Highmark Coverage Advantage Inc – Individual Plans

Rate request filing ID # HGHM-134061466 – 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:	12.96%
Revised requested average rate change:[1]	12.96%
Range of requested:	5.77% to 14.04%
Effective date:	January 1, 2025
Mapped members:	26,051
Available in:	Rating Areas 1 and 4

Key Information

Jan. 2023 – Dec. 2023 financial experience

Premiums	$96,614,162
Claims	$81,803,185
Administrative Expenses	$17,070,055
Taxes & Fees	$2,915,799
Insurer made (after taxes)	$-5,174,878

How insurer plans to spend your premium

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

Claims:	85%
Administrative:	12%
Taxes & Fees:	3%
Profit:	0%

The insurer expects its annual medical costs to increase 9.0%.

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.

HIGHMARK COVERAGE ADVANTAGE

An Independent Licensee of the Blue Cross and Blue Shield Association

May 15, 2024

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

Re: Highmark Coverage Advantage 2025 ACA Rate Filing (Individual Market)
Filing # 1A-DP-24-HCA (SERFF # HGHM-134061466)

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

Dear Ms. Swartz:

This Filing includes the Highmark Coverage Advantage ("HCA", "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 Coverage Advantage, NAIC # 15507**

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: **13.0% increase**

6. Range of rate change requested: **5.8% to 14.0%**

7. Total additional annual revenue generated from the proposed rate change: **$ 21,121,261**

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

9. Rating Areas and the change from 2024: **Rating Areas 1 and 4**

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

10. Metal Levels and Catastrophic Plans: **The Company anticipates selling Platinum, Gold, Silver, Bronze, and Catastrophic plans in 2025.**

11. Current number of covered lives as of February 1, 2024: **26,051 covered lives**

12. Number of plans offered in 2025 and the change this represents from 2024: **18**

    The Company offered 16 plans in 2024. For 2025, the Company is offering 2 new plans in the Market.

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

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA25-125117893, affecting the following Company products and forms:**

Product Name / Type	**Contract Form & SERFF#**
Together Blue [Virtual Choice] EPO	TB/EPO/HCA/DP-5; HGHM-134058725
Together Blue EPO Premier	TB/EPO/Premier/HCA/DP-3; HGHM-134058728
Together Blue EPO HDHP	TB/EPO/HDHP/HCA/DP-5; HGHM-134058731
Together Blue Major Events EPO	TB/CAT/EPO/HCA/DP-5; HGHM-134058736
Together Blue EPO Adult Dental and Vision	TB/EPO/ADV/HCA/DP-5; HGHM-134058737
Together Blue EPO Premier Adult Dental and Vision	TB/EPO/Premier/ADV/HCA/DP-3; HGHM-134058756

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79279, Company Filing #1A-DP-24-HCA (SERFF Filing # HGHM-134061466)**

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 HCA if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HCA 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 HCA's business. Therefore, HCA asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

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

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), HCA 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, HCA asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HCA 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 HCA 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 Coverage Advantage ("HCA", "Company")
- NAIC #: 15507
- HIOS Issuer ID: 79279
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2025
- SERFF Rate Filing #: HGHM-134061466

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, HCA 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 HCA are as follows:

Year	Avg. Increase	SERFF ID#
2024	8.0%	HGHM-133630381
2023	4.3%	HGHM-133249767
2022	-3.6%	HGHM-132820368

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: 13.0%
- Table 11: 13.0%

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 Coverage Advantage'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 HCA. 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 HCA 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 9.00%. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

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

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

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HCA 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 0.969 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 0.999 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 1.065.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.974 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 0.831. The formula found in Table 5 cell C28 was overwritten because, unlike the average factor found in Table 10 cell K16, the Company's paid-to-allowed factor is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data, and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of ($63.78)

PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of ($63.69) 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 ($65.63) 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 ($63.45) PMPM in Table 16 cell C15, which aligns to Attachment B. Next, Table 16 cell C17 includes a manual adjustment of $0.53 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 ($2.71) 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 $14.31 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 $18.42 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. Six plans have an adult dental and vision benefit, two plans have an adult vision exam benefit, and six plans have a hearing benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- **Adult dental benefit** – United Concordia Dental (UCD) estimated this benefit to be worth $23.88 PMPM 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 $8.58 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 2.84%.

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%. HCA has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HCA is not waving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA 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 ($387.88).

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: (Plan AV)^2 – (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 13.0%.

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] 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 HCA 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.

