\$82,447
-\$23,460	-\$139,303	-\$4,796	-\$53,855	-\$9,194	-\$12,790	-\$207,850	-\$44,831	-\$2,794	-\$6,885	-\$35,476	-\$1,516	-\$1,302	-\$105,100	-\$2,689	-\$100,098	-\$5,669	-\$15,061	-\$1,055	-\$1,055	-\$1,055
\$2,059,009	\$12,226,000	\$420,938	\$4,726,606	\$806,948	\$1,122,515	\$18,242,057	\$3,934,577	\$245,210	\$604,227	\$3,113,593	\$133,084	\$114,245	\$9,224,208	\$235,990	\$8,785,164	\$497,543	\$1,321,855	\$92,623	\$92,623	\$92,623
1.848	12.612	816	7,008	1,332	1,176	20,604	4,884	348	852	3,384	180	108	10,056	216	9,228	732	1,620	180	180	180
90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%	90.04%
\$1,055.07	\$998.83	\$771.85	\$866.61	\$847.35	\$969.54	\$942.03	\$911.57	\$876.17	\$911.23	\$978.98	\$919.35	\$1,011.80	\$954.65	\$1,045.01	\$990.79	\$869.24	\$916.20	\$769.93	\$769.93	\$769.93
\$46.77	\$40.69	\$21.65	\$28.31	\$25.43	\$40.07	\$37.16	\$33.82	\$29.58	\$29.77	\$38.62	\$31.04	\$44.40	\$38.50	\$45.86	\$39.96	\$28.53	\$34.25	\$21.60	\$21.60	\$21.60
\$16.53	\$95.25	\$291.02	\$237.94	\$282.66	\$79.82	\$116.77	\$160.66	\$219.38	\$250.19	\$121.35	\$230.19	\$25.79	\$99.64	\$26.64	\$103.41	\$235.68	\$155.64	\$290.29	\$290.29	\$290.29
\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$991.77	\$862.89	\$459.18	\$600.36	\$539.26	\$849.65	\$788.09	\$717.10	\$627.21	\$631.27	\$819.01	\$658.12	\$941.60	\$816.51	\$972.51	\$847.42	\$605.03	\$726.31	\$458.04	\$458.04	\$458.04
-\$12.69	-\$11.05	-\$5.88	-\$7.68	-\$6.90	-\$10.88	-\$10.09	-\$9.18	-\$8.03	-\$8.08	-\$10.48	-\$8.42	-\$12.05	-\$10.45	-\$12.45	-\$10.85	-\$7.74	-\$9.30	-\$5.86	-\$5.86	-\$5.86
\$1,114.18	\$969.39	\$515.86	\$674.46	\$605.82	\$954.52	\$885.36	\$805.61	\$704.63	\$709.19	\$920.09	\$739.35	\$1,057.82	\$917.28	\$1,092.55	\$952.01	\$679.70	\$815.96	\$514.57	\$514.57	\$514.57

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 3	1.0000
Rating Area 8	1.0000

Part II of the Preliminary Justification

Highmark Benefits Group – Individual Market

Scope and Range:

Highmark Benefits Group is requesting an average ACA individual market rate increase of 12.75%, ranging from 4.1% to 17.8%. Products submitted with this filing will have effective dates from January 1, 2025 to December 31, 2025. This rate change is projected to affect 24,325 members.

Historical Financial Experience:

Highmark Benefits Group incurred an underwriting loss in its ACA individual market programs in 2023.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits and Cost Sharing:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum
Highmark Benefits Group
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 Benefits Group’s (HBG) 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 HBG’s rate filing. However, we recognize that this certification may become a public document. HBG makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum that would result in the creation of any duty or liability under any theory of law by HBG.

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79962
- Market: 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 increases by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in Worksheet 2, line 1.11 of the URRT. The rate increase 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, HBG reserves the right to submit a revised filing.

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

III.1 Paid through Date:

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

III.2 Current Date:

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

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

- **Historical Experience:** We chose HBG’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 HBG’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 0.9741 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 11.98% (5.0% cost, 6.6% utilization). These trends reflect HBG'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 0.981 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 decrease by about 1.0% 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 younger than the population in the underlying experience. This decreases 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 0.991 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

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

VII. Credibility of Experience

The experience is from HBG'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 HBG. 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. HBG 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 HBG's projected 2025 population was developed by using HBG'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 HBG 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 HBG paying to the risk adjustment pool. The (\$11.41) 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, HBG has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 Exchange User Fee %

The 2.88% 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 Rates [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. Ten plans have an adult dental and vision benefit, four plans have an adult vision exam benefit, and eight 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:

HBG has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HBG is not waiving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

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 1.855. This factor is calculated by dividing the all members age factor of 1.854 by the ratio of billable members to total members 0.9991. The age curve calibration factor is $1/1.855 = 0.5389$.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 1.000. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.000. The geographic calibration factor is $1/1.000 = 1.000$.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.007. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007. The tobacco calibration factor is $1/1.007 = 0.9931$.

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 93.2%.

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 HBG'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 HBG'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).

HBG 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%	45.1%	5.8%
150%-200%	87%	40.2%	5.1%
200%-250%	73%	2.5%	0.3%
>250%	<u>70%</u>	<u>12.2%</u>	<u>1.6%</u>
Total		100.0%	12.8%

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 HBG’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 HBG 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.

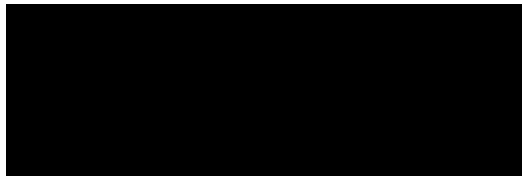
I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal

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 HBG to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:

A large black rectangular redaction box covering the signature area.A black rectangular redaction box covering the name of the signatory.