[redacted]

Title: Actuarial Manager, Individual Markets

Date: 05/15/2024

Highmark Coverage Advantage

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 Coverage Advantage

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
Population Source					
HMCAI ACA	100.0%	$350.22	76.0%	$339.95	0.971
Other Highmark			3.0%	$330.59	0.944
Prior ACA			1.0%	$300.21	0.857
New-to-Blue			20.0%	$339.95	0.971
Morbidity Factor	100.0%	$350.22	100.0%	$339.28	0.969
Capitation and Dental Dampening Factor					1.000
Table 5 'Change in Morbidity' Factor					0.969

Components of 'Non-Morbidity Changes'	Factor
CY2023 Demographic Factor	1.613
CY2025 Demographic Factor	1.611
Change in Demographics	0.999
CY2023 Network Factor	0.698
CY2025 Network Factor	0.744
Change in Network	1.065
Change in Benefits	1.000
Change in Other	0.974
Table 5 'Non-Morbidity Changes' Factor	1.036

Highmark Coverage Advantage

Individual Market

Attachment B - Risk Adjustment Calculation

[redacted]

Highmark Coverage Advantage

Individual Market

Attachment C - Induced Demand Calculation

Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79279PA0140003	Platinum	3,036	$1,602,653.44	$1,505,998.30	0.940	1.008	1.073
79279PA0150003	Platinum	1,788	$993,859.56	$933,920.45	0.940	1.008	1.073
79279PA0080008	Gold	110,484	$54,445,916.39	$45,663,362.31	0.839	0.840	1.002
79279PA0130005	Gold	28,092	$14,723,834.15	$12,348,764.02	0.839	0.840	1.002
79279PA0140001	Gold	47,892	$23,910,673.93	$20,547,831.92	0.859	0.872	1.015
79279PA0150001	Gold	23,508	$12,455,557.35	$10,703,784.41	0.859	0.872	1.015
79279PA0090004	Gold	6,912	$3,317,930.80	$2,616,678.35	0.789	0.768	0.973
79279PA0080013	Gold	10,380	$4,989,714.69	$3,971,682.52	0.796	0.778	0.977
79279PA0140002	Silver	6,312	$3,258,629.08	$2,962,004.69	0.909	0.954	1.049
79279PA0150002	Silver	6,252	$3,408,409.85	$3,098,151.31	0.909	0.954	1.049
79279PA0080012	Silver	55,848	$28,048,652.58	$24,363,440.71	0.869	0.887	1.021
79279PA0080010	Silver	3,084	$1,420,688.84	$1,003,776.45	0.707	0.662	0.936
79279PA0130004	Silver	1,140	$567,559.92	$401,004.97	0.707	0.662	0.936
79279PA0080001	Bronze	14,004	$6,379,238.98	$4,315,428.75	0.676	0.626	0.926
79279PA0130002	Bronze	4,716	$2,331,486.27	$1,577,204.26	0.676	0.626	0.926
79279PA0090001	Bronze	4,632	$2,123,322.62	$1,455,566.70	0.686	0.637	0.929
79279PA0080011	Bronze	8,904	$3,982,535.12	$2,438,897.68	0.612	0.557	0.909
79279PA0100001	Catastrophic	2,688	$1,099,660.73	$640,515.33	0.582	0.527	0.904
Total		339,672	$169,060,324.32	$140,548,013.14	0.831	0.831	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
79279PA0140003	Platinum	0.940	1.183	1.103	1.008
79279PA0150003	Platinum	0.940	1.183	1.103	1.008
79279PA0080008	Gold	0.839	1.105	1.103	0.840
79279PA0130005	Gold	0.839	1.105	1.103	0.840
79279PA0140001	Gold	0.859	1.119	1.103	0.872
79279PA0150001	Gold	0.859	1.119	1.103	0.872
79279PA0090004	Gold	0.789	1.073	1.103	0.768
79279PA0080013	Gold	0.796	1.078	1.103	0.778
79279PA0140002	Silver	0.909	1.157	1.103	0.954
79279PA0150002	Silver	0.909	1.157	1.103	0.954
79279PA0080012	Silver	0.869	1.126	1.103	0.887
79279PA0080010	Silver	0.707	1.033	1.103	0.662
79279PA0130004	Silver	0.707	1.033	1.103	0.662
79279PA0080001	Bronze	0.676	1.021	1.103	0.626
79279PA0130002	Bronze	0.676	1.021	1.103	0.626
79279PA0090001	Bronze	0.686	1.024	1.103	0.637
79279PA0080011	Bronze	0.612	1.003	1.103	0.557
79279PA0100001	Catastrophic	0.582	0.997	1.103	0.527

Highmark Coverage Advantage

Individual Market

Attachment D - Broker Commission Calculation

[redacted]

Highmark Coverage Advantage

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
0.73%	0.00%	0.73%
0.44%	0.00%	0.44%
0.34%	0.00%	0.34%
0.44%	0.00%	0.44%
0.40%	0.00%	0.40%
0.36%	0.00%	0.36%
0.39%	0.00%	0.39%
0.37%	0.00%	0.37%
0.32%	0.00%	0.32%
0.31%	0.00%	0.31%
0.29%	0.00%	0.29%
0.34%	0.00%	0.34%
0.29%	0.00%	0.29%
0.31%	0.00%	0.31%
0.31%	0.00%	0.31%
0.35%	0.00%	0.35%
0.36%	0.00%	0.36%
0.27%	0.00%	0.27%
0.43%	0.00%	0.43%
0.71%	0.00%	0.71%
0.79%	0.00%	0.79%
0.91%	0.02%	0.93%
1.00%	0.02%	1.01%
1.10%	0.03%	1.12%
1.11%	0.03%	1.14%
1.20%	0.04%	1.24%
4.13%	0.11%	4.25%
3.04%	0.13%	3.17%
2.85%	0.14%	2.99%
2.20%	0.13%	2.33%
2.24%	0.14%	2.38%
2.10%	0.16%	2.26%
1.99%	0.14%	2.13%
2.04%	0.10%	2.14%
1.88%	0.10%	1.99%
1.81%	0.14%	1.95%
1.79%	0.15%	1.95%
1.79%	0.08%	1.87%
1.73%	0.13%	1.85%
1.51%	0.13%	1.64%
1.48%	0.11%	1.59%
1.56%	0.12%	1.68%
1.37%	0.08%	1.45%
1.44%	0.09%	1.53%
1.31%	0.10%	1.41%
1.16%	0.07%	1.24%
1.24%	0.04%	1.27%
1.19%	0.09%	1.27%
1.17%	0.06%	1.23%
1.25%	0.10%	1.35%
1.24%	0.08%	1.32%
1.61%	0.06%	1.67%
1.63%	0.10%	1.73%
1.71%	0.11%	1.81%
1.70%	0.12%	1.82%
1.74%	0.11%	1.85%
1.76%	0.14%	1.90%
2.12%	0.13%	2.24%
2.31%	0.13%	2.44%
2.57%	0.14%	2.71%
2.72%	0.13%	2.85%
3.32%	0.18%	3.50%
4.24%	0.20%	4.44%
4.94%	0.29%	5.23%
3.40%	0.15%	3.55%
95.17%	4.83%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.29%	0.00%	0.29%
0.45%	0.00%	0.45%
0.37%	0.00%	0.37%
0.37%	0.00%	0.37%
0.45%	0.00%	0.45%
0.40%	0.00%	0.40%
0.38%	0.00%	0.38%
0.34%	0.00%	0.34%
0.44%	0.00%	0.44%
0.37%	0.00%	0.37%
0.34%	0.00%	0.34%
0.34%	0.00%	0.34%
0.35%	0.00%	0.35%
0.34%	0.00%	0.34%
0.28%	0.00%	0.28%
0.32%	0.00%	0.32%
0.37%	0.00%	0.37%
0.38%	0.00%	0.38%
0.29%	0.00%	0.29%
0.63%	0.00%	0.63%
0.80%	0.00%	0.80%
1.04%	0.02%	1.06%
1.01%	0.02%	1.03%
1.01%	0.03%	1.04%
1.20%	0.04%	1.24%
1.37%	0.08%	1.45%
2.65%	0.09%	2.74%
3.17%	0.12%	3.29%
2.71%	0.13%	2.84%
2.76%	0.13%	2.89%
2.28%	0.14%	2.42%
2.17%	0.14%	2.31%
2.10%	0.16%	2.27%
1.98%	0.17%	2.15%
1.99%	0.09%	2.07%
1.87%	0.11%	1.98%
1.90%	0.12%	2.02%
1.82%	0.14%	1.96%
1.85%	0.13%	1.97%
1.74%	0.13%	1.87%
1.58%	0.13%	1.70%
1.65%	0.10%	1.75%
1.59%	0.11%	1.70%
1.43%	0.07%	1.50%
1.47%	0.10%	1.57%
1.32%	0.05%	1.37%
1.26%	0.06%	1.31%
1.24%	0.05%	1.29%
1.19%	0.06%	1.25%
1.22%	0.06%	1.28%
1.35%	0.10%	1.45%
1.27%	0.10%	1.36%
1.70%	0.07%	1.77%
1.66%	0.11%	1.76%
1.68%	0.12%	1.80%
1.70%	0.11%	1.81%
1.77%	0.11%	1.88%
1.79%	0.13%	1.92%
2.14%	0.13%	2.27%
2.40%	0.12%	2.52%
2.70%	0.11%	2.81%
2.89%	0.17%	3.06%
3.68%	0.19%	3.88%
4.38%	0.17%	4.55%
5.26%	0.24%	5.50%
95.25%	4.75%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
1	11.7%	0.940	11.2%	0.940
2	0.0%	0.940	0.0%	0.940
4	88.3%	0.940	88.8%	0.940
5	0.0%	0.940	0.0%	0.940
6	0.0%	1.040	0.0%	1.040
7	0.0%	1.040	0.0%	1.040
9	0.0%	1.040	0.0%	1.040
Total	100.0%	0.940	100.0%	0.940

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.706	1.704	
Average Tobacco Factor	1.006	1.006	
Average Area Factor	0.940	0.940	
Average Demographic Factor	1.614	1.612	
Capitation Dampening	0.999	0.999	
Final Demographic Factor	1.612	1.610	0.999