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*	79962				
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
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	369.25	369.25
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	15	402.07	402.07
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	16	414.62	414.62
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	17	427.17	427.17
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	18	440.69	440.69
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	19	454.20	454.20
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	20	468.20	468.20
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	21	482.68	494.75
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	22	482.68	494.75
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	23	482.68	494.75
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	24	482.68	494.75
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	25	484.61	496.73
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	26	494.26	506.62
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	27	505.85	518.50
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	28	524.67	537.79
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	29	540.12	553.62
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	30	547.84	561.54
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	31	559.43	573.42
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	32	571.01	585.29
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	33	578.25	592.71
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	34	585.97	600.62
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	35	589.83	604.58
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	36	593.70	608.54
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	37	597.56	612.50
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	38	601.42	616.46
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	39	609.14	624.37
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	40	616.87	628.56
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	41	628.45	634.44
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79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	43	655.00	650.62
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	44	674.30	683.31
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	45	696.99	718.05
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	46	724.02	756.86
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79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	48	789.18	853.86
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79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	54	1030.52	1177.39
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79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1500.75	1838.42
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79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	24	518.83	531.80
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	25	520.91	533.93
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79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	32	613.78	629.12
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79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	35	634.01	649.86
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79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	38	646.46	662.62
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	39	654.76	671.13
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	40	663.06	729.37
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	41	675.52	746.45
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	42	687.45	764.44
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	43	704.05	789.24
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79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	49	885.12	1077.19
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	50	926.63	1135.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	51	967.62	1185.33
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	52	1012.76	1240.63
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	53	1058.41	1296.55
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1107.70	1356.93
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1156.99	1417.31
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1210.43	1482.78
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1264.39	1548.88
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1321.98	1619.43
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1350.51	1654.37
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1408.10	1724.92
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1457.91	1785.94
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1490.60	1825.99
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1531.59	1876.20
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1556.49	1906.70
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	340.98	340.98
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	15	371.28	371.28
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	16	382.87	382.87
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	17	394.46	394.46
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	18	406.94	406.94
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	19	419.42	419.42
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	20	432.35	432.35
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	21	445.72	456.86
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	22	445.72	456.86
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	23	445.72	456.86
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	24	445.72	456.86
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	25	447.50	458.69
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	26	456.42	467.83
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	27	467.11	478.79
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	28	484.50	496.61
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	29	498.76	511.23
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	30	505.89	518.54
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	31	516.59	529.50
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	32	527.29	540.47
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	33	533.97	547.32
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	34	541.10	554.63
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	35	544.67	558.29
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	36	548.24	561.95
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	37	551.80	565.60
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	38	555.37	569.25
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	39	562.50	576.56
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	40	569.63	626.59
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	41	580.33	641.26
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	42	590.58	656.72
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	43	604.84	678.03
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	44	622.67	704.86
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	45	643.62	736.94
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	46	668.58	775.55
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	47	696.66	819.97
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	48	728.75	871.58
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	49	760.40	925.41
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	50	796.06	975.17
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	51	831.27	1018.31

79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	52	870.05	1065.81
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	53	909.27	1113.86
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	54	951.61	1165.72
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	55	993.96	1217.60
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1039.86	1273.83
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1086.22	1330.62
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1135.69	1391.22
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1160.21	1421.26
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1209.68	1481.86
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1252.47	1534.28
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1280.55	1568.67
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1315.77	1611.82
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1337.16	1638.02
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	336.20	336.20
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	15	366.09	366.09
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	16	377.51	377.51
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	17	388.94	388.94
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	18	401.25	401.25
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	19	413.55	413.55
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	20	426.30	426.30
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	21	439.48	450.47
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	22	439.48	450.47
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	23	439.48	450.47
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	24	439.48	450.47
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	25	441.24	452.27
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	26	450.03	461.28
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	27	460.58	472.09
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	28	477.71	489.65
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	29	491.78	504.07
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	30	498.81	511.28
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	31	509.36	522.09
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	32	519.90	532.90
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	33	526.50	539.66
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	34	533.53	546.87
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	35	537.04	550.47
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	36	540.56	554.07
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	37	544.08	557.68
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	38	547.59	561.28
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	39	554.62	568.49
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	40	561.66	575.70
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	41	572.20	582.91
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	42	582.31	590.12
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	43	596.37	597.33
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	44	613.95	604.54
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	45	634.61	611.75
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	46	659.22	618.96
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	47	686.91	626.17
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	48	718.55	633.38
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	49	749.75	640.59
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	50	784.91	647.80
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	51	819.63	655.01
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	52	857.86	662.22
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	53	896.54	669.43
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	54	938.29	676.64
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	55	980.04	683.85
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	56	1025.31	691.06
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	57	1071.01	698.27
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	58	1119.80	705.48
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1143.97	712.69
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1192.75	719.90
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1234.94	727.11
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1262.63	734.32
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1297.34	741.53
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1318.44	748.74
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	293.07	293.07
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	15	319.12	319.12
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	16	329.08	329.08
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	17	339.04	339.04
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	18	349.77	349.77
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	19	360.50	360.50
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	20	371.61	371.61
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	21	383.10	383.10
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	22	383.10	383.10
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	23	383.10	383.10
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	24	383.10	383.10
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	25	384.63	384.63
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	26	392.29	392.29
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	27	401.49	401.49
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	28	416.43	416.43
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	29	428.69	428.69
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	30	434.82	434.82
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	31	444.01	444.01
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	32	453.21	453.21
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	33	458.95	458.95
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	34	465.08	465.08
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	35	468.15	468.15
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	36	471.21	471.21
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	37	474.28	474.28
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	38	477.34	477.34
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	39	483.47	483.47
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	40	489.60	489.60
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	41	498.80	498.80
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	42	507.61	507.61
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	43	519.87	519.87
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	44	535.19	535.19
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	45	553.20	553.20
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	46	574.65	574.65
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	47	598.79	598.79
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	48	626.37	626.37
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	49	653.57	653.57
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	50	684.22	684.22
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	51	714.48	714.48
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	52	747.81	747.81
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	53	781.52	781.52
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	54	817.92	817.92
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	55	854.31	854.31
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	56	893.77	893.77
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	57	933.61	933.61
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	58	976.14	976.14
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	59	997.21	997.21
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	60	1039.73	1039.73
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	61	1076.51	1076.51
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1100.65	1100.65
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1130.91	1130.91
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1149.30	1149.30
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	307.29	307.29
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	15	334.61	334.61
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	16	345.05	345.05
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	17	355.50	355.50
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	18	366.74	366.74
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	19	377.99	377.99
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	20	389.64	389.64
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	21	401.69	401.69
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	22	401.69	401.69
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	23	401.69	401.69
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	24	401.69	401.69
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	25	403.30	403.30
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	26	411.33	411.33
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	27	420.97	420.97
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	28	436.64	436.64