Highmark Coverage Advantage

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 %
79279PA0080001	Renewing	1,712	1,712	$364.32	$406.29	11.52%
79279PA0080008	Renewing	8,477	8,477	$477.93	$544.94	14.02%
79279PA0080010	Renewing	235	235	$397.41	$429.12	7.98%
79279PA0080011	Renewing	660	660	$329.40	$361.12	9.63%
79279PA0080012	Renewing	4,208	4,208	$508.64	$575.17	13.08%
79279PA0080013	Renewing	685	685	$448.51	$504.48	12.48%
79279PA0090001	Renewing	356	356	$371.42	$414.32	11.55%
79279PA0090004	Renewing	549	549	$443.13	$499.14	12.64%
79279PA0100001	Renewing	206	206	$280.20	$314.16	12.12%
79279PA0130002	Renewing	359	359	$405.37	$440.92	8.77%
79279PA0130004	Renewing	90	90	$438.46	$463.76	5.77%
79279PA0130005	Renewing	2,144	2,144	$518.98	$579.54	11.67%
79279PA0140001	Renewing	3,669	3,669	$496.84	$565.65	13.85%
79279PA0140002	Renewing	448	448	$542.51	$618.68	14.04%
79279PA0140003	New	0	0	$0.00	$0.00	0.00%
79279PA0150001	Renewing	1,780	1,780	$537.89	$600.34	11.61%
79279PA0150002	Renewing	473	473	$583.56	$653.35	11.96%
79279PA0150003	New	0	0	$0.00	$0.00	0.00%
79279PA0260001	Terminated	0	0	$0.00	$0.00	0.00%
79279PA0270001	Terminated	0	0	$0.00	$0.00	0.00%
Total		26,051	26,051	$478.44	$540.44	12.96%

Highmark Coverage Advantage

Individual Market

Attachment G - MLR Exhibit

	MLR		Member Months	
Calendar Year	**Actual**	**Pricing**	**Actual**	**Pricing**
2020	69.4%	81.2%	80,110	138,912
2021	81.7%	82.4%	128,970	123,144
2022	82.5%	80.2%	184,824	162,084
3-yr Total	**79.7%**	**81.1%**	**393,904**	**424,140**

Highmark Coverage Advantage

Individual Market

Attachment H - Network Factor Support

[redacted]

Standard Questions

1. Membership:

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

Response:

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

2. Experience Period Claims:

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

Response:

a. All capitation dollars are excluded from the experience period paid claims in Table 2. Capitation dollars are captured in the appropriate EHB Capitation and Non-EHB Capitation cells in Table 2.

b. All non-EHB claims have been removed from the experience period claims that are used to develop the Index Rate.

c. [redacted]

3. COVID:

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

Response:

a. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustments. Furthermore, there are no longer any COVID adjustments from the experience period to the rating period.

b. The COVID adjustment factor used for this filing is 1.0. There are no longer any COVID adjustments from the experience period to the rating period.

c. There will be no change in how COVID vaccinations and testing will be handled in PY25. The COVID vaccine is on the CDC's general immunization schedule and is considered to be

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

4. Trend:

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

Response:

a. This question is not applicable to this filing.

b. This question is not applicable to this filing.

5. Table 6 – Retention:

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

Response:

a. The value in Table 6, cell C57 is 0.00%.

b. As stated in Section 2.B of the PA Actuarial Memorandum, the rate development assumes a risk adjustment user fee of $0.18 PMPM for plan year 2025, which is consistent with the Final Notice of Benefit and Payment Parameters.

c. [redacted]

6. Pricing AVs:

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

Response:

a. The Company's Pricing AV tool does not separate claims experience by metal level and the underlying claims experience is applied to the applicable cost sharing levels.

b. The differences in comparing the CMS metallic AV calculator to the Company's corresponding Pricing AVs average approximately 3%. 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)**

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

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

Response:

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

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

   The Member Month differences also vary by year. The 2020 variance was driven by lower-than-expected switching rates from competition after the new HCA product launch (Together Blue EPO). This was partially offset by 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, there was no material enrollment variance. The 2022 variance was driven by ARPA subsidies, which expanded the market more than expected.

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

<u>10. Plan of Withdrawal:</u>

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.

<u>11. Transitional Plans:</u>

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.

<u>12. Copay Adjustment Programs:</u>

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

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	41.7	41.4	41.7
Total	244,880	26,051	339,672
<18	16,239	1,807	22,387
18-24	15,026	1,677	20,691
25-29	34,228	3,509	44,900
30-34	26,703	2,902	38,115
35-39	22,685	2,537	33,311
40-44	18,746	2,137	27,900
45-49	15,583	1,709	22,131
50-54	20,459	2,112	27,656
55-59	27,286	2,640	35,324
60-63	39,231	3,622	48,563
64+	8,694	1,399	18,693

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
$ 107,644,031.59	$ 94,210,902.76	$ 97,142,106.49	244,880	$ 17,171,029.12	$ 114,313,135.61	$ 664,091.29	$ (12,657,847.20)	$ 36,732.00	$ 101,878.35	$ (11,029,870.00)	$ 2,819,684.15
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 412.56**
Loss Ratio											**84.67%**

**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%	3.81%		9.00%	13.28%
Outpatient Hospital	5.00%	3.81%		9.00%	19.13%
Professional	5.00%	3.81%		9.00%	36.35%
Other Medical	5.00%	3.81%		9.00%	1.95%
Capitation				9.00%	0.04%
Prescription Drugs	5.00%	3.81%		9.00%	29.26%
Total Annual Trend				9.00%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.188	