79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	29	449.49	460.73
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	30	455.92	467.32
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	31	465.56	477.20
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	32	475.20	487.08
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	33	481.22	493.25
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	34	487.65	499.84
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	35	490.87	503.14
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	36	494.08	506.43
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	37	497.29	509.72
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	38	500.51	513.02
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	39	506.93	519.60
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	40	513.36	564.70
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	41	523.00	577.92
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	42	532.24	591.85
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	43	545.09	611.05
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	44	561.16	635.23
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	45	580.04	664.15
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	46	602.54	698.95
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	47	627.84	738.97
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	48	656.76	785.48
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	49	685.28	833.99
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	50	717.42	878.84
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	51	749.15	917.71
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	52	784.10	960.52
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	53	819.45	1003.83
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	54	857.61	1050.57
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	55	895.77	1097.32
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	56	937.14	1148.00
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	57	978.92	1199.18
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1023.51	1253.80
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1045.60	1280.86
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1090.19	1335.48
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1128.75	1382.72
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1154.06	1413.72
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1185.79	1452.59
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1205.07	1476.21
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	441.97	441.97
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	15	481.26	481.26
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	16	496.28	496.28
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	17	511.30	511.30
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	18	527.48	527.48
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	19	543.65	543.65
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	20	560.41	560.41
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	21	577.74	592.18
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	22	577.74	592.18
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	23	577.74	592.18
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	24	577.74	592.18
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	25	580.05	594.55
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	26	591.61	606.40
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	27	605.47	620.61
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	28	628.00	643.70
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	29	646.49	662.65
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	30	655.73	672.12
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	31	669.60	686.34
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	32	683.47	700.56
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	33	692.13	709.43
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	34	701.38	718.91
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	35	706.00	723.65
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	36	710.62	728.39
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	37	715.24	733.12
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	38	719.86	737.86
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	39	729.11	747.34
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	40	738.35	812.19
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	41	752.22	831.20
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	42	765.51	851.25
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	43	783.99	878.85
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	44	807.10	913.64
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	45	834.26	955.23
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	46	866.61	1005.27
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	47	903.01	1062.84
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	48	944.60	1129.94
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	49	985.62	1199.50
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	50	1031.84	1264.00
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	51	1077.49	1319.93
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1127.75	1381.49
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1178.59	1443.77
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1233.47	1511.00
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1288.36	1578.24
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1347.87	1651.14
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1407.95	1724.74
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1472.08	1803.30
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1503.86	1842.23
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1567.99	1920.79
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1623.45	1988.73
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1659.85	2033.32
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1705.49	2089.23
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1733.22	2123.19
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	456.19	456.19
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	15	496.74	496.74
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	16	512.25	512.25
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	17	527.75	527.75
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	18	544.45	544.45
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	19	561.15	561.15
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	20	578.44	578.44
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	21	596.33	611.24
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	22	596.33	611.24
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	23	596.33	611.24
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	24	596.33	611.24
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	25	598.72	613.69
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	26	610.64	625.91
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	27	624.95	640.57
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	28	648.21	664.42
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	29	667.29	683.97
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	30	676.83	693.75
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	31	691.15	708.43
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	32	705.46	723.10
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	33	714.40	732.26
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	34	723.94	742.04
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	35	728.72	746.94
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	36	733.49	751.83
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	37	738.26	756.72
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	38	743.03	761.61
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	39	752.57	771.38
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	40	762.11	783.32
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	41	776.42	797.94
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	42	790.14	813.64
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	43	809.22	830.14
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	44	833.07	857.94
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	45	861.10	889.96
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	46	894.50	930.62
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	47	932.06	979.03
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	48	975.00	1036.10
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	49	1017.34	1099.10
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	50	1065.05	1169.69
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	51	1112.16	1249.60
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1164.04	1339.95
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1216.51	1441.22
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1273.16	1555.62
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1329.82	1683.03
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1391.24	1726.27

79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1453.26	1780.24
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1519.45	1861.33
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1552.25	1901.51
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1618.44	1982.59
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1675.69	2052.72
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1713.26	2098.74
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1760.37	2156.45
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1788.99	2191.51
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	401.08	401.08
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	15	436.73	436.73
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	16	450.37	450.37
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	17	464.00	464.00
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	18	478.68	478.68
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	19	493.36	493.36
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	20	508.56	508.56
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	21	524.29	537.40
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	22	524.29	537.40
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	23	524.29	537.40
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	24	524.29	537.40
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	25	526.39	539.55
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	26	536.87	550.29
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	27	549.46	563.20
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	28	569.90	584.15
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	29	586.68	601.35
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	30	595.07	609.95
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	31	607.65	622.84
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	32	620.24	635.75
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	33	628.10	643.80
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	34	636.49	652.40
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	35	640.68	656.70
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	36	644.88	661.00
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	37	649.07	665.30
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	38	653.27	669.60
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	39	661.65	678.19
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	40	670.04	737.04
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	41	682.63	754.31
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	42	694.68	772.48
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	43	711.46	797.55
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	44	732.43	829.11
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	45	757.07	866.85
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	46	786.44	912.27
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	47	819.47	964.52
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	48	857.21	1025.22
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	49	894.44	1088.53
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	50	936.38	1147.07
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	51	977.80	1197.81
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	52	1023.41	1253.68
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	53	1069.55	1310.20
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	54	1119.36	1371.22
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1169.17	1432.23
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1223.17	1498.38
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1277.69	1565.17
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1335.89	1636.47
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1364.73	1671.79
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1422.92	1743.08
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1473.25	1804.73
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1506.29	1845.21
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1547.70	1895.93
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1572.87	1926.77
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	278.25	278.25
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	15	302.98	302.98
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	16	312.44	312.44
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	17	321.89	321.89
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	18	332.08	332.08
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	19	342.26	342.26
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	20	352.81	352.81
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	21	363.72	372.81
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	22	363.72	372.81
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	23	363.72	372.81
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	24	363.72	372.81
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	25	365.17	374.30
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	26	372.45	381.76
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	27	381.18	390.71
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	28	395.36	405.24
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	29	407.00	417.18
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	30	412.82	423.14
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	31	421.55	432.09
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	32	430.28	441.04
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	33	435.74	446.63
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	34	441.56	452.60
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	35	444.47	455.58
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	36	447.38	458.56
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	37	450.29	461.55
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	38	453.20	464.53
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	39	459.01	470.49
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	40	464.83	511.31
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	41	473.56	523.28
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	42	481.93	535.91
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	43	493.57	553.29
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	44	508.12	575.19
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	45	525.21	601.37
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	46	545.58	632.87
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	47	568.49	669.11
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	48	594.68	711.24
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	49	620.51	755.16
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	50	649.60	795.76
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	51	678.34	830.97
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	52	709.98	869.73
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	53	741.99	908.94
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	54	776.54	951.26
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	55	811.10	993.60
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	56	848.56	1039.49
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	57	886.39	1085.83
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	58	926.76	1135.28
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	59	946.76	1159.78
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	60	987.14	1209.25
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1022.05	1252.01
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1044.97	1280.09
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1073.70	1315.28
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1091.16	1336.67
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	292.46	292.46
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	15	318.46	318.46
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	16	328.40	328.40
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	17	338.34	338.34
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	18	349.04	349.04
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	19	359.74	359.74
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	20	370.83	370.83
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	21	382.30	391.86
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	22	382.30	391.86
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	23	382.30	391.86
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	24	382.30	391.86
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	25	383.83	393.43
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	26	391.48	401.27
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	27	400.65	410.67
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	28	415.56	425.95
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	29	427.79	438.48
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	30	443.91	444.76
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	31	443.09	454.17
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	32	452.26	463.57
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	33	458.00	469.45