** 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		$ 1,450,783.77	1.0000	$ 1,450,783.77	5,978	$ 242.69		$ (125,982.32)	$ 1,910,180.38	$ 319.54
Feb-20		$ 1,361,341.79	1.0000	$ 1,361,341.79	6,063	$ 224.53		$ (143,886.01)	$ 1,742,631.77	$ 287.42
Mar-20		$ 1,693,173.95	1.0000	$ 1,693,173.95	6,287	$ 269.31		$ (196,611.27)	$ 2,011,236.11	$ 319.90
Apr-20		$ 1,376,296.55	1.0000	$ 1,376,296.55	6,552	$ 210.06		$ (184,398.61)	$ 1,507,502.52	$ 230.08
May-20		$ 1,592,375.77	1.0000	$ 1,592,375.77	6,762	$ 235.49		$ (191,654.12)	$ 1,872,867.23	$ 276.97
Jun-20		$ 2,098,271.67	1.0000	$ 2,098,271.67	6,914	$ 303.48		$ (245,289.87)	$ 2,349,202.11	$ 339.77
Jul-20		$ 2,098,800.78	1.0000	$ 2,098,800.78	6,919	$ 303.34		$ (227,463.94)	$ 2,580,514.27	$ 372.96
Aug-20		$ 2,472,989.12	1.0000	$ 2,472,989.12	6,825	$ 362.34		$ (221,994.52)	$ 2,772,518.37	$ 406.23
Sep-20		$ 2,152,379.63	1.0000	$ 2,152,379.63	6,977	$ 308.50		$ (225,108.65)	$ 2,406,430.01	$ 344.91
Oct-20		$ 2,178,505.89	1.0000	$ 2,178,505.89	6,993	$ 311.53		$ (260,508.25)	$ 2,427,419.42	$ 347.12
Nov-20		$ 2,221,535.44	1.0000	$ 2,221,535.44	6,993	$ 317.68		$ (232,384.20)	$ 2,426,719.26	$ 347.02
Dec-20	$ 33,868,649.47	$ 2,362,589.65	1.0000	$ 2,362,589.65	6,847	$ 345.05	$ 6,019,212.44	$ (263,394.63)	$ 2,552,358.60	$ 372.77
Jan-21		$ 2,730,899.30	1.0000	$ 2,730,899.30	9,260	$ 294.91		$ (243,469.42)	$ 3,174,853.19	$ 342.86
Feb-21		$ 3,182,555.66	1.0000	$ 3,182,555.66	9,963	$ 319.44		$ (268,738.80)	$ 3,678,889.98	$ 369.26
Mar-21		$ 3,839,032.29	1.0000	$ 3,839,032.29	9,954	$ 385.68		$ (338,038.52)	$ 4,404,435.22	$ 442.48
Apr-21		$ 3,691,532.94	1.0000	$ 3,691,532.94	10,135	$ 364.24		$ (380,122.72)	$ 4,092,945.16	$ 403.84
May-21		$ 3,621,476.21	1.0000	$ 3,621,476.21	10,437	$ 346.98		$ (386,844.65)	$ 3,990,418.56	$ 382.33
Jun-21		$ 4,312,916.39	1.0000	$ 4,312,916.39	10,694	$ 403.30		$ (396,902.78)	$ 4,676,907.67	$ 437.34
Jul-21		$ 4,777,907.97	1.0000	$ 4,777,939.91	11,017	$ 433.69		$ (443,151.55)	$ 5,113,010.33	$ 464.10
Aug-21		$ 4,407,843.52	1.0000	$ 4,407,843.52	11,286	$ 390.56		$ (453,494.09)	$ 4,759,223.69	$ 421.69
Sep-21		$ 4,886,438.91	1.0000	$ 4,886,438.91	11,572	$ 422.26		$ (459,589.29)	$ 5,228,716.31	$ 451.84
Oct-21		$ 4,567,464.74	1.0000	$ 4,567,464.74	11,614	$ 393.27		$ (442,513.03)	$ 4,861,750.93	$ 418.61
Nov-21		$ 4,685,976.20	0.9999	$ 4,686,243.63	11,560	$ 405.38		$ (508,406.60)	$ 4,887,359.11	$ 422.78
Dec-21	$ 56,717,121.25	$ 4,724,890.36	0.9999	$ 4,725,409.12	11,478	$ 411.69	$ 9,184,110.68	$ (534,367.60)	$ 4,843,304.09	$ 421.96