79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	34	464.11	475.71
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	35	467.17	478.85
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	36	470.23	481.99
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	37	473.29	485.12
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	38	476.35	488.26
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	39	482.46	494.52
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	40	488.58	537.44
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	41	497.75	550.01
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	42	506.55	563.28
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	43	518.78	581.55
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	44	534.07	604.57
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	45	552.04	632.09
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	46	573.45	665.20
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	47	597.53	703.29
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	48	625.06	747.57
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	49	652.20	793.73
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	50	682.79	836.42
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	51	712.99	873.41
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	52	746.25	914.16
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	53	779.89	955.37
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	54	816.21	999.86
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	55	852.53	1044.35
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	56	891.91	1092.59
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	57	931.67	1141.30
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	58	974.10	1193.27
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	59	995.13	1219.03
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1037.56	1271.01
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1074.26	1315.97
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1098.35	1345.48
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1128.55	1382.47
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1146.90	1404.95
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	280.85	280.85
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	15	305.82	305.82
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	16	315.36	315.36
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	17	324.91	324.91
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	18	335.19	335.19
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	19	345.47	345.47
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	20	356.12	356.12
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	21	367.13	376.31
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	22	367.13	376.31
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	23	367.13	376.31
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	24	367.13	376.31
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	25	368.60	377.82
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	26	375.94	385.34
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	27	384.75	394.37
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	28	399.07	409.05
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	29	410.82	421.09
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	30	416.69	427.11
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	31	425.50	436.14
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	32	434.31	445.17
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	33	439.82	450.82
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	34	445.70	456.84
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	35	448.63	459.85
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	36	451.57	462.86
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	37	454.51	465.87
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	38	457.44	468.88
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	39	463.32	474.90
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	40	469.19	516.11
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	41	478.00	528.19
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	42	486.45	540.93
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	43	498.20	558.48
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	44	512.88	580.58
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	45	530.14	607.01
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	46	550.70	638.81
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	47	573.82	675.39
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	48	600.26	717.91
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	49	626.32	762.23
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	50	655.69	803.22
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	51	684.70	838.76
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	52	716.64	877.88
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	53	748.95	917.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	54	783.82	960.18
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	55	818.70	1002.91
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	56	856.51	1049.22
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	57	894.70	1096.01
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	58	935.45	1145.93
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	59	955.64	1170.66
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	60	996.39	1220.58
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1031.64	1263.76
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1054.76	1292.08
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1083.77	1327.62
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1101.39	1349.20
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	250.19	250.19
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	15	272.43	272.43
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	16	280.94	280.94
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	17	289.44	289.44
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	18	298.60	298.60
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	19	307.75	307.75
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	20	317.24	317.24
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	21	327.05	335.23
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	22	327.05	335.23
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	23	327.05	335.23
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	24	327.05	335.23
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	25	328.36	336.57
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	26	334.90	343.27
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	27	342.75	351.32
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	28	355.50	364.39
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	29	365.97	375.12
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	30	371.20	380.48
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	31	379.05	388.53
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	32	386.90	396.57
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	33	391.81	401.61
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	34	397.04	406.97
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	35	399.66	409.65
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	36	402.27	412.33
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	37	404.89	415.01
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	38	407.50	417.69
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	39	412.74	423.06
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	40	417.97	459.77
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	41	425.82	470.53
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	42	433.34	481.87
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	43	443.81	497.51
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	44	456.89	517.20
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	45	472.26	540.74
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	46	490.58	569.07
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	47	511.18	601.66
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	48	534.73	639.54
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	49	557.95	679.03
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	50	584.11	715.53
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	51	609.95	747.19
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	52	638.40	782.04
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	53	667.18	817.30
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	54	698.25	855.36
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	55	729.32	893.42
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	56	763.01	934.69
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	57	797.02	976.35
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	58	833.32	1020.82
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	59	851.31	1042.85
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	60	887.61	1087.32
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	61	919.01	1125.79