Jan-22		$ 4,536,613.24	0.9998	$ 4,537,540.62	14,239	$ 318.67		$ (543,066.95)	$ 5,161,984.53	$ 362.52
Feb-22		$ 5,327,175.66	0.9998	$ 5,328,357.85	15,755	$ 338.20		$ (525,659.97)	$ 5,908,732.63	$ 375.04
Mar-22		$ 5,598,965.16	0.9999	$ 5,599,482.66	15,546	$ 360.19		$ (622,597.46)	$ 6,157,436.59	$ 396.08
Apr-22		$ 5,156,468.13	1.0000	$ 5,156,510.63	15,500	$ 332.68		$ (578,038.43)	$ 5,672,506.11	$ 365.97
May-22		$ 5,287,162.19	0.9997	$ 5,288,835.87	15,405	$ 343.32		$ (597,340.85)	$ 5,822,493.08	$ 377.96
Jun-22		$ 6,639,846.94	0.9112	$ 7,286,880.06	15,374	$ 473.97		$ (613,163.17)	$ 7,924,575.27	$ 515.45
Jul-22		$ 5,033,480.93	0.9994	$ 5,036,466.02	15,546	$ 323.97		$ (576,711.31)	$ 5,408,253.18	$ 347.89
Aug-22		$ 5,869,672.38	0.9994	$ 5,873,047.33	15,595	$ 376.60		$ (672,059.97)	$ 6,267,990.76	$ 401.92
Sep-22		$ 6,136,293.04	0.9992	$ 6,141,132.62	15,600	$ 393.66		$ (617,550.19)	$ 6,526,378.76	$ 418.36
Oct-22		$ 5,751,002.36	0.9992	$ 5,755,364.61	15,520	$ 370.84		$ (661,407.49)	$ 6,077,016.39	$ 391.56
Nov-22		$ 5,747,132.84	0.9993	$ 5,751,073.19	15,460	$ 372.00		$ (641,723.45)	$ 6,047,448.78	$ 391.17
Dec-22	$ 79,310,002.49	$ 6,379,440.03	0.9988	$ 6,387,394.32	15,284	$ 417.91	$ 12,796,793.55	$ (606,145.43)	$ 6,708,598.58	$ 438.93
Jan-23		$ 6,831,038.44	0.9977	$ 6,846,706.29	18,386	$ 372.39		$ (824,511.09)	$ 7,413,913.30	$ 403.24
Feb-23		$ 6,088,509.08	0.9984	$ 6,098,187.70	19,968	$ 305.40		$ (779,673.10)	$ 6,677,188.22	$ 334.39
Mar-23		$ 7,785,168.84	0.9975	$ 7,804,556.08	19,873	$ 392.72		$ (990,172.96)	$ 8,340,107.46	$ 419.67
Apr-23		$ 7,011,848.99	0.9937	$ 7,056,073.43	19,708	$ 358.03		$ (915,448.62)	$ 7,496,953.97	$ 380.40
May-23		$ 8,473,583.18	0.9917	$ 8,544,665.24	19,700	$ 433.74		$ (1,109,272.47)	$ 8,928,065.15	$ 453.20
Jun-23		$ 7,961,513.88	0.9239	$ 8,617,176.46	19,882	$ 433.42		$ (1,083,638.99)	$ 9,051,451.84	$ 455.26
Jul-23		$ 7,701,250.92	0.9855	$ 7,814,838.39	20,414	$ 382.82		$ (1,008,525.44)	$ 8,152,543.93	$ 399.36
Aug-23		$ 8,495,421.40	0.9824	$ 8,647,750.49	20,832	$ 415.12		$ (1,193,357.11)	$ 8,900,691.34	$ 427.26
Sep-23		$ 8,334,455.51	0.9760	$ 8,539,131.68	21,289	$ 401.11		$ (1,152,619.97)	$ 8,792,308.44	$ 413.00
Oct-23		$ 9,016,596.29	0.9693	$ 9,301,757.11	21,421	$ 434.24		$ (1,268,643.61)	$ 9,472,150.73	$ 442.19
Nov-23		$ 8,562,147.20	0.9534	$ 8,980,993.70	21,741	$ 413.09		$ (1,147,049.46)	$ 9,274,511.30	$ 426.59
Dec-23	$ 107,644,031.59	$ 7,949,369.03	0.8942	$ 8,890,269.92	21,666	$ 410.33	$ 17,171,029.12	$ (1,184,934.40)	$ 9,155,402.72	$ 422.57

** Express Completion Factor as a percentage*

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

Carrier Name:	**HMCAI**
Product(s):	**EPO**
Market Segment:	**Individual**
Rate Effective Date:	**01/01/2025**

Table 2b. Manual Experience Period Claims and Premiums

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

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

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

** Express Completion Factor as a percentage*

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

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

Carrier Name:	**HMCAI**	**Attachment Point:**	**$60,000**
Product(s):	**EPO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Individual**	**Coinsurance Rate:**	**50%**
Rate Effective Date:	**01/01/2025**		
Incurred Dates:	**1/1/2023 to 12/31/2023**	**Proj. Incurred Claim Impact:**	**-2.9%**

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	[redacted]	[redacted]	[redacted]	$54,223,649
$30,000	$34,999	[redacted]	[redacted]	[redacted]	$3,010,408
$35,000	$39,999	[redacted]	[redacted]	[redacted]	$2,716,469
$40,000	$44,999	[redacted]	[redacted]	[redacted]	$2,030,750
$45,000	$49,999	[redacted]	[redacted]	[redacted]	$2,181,857
$50,000	$54,999	[redacted]	[redacted]	[redacted]	$1,786,597
$55,000	$59,999	[redacted]	[redacted]	[redacted]	$1,035,936
$60,000	$64,999	[redacted]	[redacted]	[redacted]	$1,035,405
$65,000	$69,999	[redacted]	[redacted]	[redacted]	$1,659,266
$70,000	$74,999	[redacted]	[redacted]	[redacted]	$1,726,268
$75,000	$79,999	[redacted]	[redacted]	[redacted]	$1,371,955
$80,000	$84,999	[redacted]	[redacted]	[redacted]	$925,099
$85,000	$89,999	[redacted]	[redacted]	[redacted]	$740,414
$90,000	$94,999	[redacted]	[redacted]	[redacted]	$456,316
$95,000	$99,999	[redacted]	[redacted]	[redacted]	$553,683
$100,000	$109,999	[redacted]	[redacted]	[redacted]	$927,177
$110,000	$119,999	[redacted]	[redacted]	[redacted]	$573,078
$120,000	$129,999	[redacted]	[redacted]	[redacted]	$849,622
$130,000	$139,999	[redacted]	[redacted]	[redacted]	$468,315
$140,000	$149,999	[redacted]	[redacted]	[redacted]	$1,122,532
$150,000	$159,999	[redacted]	[redacted]	[redacted]	$945,985
$160,000	$169,999	[redacted]	[redacted]	[redacted]	$431,801
$170,000	$179,999	[redacted]	[redacted]	[redacted]	$464,335
$180,000	$189,999	[redacted]	[redacted]	[redacted]	$491,753
$190,000	$199,999	[redacted]	[redacted]	[redacted]	$347,955
$200,000	$209,999	[redacted]	[redacted]	[redacted]	$370,113
$210,000	$219,999	[redacted]	[redacted]	[redacted]	$961,904
$220,000	$229,999	[redacted]	[redacted]	[redacted]	$203,341
$230,000	$239,999	[redacted]	[redacted]	[redacted]	$219,855
$240,000	$249,999	[redacted]	[redacted]	[redacted]	$221,206
$250,000	$259,999	[redacted]	[redacted]	[redacted]	$0
$260,000	$269,999	[redacted]	[redacted]	[redacted]	$490,747
$270,000	$279,999	[redacted]	[redacted]	[redacted]	$254,832
$280,000	$289,999	[redacted]	[redacted]	[redacted]	$261,567
$290,000	$299,999	[redacted]	[redacted]	[redacted]	$0
$300,000	$324,999	[redacted]	[redacted]	[redacted]	$2,039,023
$325,000	$349,999	[redacted]	[redacted]	[redacted]	$318,884
$350,000	$374,999	[redacted]	[redacted]	[redacted]	$676,673
$375,000	$399,999	[redacted]	[redacted]	[redacted]	$378,777
$400,000	$424,999	[redacted]	[redacted]	[redacted]	$1,166,586
$425,000	$449,999	[redacted]	[redacted]	[redacted]	$0
$450,000	$474,999	[redacted]	[redacted]	[redacted]	$435,670
$475,000	$499,999	[redacted]	[redacted]	[redacted]	$0
$500,000	$599,999	[redacted]	[redacted]	[redacted]	$576,854
$600,000	$699,999	[redacted]	[redacted]	[redacted]	$0
$700,000	$799,999	[redacted]	[redacted]	[redacted]	$0
$800,000	$899,999	[redacted]	[redacted]	[redacted]	$0
$900,000	$999,999	[redacted]	[redacted]	[redacted]	$0
$1,000,000+		[redacted]	[redacted]	[redacted]	$1,011,370
Total		**29,507**	**244,880**	**$94,372,431**	**$91,664,027**

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

Carrier Name:	**HMCAI**
Product(s):	**EPO**
Market Segment:	**Individual**
Rate Effective Date:	**01/01/2025**