79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	62	939.61	1151.02
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	63	965.45	1182.68
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	981.15	1201.91
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	211.21	211.21
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	15	229.98	229.98
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	16	237.16	237.16
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	17	244.34	244.34
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	18	252.07	252.07
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	19	259.80	259.80
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	20	267.81	267.81
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	21	276.09	282.99
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	22	276.09	282.99
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	23	276.09	282.99
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	24	276.09	282.99
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	25	277.19	284.12
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	26	282.72	289.79
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	27	289.34	296.57
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	28	300.11	307.61
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	29	308.94	316.66
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	30	313.36	321.19
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	31	319.99	327.99
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	32	326.61	334.78
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	33	330.76	339.03
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	34	335.17	343.55
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	35	337.38	345.81
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	36	339.59	348.08
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	37	341.80	350.35
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	38	344.01	352.61
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	39	348.43	357.14
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	40	352.84	388.12
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	41	359.47	397.21
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	42	365.82	406.79
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	43	374.65	419.98
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	44	385.70	436.61
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	45	398.67	456.48
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	46	414.14	480.40
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	47	431.53	507.91
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	48	451.41	539.89
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	49	471.01	573.22
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	50	493.10	604.05
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	51	514.91	630.76
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	52	538.93	660.19
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	53	563.22	689.94
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	54	589.45	722.08
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	55	615.68	754.21
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	56	644.12	789.05
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	57	672.83	824.22
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	58	703.48	861.76
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	59	718.66	880.36
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	60	749.31	917.90
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	61	775.81	950.37
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	62	793.21	971.68
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	63	815.02	998.40
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	828.27	1014.63
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	362.50	362.50
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	15	394.73	394.73
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	16	407.05	407.05
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	17	419.37	419.37
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	18	432.63	432.63
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	19	445.90	445.90
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	20	459.64	459.64
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	21	473.86	485.71
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	22	473.86	485.71
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	23	473.86	485.71
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	24	473.86	485.71
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	25	475.76	487.65
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	26	485.23	497.36
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	27	496.61	509.03
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	28	515.09	527.97
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	29	530.25	543.51
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	30	537.83	551.28
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	31	549.20	562.93
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	32	560.58	574.59
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	33	567.68	581.87
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	34	575.27	589.65
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	35	579.06	593.54
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	36	582.85	597.42
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	37	586.64	601.31
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	38	590.43	605.19
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	39	598.01	612.96
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	40	605.59	666.15
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	41	616.97	681.75
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	42	627.86	698.18
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	43	643.03	720.84
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	44	661.98	749.36
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	45	684.25	783.47
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	46	710.79	824.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	47	740.64	871.73
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	48	774.76	926.61
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	49	808.41	983.83
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	50	846.31	1036.73
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	51	883.75	1082.59
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	52	924.97	1133.09
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	53	966.67	1184.17
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	54	1011.69	1239.32
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	55	1056.71	1294.47
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	56	1105.52	1354.26
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	57	1154.80	1414.63
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	58	1207.40	1479.07
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	59	1233.46	1510.99
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	60	1286.06	1575.42
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	61	1331.55	1631.15
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1361.40	1667.72
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1398.83	1713.57
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1421.58	1741.44
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	376.72	376.72
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	15	410.21	410.21
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	16	423.01	423.01
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	17	435.82	435.82
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	18	449.61	449.61
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	19	463.40	463.40
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	20	477.68	477.68
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	21	492.45	504.76
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	22	492.45	504.76
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	23	492.45	504.76
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	24	492.45	504.76
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	25	494.42	506.78
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	26	504.27	516.88
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	27	516.09	528.99
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	28	535.29	548.67
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	29	551.05	564.83
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	30	558.93	572.90
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	31	570.75	585.02
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	32	582.57	597.13
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	33	589.96	604.71
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	34	597.83	612.78
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	35	601.77	616.81
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	36	605.71	620.85
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	37	609.65	624.89
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	38	613.59	628.93

79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	39	621.47	637.01
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	40	629.35	692.29
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	41	641.17	708.49
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	42	652.50	725.58
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	43	668.25	749.11
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	44	687.95	778.76
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	45	711.10	814.21
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	46	738.68	856.87
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	47	769.70	905.94
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	48	805.16	962.97
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	49	840.12	1022.43
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	50	879.52	1077.41
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	51	918.42	1125.06
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	52	961.26	1177.54
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1004.60	1230.64
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1051.38	1287.94
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1098.16	1345.25
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1148.89	1407.39
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1200.10	1470.12
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1254.76	1537.08
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1281.85	1570.27
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1336.51	1637.22
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1383.78	1695.13
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1414.81	1733.14
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1453.71	1780.79
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1477.35	1809.75
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	375.57	375.57
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	15	408.95	408.95
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	16	421.72	421.72
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	17	434.48	434.48
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	18	448.23	448.23
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	19	461.97	461.97
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	20	476.21	476.21
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	21	490.94	503.21
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	22	490.94	503.21
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	23	490.94	503.21
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	24	490.94	503.21
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	25	492.90	505.22
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	26	502.72	515.29
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	27	514.51	527.37
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	28	533.65	546.99
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	29	549.36	563.09
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	30	557.22	571.15
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	31	569.00	583.23
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	32	580.78	595.30
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	33	588.15	602.85
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	34	596.00	610.90
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	35	599.93	614.93
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	36	603.86	618.96
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	37	607.78	622.97
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	38	611.71	627.00
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	39	619.57	635.06
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	40	627.42	643.12
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	41	639.20	651.19
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	42	650.50	659.26
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	43	666.21	667.33
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	44	685.84	675.40
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	45	708.92	683.47
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	46	736.41	691.54
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	47	767.34	700.61
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	48	802.69	708.68
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	49	837.54	716.75
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	50	876.82	724.82
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	51	915.60	732.89
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	52	958.31	740.96
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1001.52	749.03
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1048.16	757.10
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1094.80	765.17
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1145.36	773.24
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1196.42	781.31
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1250.92	789.38
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1277.92	797.45
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1332.41	805.52
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1379.54	813.59
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1410.47	821.66
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1449.25	829.73
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1472.82	837.80
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	389.79	389.79
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	15	424.44	424.44
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	16	437.69	437.69
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	17	450.93	450.93
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	18	465.20	465.20
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	19	479.47	479.47
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	20	494.24	494.24
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	21	509.53	509.53
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	22	509.53	509.53
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	23	509.53	509.53
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	24	509.53	509.53
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	25	511.57	511.57
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	26	521.76	521.76
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	27	533.99	533.99
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	28	553.86	553.86
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	29	570.16	570.16
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	30	578.32	578.32
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	31	590.55	590.55
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	32	602.77	602.77
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	33	610.42	610.42
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	34	618.57	618.57
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	35	622.65	622.65
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	36	626.72	626.72
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	37	630.80	630.80
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	38	634.87	634.87
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	39	643.03	643.03
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	40	651.18	651.18
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	41	663.41	663.41
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	42	675.13	675.13
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	43	691.43	691.43
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	44	711.81	711.81
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	45	735.76	735.76
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	46	764.30	764.30
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	47	796.40	796.40
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	48	833.08	833.08
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	49	869.26	869.26
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	50	910.02	910.02
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	51	950.27	950.27
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	52	994.60	994.60
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1039.44	1039.44
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1087.85	1087.85
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1136.25	1136.25
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1188.73	1188.73
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1241.72	1241.72
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1298.28	1298.28
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1326.31	1326.31
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1382.86	1382.86
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1431.78	1431.78
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1463.88	1463.88
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1504.13	1504.13
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1528.59	1528.59
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	334.08	334.08
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	15	363.78	363.78

79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	16	375.13	375.13
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	17	386.49	386.49
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	18	398.72	398.72
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	19	410.94	410.94
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	20	423.61	423.61
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	21	436.71	447.63
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	22	436.71	447.63
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	23	436.71	447.63
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	24	436.71	447.63
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	25	438.46	449.42
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	26	447.19	458.37
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	27	457.67	469.11
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	28	474.70	486.57
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	29	488.68	500.90
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	30	495.67	508.06
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	31	506.15	518.80
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	32	516.63	529.55
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	33	523.18	536.26
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	34	530.17	543.42
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	35	533.66	547.00
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	36	537.15	550.58
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	37	540.65	554.17
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	38	544.14	557.74
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	39	551.13	564.91
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	40	558.12	613.93
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	41	568.60	628.30
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	42	578.64	643.45
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	43	592.62	664.33
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	44	610.08	690.61
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	45	630.61	722.05
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	46	655.07	759.88
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	47	682.58	803.40
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	48	714.02	853.97
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	49	745.03	906.70
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	50	779.96	955.45
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	51	814.46	997.71
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	52	852.46	1044.26
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	53	890.89	1091.34
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	54	932.38	1142.17
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	55	973.86	1192.98
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1018.84	1248.08
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1064.26	1303.72
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1112.74	1363.11
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1136.76	1392.53
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1185.23	1451.91
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1227.16	1503.27
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1254.67	1536.97
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1289.17	1579.23
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1310.13	1604.91
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	329.85	329.85
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	15	359.16	359.16
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	16	370.38	370.38
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	17	381.59	381.59
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	18	393.66	393.66
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	19	405.73	405.73
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	20	418.23	418.23
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	21	431.17	441.95
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	22	431.17	441.95
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	23	431.17	441.95
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	24	431.17	441.95
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	25	432.89	443.71
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	26	441.52	452.56
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	27	451.87	463.17
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	28	468.68	480.40
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	29	482.48	494.54
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	30	489.38	501.61
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	31	499.73	512.22
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	32	510.07	522.82
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	33	516.54	529.45
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	34	523.44	536.53
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	35	526.89	540.06
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	36	530.34	543.60
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	37	533.79	547.13
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	38	537.24	550.67
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	39	544.14	557.74
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	40	551.04	606.14
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	41	561.38	620.32
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	42	571.30	635.29
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	43	585.10	655.90
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	44	602.34	681.85
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	45	622.61	712.89
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	46	646.76	750.24
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	47	673.92	793.20
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	48	704.96	843.13
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	49	735.58	895.20
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	50	770.07	943.34
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	51	804.13	985.06
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	52	841.64	1031.01
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	53	879.59	1077.50
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	54	920.55	1127.67
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	55	961.51	1177.85
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	56	1005.92	1232.25
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	57	1050.76	1287.18
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	58	1098.62	1345.81
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	59	1122.34	1374.87
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	60	1170.20	1433.50
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	61	1211.59	1484.20
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	62	1238.75	1517.47
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	63	1272.81	1559.19
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1293.51	1584.55
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	288.50	288.50
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	15	314.15	314.15
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	16	323.95	323.95
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	17	333.76	333.76
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	18	344.32	344.32
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	19	354.88	354.88
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	20	365.82	365.82
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	21	377.13	386.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	22	377.13	386.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	23	377.13	386.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	24	377.13	386.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	25	378.64	388.11
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	26	386.18	395.83
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	27	395.23	405.11
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	28	409.94	420.19
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	29	422.01	432.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	30	428.04	438.74
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	31	437.09	448.02
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	32	446.14	457.29
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	33	451.80	463.10
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	34	457.84	469.29
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	35	460.85	472.37
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	36	463.87	475.47
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	37	466.89	478.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	38	469.90	481.65
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	39	475.94	487.84
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	40	481.97	503.17
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	41	491.02	512.58
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	42	499.70	522.07
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	43	511.77	533.69

79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	44	526.85	596.39
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	45	544.58	623.54
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	46	565.70	656.21
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	47	589.45	693.78
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	48	616.61	737.47
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	49	643.38	782.99
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	50	673.55	825.10
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	51	703.35	861.60
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	52	736.16	901.80
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	53	769.35	942.45
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	54	805.17	986.33
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	55	841.00	1030.23
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	56	879.84	1077.80
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	57	919.07	1125.86
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	58	960.93	1177.14
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	59	981.67	1202.55
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1023.53	1253.82
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1059.74	1298.18
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1083.49	1327.28
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1113.29	1363.78
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1131.39	1385.95
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	302.72	302.72
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	15	329.63	329.63
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	16	339.91	339.91
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	17	350.20	350.20
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	18	361.28	361.28
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	19	372.36	372.36
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	20	383.84	383.84
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	21	395.71	405.60
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	22	395.71	405.60
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	23	395.71	405.60
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	24	395.71	405.60
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	25	397.29	407.22
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	26	405.21	415.34
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	27	414.70	425.07
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	28	430.14	440.89
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	29	442.80	453.87
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	30	449.13	460.36
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	31	458.63	470.10
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	32	468.12	479.82
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	33	474.06	485.91
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	34	480.39	492.40
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	35	483.56	495.65
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	36	486.72	498.89
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	37	489.89	502.14
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	38	493.05	505.38
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	39	499.39	511.87
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	40	505.72	556.29
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	41	515.21	569.31
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	42	524.32	583.04
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	43	536.98	601.95
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	44	552.81	625.78
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	45	571.41	654.26
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	46	593.57	688.54
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	47	618.49	727.96
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	48	646.99	773.80
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	49	675.08	821.57
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	50	706.74	865.76
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	51	738.00	904.05
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	52	772.43	946.23
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	53	807.25	988.88
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	54	844.84	1034.93
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	55	882.43	1080.98
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	56	923.19	1130.91
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	57	964.35	1181.33
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1008.27	1235.13
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1030.03	1261.79
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1073.96	1315.60
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1111.95	1362.14
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1136.87	1392.67
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1168.14	1430.97
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1187.13	1454.23
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	433.11	433.11
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	15	471.61	471.61
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	16	486.33	486.33
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	17	501.05	501.05
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	18	516.90	516.90
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	19	532.76	532.76
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	20	549.18	549.18
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	21	566.16	580.31
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	22	566.16	580.31
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	23	566.16	580.31
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	24	566.16	580.31
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	25	568.42	582.63
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	26	579.75	594.24
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	27	593.34	608.17
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	28	615.42	630.81
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	29	633.53	649.37
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	30	642.59	658.65
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	31	656.18	672.58
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	32	669.77	686.51
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	33	678.26	695.22
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	34	687.32	704.50
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	35	691.85	709.15
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	36	696.38	713.79
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	37	700.91	718.43
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	38	705.44	723.08
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	39	714.49	732.35
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	40	723.55	739.91
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	41	737.14	754.54
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	42	750.16	769.18
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	43	768.28	783.82
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	44	790.93	809.33
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	45	817.54	836.08
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	46	849.24	873.12
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	47	884.91	910.54
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	48	925.67	958.46
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	49	965.87	1006.96
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	50	1011.16	1056.07
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	51	1055.89	1105.79
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	52	1105.14	1156.14
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1154.97	1207.14
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1208.75	1258.79
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1262.54	1311.14
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1320.85	1364.18
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1379.73	1417.91
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1442.58	1472.34
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1473.71	1527.47
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1536.56	1583.29
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1590.91	1639.86
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1626.58	1697.19
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1671.30	1755.29
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1698.48	1814.14
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	447.33	447.33
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	15	487.10	487.10
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	16	502.30	502.30
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	17	517.50	517.50
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	18	533.88	533.88
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	19	550.25	550.25
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	20	567.21	567.21

79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	21	584.75	599.37
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	22	584.75	599.37
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	23	584.75	599.37
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	24	584.75	599.37
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	25	587.09	601.77
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	26	598.78	613.75
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	27	612.82	628.14
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	28	635.62	651.51
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	29	654.34	670.70
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	30	663.69	680.28
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	31	677.73	694.67
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	32	691.76	709.05
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	33	700.53	718.04
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	34	709.89	727.64
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	35	714.56	732.42
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	36	719.24	737.22
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	37	723.92	742.02
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	38	728.60	746.82
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	39	737.95	756.40
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	40	747.31	822.04
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	41	761.34	841.28
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	42	774.79	861.57
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	43	793.51	889.52
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	44	816.90	924.73
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	45	844.38	966.82
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	46	877.13	1017.47
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	47	913.96	1075.73
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	48	956.07	1143.46
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	49	997.58	1214.05
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	50	1044.36	1279.34
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	51	1090.56	1335.94
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	52	1141.43	1398.25
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1192.89	1461.29
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1248.44	1529.34
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1303.99	1597.39
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1364.22	1671.17
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1425.04	1745.67
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1489.94	1825.18
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1522.10	1864.57
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1587.01	1944.09
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1643.15	2012.86
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1679.99	2057.99
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1726.18	2114.57
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1754.25	2148.96
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	390.82	390.82
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	15	425.55	425.55
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	16	438.84	438.84
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	17	452.12	452.12
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	18	466.42	466.42
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	19	480.73	480.73
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	20	495.54	495.54
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	21	510.87	523.64
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	22	510.87	523.64
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	23	510.87	523.64
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	24	510.87	523.64
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	25	512.91	525.73
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	26	523.13	536.21
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	27	535.39	548.77
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	28	555.32	569.20
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	29	571.66	585.95
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	30	579.84	594.34
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	31	592.10	606.90
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	32	604.36	619.47
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	33	612.02	627.32
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	34	620.20	635.71
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	35	624.28	639.89
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	36	628.37	644.08
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	37	632.46	648.27
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	38	636.54	652.45
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	39	644.72	660.84
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	40	652.89	718.18
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	41	665.15	734.99
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	42	676.90	752.71
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	43	693.25	777.13
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	44	713.69	807.90
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	45	737.70	844.67
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	46	766.31	888.92
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	47	798.49	939.82
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	48	835.27	998.98
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	49	871.54	1060.66
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	50	912.41	1117.70
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	51	952.77	1167.14
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	52	997.22	1221.59
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	53	1042.17	1276.66
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	54	1090.71	1336.12
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	55	1139.24	1395.57
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	56	1191.86	1460.03
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	57	1244.99	1525.11
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1301.70	1594.58
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1329.79	1628.99
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1386.50	1698.46
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1435.54	1758.54
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1467.73	1797.97
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1508.09	1847.41
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1532.61	1877.45
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	276.15	276.15
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	15	300.70	300.70
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	16	310.08	310.08
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	17	319.47	319.47
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	18	329.57	329.57
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	19	339.68	339.68
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	20	350.15	350.15
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	21	360.98	370.00
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	22	360.98	370.00
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	23	360.98	370.00
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	24	360.98	370.00
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	25	362.42	371.48
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	26	369.64	378.88
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	27	378.31	387.77
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	28	392.39	402.20
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	29	403.94	414.04
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	30	409.71	419.95
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	31	418.38	428.84
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	32	427.04	437.72
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	33	432.45	443.26
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	34	438.23	449.19
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	35	441.12	452.15
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	36	444.01	455.11
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	37	446.89	458.06
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	38	449.78	461.02
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	39	455.56	466.95
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	40	461.33	507.46
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	41	470.00	519.35
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	42	478.30	531.87
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	43	489.85	549.12
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	44	504.29	570.86
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	45	521.26	596.84
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	46	541.47	628.11
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	47	564.21	664.08
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	48	590.20	705.88

79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	49	615.83	749.47
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	50	644.71	789.77
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	51	673.23	824.71
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	52	704.63	863.17
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	53	736.40	902.09
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	54	770.69	944.10
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	55	804.99	986.11
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	56	842.17	1031.66
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	57	879.71	1077.64
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	58	919.78	1126.73
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	59	939.63	1151.05
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	60	979.70	1200.13
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1014.35	1242.58
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1037.10	1270.45
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1065.61	1305.37
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1082.94	1326.60
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	290.37	290.37
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	15	316.18	316.18
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	16	326.05	326.05
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	17	335.92	335.92
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	18	346.55	346.55
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	19	357.18	357.18
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	20	368.18	368.18
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	21	379.57	389.06
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	22	379.57	389.06
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	23	379.57	389.06
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	24	379.57	389.06
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	25	381.09	390.62
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	26	388.68	398.40
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	27	397.79	407.73
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	28	412.59	422.90
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	29	424.74	435.36
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	30	430.81	441.58
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	31	439.92	450.92
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	32	449.03	460.26
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	33	454.72	466.09
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	34	460.80	472.32
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	35	463.83	475.43
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	36	466.87	478.54
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	37	469.91	481.66
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	38	472.94	484.76
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	39	479.02	491.00
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	40	485.09	533.60
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	41	494.20	546.09
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	42	502.93	559.26
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	43	515.08	577.40
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	44	530.26	600.25
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	45	548.10	627.57
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	46	569.36	660.46
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	47	593.27	698.28
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	48	620.60	742.24
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	49	647.55	788.07
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	50	677.91	830.44
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	51	707.90	867.18
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	52	740.92	907.63
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	53	774.32	948.54
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	54	810.38	992.72
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	55	846.44	1036.89
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	56	885.54	1084.79
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	57	925.01	1133.14
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	58	967.14	1184.75
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	59	988.02	1210.32
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1030.15	1261.93
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1066.59	1306.57
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1090.50	1335.86
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1120.49	1372.60
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1138.71	1394.92
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	278.30	278.30
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	15	303.04	303.04
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	16	312.50	312.50
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	17	321.95	321.95
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	18	332.14	332.14
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	19	342.33	342.33
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	20	352.88	352.88
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	21	363.79	372.88
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	22	363.79	372.88
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	23	363.79	372.88
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	24	363.79	372.88
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	25	365.25	374.38
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	26	372.52	381.83
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	27	381.25	390.78
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	28	395.44	405.33
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	29	407.08	417.26
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	30	412.90	423.22
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	31	421.63	432.17
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	32	430.36	441.12
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	33	435.82	446.72
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	34	441.64	452.68
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	35	444.55	455.66
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	36	447.46	458.65
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	37	450.37	461.63
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	38	453.28	464.61
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	39	459.10	470.58
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	40	464.92	511.41
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	41	473.65	523.38
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	42	482.02	536.01
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	43	493.66	553.39
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	44	508.21	575.29
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	45	525.31	601.48
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	46	545.69	633.00
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	47	568.60	669.24
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	48	594.80	711.38
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	49	620.63	755.31
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	50	649.73	795.92
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	51	678.47	831.13
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	52	710.12	869.90
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	53	742.13	909.11
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	54	776.69	951.45
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	55	811.25	993.78
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	56	848.72	1039.68
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	57	886.56	1086.04
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	58	926.94	1135.50
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	59	946.95	1160.01
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	60	987.33	1209.48
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1022.25	1252.26
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1045.17	1280.33
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1073.91	1315.54
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1091.37	1336.93
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	248.04	248.04
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	15	270.09	270.09
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	16	278.52	278.52
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	17	286.95	286.95
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	18	296.03	296.03
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	19	305.11	305.11
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	20	314.51	314.51
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	21	324.24	332.35
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	22	324.24	332.35
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	23	324.24	332.35
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	24	324.24	332.35
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	25	325.54	333.68

79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	26	332.02	340.32
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	27	339.80	348.30
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	28	352.45	361.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	29	362.82	371.89
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	30	368.01	377.21
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	31	375.79	385.18
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	32	383.58	393.17
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	33	388.44	398.15
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	34	393.63	403.47
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	35	396.22	406.13
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	36	398.82	408.79
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	37	401.41	411.45
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	38	404.00	414.10
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	39	409.19	419.42
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	40	414.38	425.82
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	41	422.16	433.49
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	42	429.62	441.44
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	43	439.99	450.73
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	44	452.96	461.45
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	45	468.20	473.69
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	46	486.36	487.54
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	47	506.79	503.11
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	48	530.13	530.44
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	49	553.15	560.18
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	50	579.09	593.39
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	51	604.71	619.16
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	52	632.92	648.33
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	53	661.45	680.08
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	54	692.25	715.51
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	55	723.06	755.72
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	56	756.45	790.81
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	57	790.17	830.78
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	58	826.16	875.63
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	59	844.00	903.90
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	60	879.99	947.99
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	61	911.11	999.11
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	62	931.54	1011.14
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	63	957.16	1072.52
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	972.72	1191.58
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	210.69	210.69
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	15	229.42	229.42
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	16	236.58	236.58
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	17	243.74	243.74
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	18	251.45	251.45
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	19	259.16	259.16
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	20	267.15	267.15
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	21	275.41	282.30
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	22	275.41	282.30
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	23	275.41	282.30
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	24	275.41	282.30
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	25	276.51	283.42
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	26	282.02	289.07
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	27	288.63	295.85
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	28	299.37	306.85
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	29	308.18	315.88
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	30	312.59	320.40
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	31	319.20	327.18
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	32	325.81	333.96
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	33	329.94	338.19
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	34	334.35	342.71
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	35	336.55	344.96
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	36	338.75	347.22
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	37	340.96	349.48
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	38	343.16	351.74
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	39	347.57	356.26
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	40	351.97	361.17
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	41	358.58	369.23
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	42	364.92	375.79
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	43	373.73	385.95
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	44	384.75	398.54
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	45	397.69	413.66
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	46	413.12	431.42
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	47	430.47	451.89
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	48	450.30	475.16
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	49	469.85	501.81
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	50	491.88	532.55
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	51	513.64	569.21
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	52	537.60	603.56
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	53	561.84	648.25
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	54	588.00	703.30
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	55	614.16	753.35
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	56	642.53	803.10
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	57	671.17	853.18
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	58	701.74	903.63
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	59	716.89	918.19
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	60	747.46	953.64
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	61	773.90	989.03
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	62	791.25	1019.28
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	63	813.01	1055.94
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	826.23	1012.13