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

Reinsurance Program Impact Continuance Table Development - Plan Year 2025

Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
$0	$29,999	[redacted]	[redacted]	[redacted]	$367,825,704
$30,000	$34,999	[redacted]	[redacted]	[redacted]	$28,177,891
$35,000	$39,999	[redacted]	[redacted]	[redacted]	$27,683,261
$40,000	$44,999	[redacted]	[redacted]	[redacted]	$24,458,391
$45,000	$49,999	[redacted]	[redacted]	[redacted]	$21,662,203
$50,000	$54,999	[redacted]	[redacted]	[redacted]	$19,758,482
$55,000	$59,999	[redacted]	[redacted]	[redacted]	$18,494,998
$60,000	$64,999	[redacted]	[redacted]	[redacted]	$17,559,246
$65,000	$69,999	[redacted]	[redacted]	[redacted]	$15,032,353
$70,000	$74,999	[redacted]	[redacted]	[redacted]	$12,372,958
$75,000	$79,999	[redacted]	[redacted]	[redacted]	$12,161,469
$80,000	$84,999	[redacted]	[redacted]	[redacted]	$11,478,666
$85,000	$89,999	[redacted]	[redacted]	[redacted]	$14,086,870
$90,000	$94,999	[redacted]	[redacted]	[redacted]	$10,593,167
$95,000	$99,999	[redacted]	[redacted]	[redacted]	$10,569,990
$100,000	$109,999	[redacted]	[redacted]	[redacted]	$15,530,013
$110,000	$119,999	[redacted]	[redacted]	[redacted]	$14,706,783
$120,000	$129,999	[redacted]	[redacted]	[redacted]	$12,180,963
$130,000	$139,999	[redacted]	[redacted]	[redacted]	$10,935,695
$140,000	$149,999	[redacted]	[redacted]	[redacted]	$13,052,238
$150,000	$159,999	[redacted]	[redacted]	[redacted]	$9,292,034
$160,000	$169,999	[redacted]	[redacted]	[redacted]	$11,930,477
$170,000	$179,999	[redacted]	[redacted]	[redacted]	$9,478,714
$180,000	$189,999	[redacted]	[redacted]	[redacted]	$10,708,336
$190,000	$199,999	[redacted]	[redacted]	[redacted]	$8,237,235
$200,000	$209,999	[redacted]	[redacted]	[redacted]	$7,396,852
$210,000	$219,999	[redacted]	[redacted]	[redacted]	$8,400,123
$220,000	$229,999	[redacted]	[redacted]	[redacted]	$6,129,663
$230,000	$239,999	[redacted]	[redacted]	[redacted]	$7,274,611
$240,000	$249,999	[redacted]	[redacted]	[redacted]	$6,542,827
$250,000	$259,999	[redacted]	[redacted]	[redacted]	$6,585,667
$260,000	$269,999	[redacted]	[redacted]	[redacted]	$4,410,541
$270,000	$279,999	[redacted]	[redacted]	[redacted]	$4,097,841
$280,000	$289,999	[redacted]	[redacted]	[redacted]	$3,957,469
$290,000	$299,999	[redacted]	[redacted]	[redacted]	$6,325,046
$300,000	$324,999	[redacted]	[redacted]	[redacted]	$8,968,635
$325,000	$349,999	[redacted]	[redacted]	[redacted]	$9,860,908
$350,000	$374,999	[redacted]	[redacted]	[redacted]	$8,556,054
$375,000	$399,999	[redacted]	[redacted]	[redacted]	$9,542,613
$400,000	$424,999	[redacted]	[redacted]	[redacted]	$7,863,692
$425,000	$449,999	[redacted]	[redacted]	[redacted]	$5,820,378
$450,000	$474,999	[redacted]	[redacted]	[redacted]	$7,535,887
$475,000	$499,999	[redacted]	[redacted]	[redacted]	$7,923,997
$500,000	$599,999	[redacted]	[redacted]	[redacted]	$16,041,972
$600,000	$699,999	[redacted]	[redacted]	[redacted]	$14,477,736
$700,000	$799,999	[redacted]	[redacted]	[redacted]	$6,544,704
$800,000	$899,999	[redacted]	[redacted]	[redacted]	$8,181,710
$900,000	$999,999	[redacted]	[redacted]	[redacted]	$7,371,902
$1,000,000+		[redacted]	[redacted]	[redacted]	$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:	**HMCAI**
Product(s):	**EPO**
Market Segment:	**Individual**
Rate Effective Date:	**01/01/2025**

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

Development of the Projected Index Rate	**Actual Experience Data**	**Manual Data**	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 412.56	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.188	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	$ 490.16	$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.969		<- See URRT Instructions
Total Non-Morbidity Changes	1.036	0.000	
Change in Demographics	0.999		<- See URRT Instructions
Change in Network	1.065		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	0.974		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 491.89	$ -	
Credibility Factors	**100%**	**0%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 491.89**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 491.89	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.831		
Projected Incurred EHB Claims PMPM	$ 408.93		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$ (65.63)		
Projected Incurred Exchange User Fees PMPM	$14.31		
Projected Incurred Reinsurance Recoveries PMPM	$18.42		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 470.46		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 565.89	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 7.03		
Catastrophic Eligibility Adjustment	0.999		
Market-Adjusted Projected Incurred Total Claims PMPM	476.0247115		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 572.59		

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	12.14%	$65.82
General and Claims	7.71%	$41.83
Agent/Broker Fees and Commissions	1.58%	$8.58
Quality Improvement Initiatives	2.84%	$15.41
Taxes and Fees	0.09%	$0.49
Risk Adjustment User Fee	0.03%	$0.18
PCORI Fee	0.06%	$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	12.23%	$66.31
Projected Required Revenue PMPM	$ 542.33	

Table 8. Components of Rate Change

Rate Components	**2024**	**2025**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 294.86	$ 333.06	$ 38.21	13.0%
B. Base period allowed claims before normalization	$ 387.88	$ 412.56	$ 24.68	8.4%
C. Normalization factor component of change	$ (77.11)	$ (99.58)	$ (22.48)	-7.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 310.77	$ 312.98	$ 2.20	0.7%
D2. URRT Trend	$ 59.59	$ 58.87	$ (0.72)	-0.2%
D3. URRT Morbidity	$ (3.49)	$ (11.59)	$ (8.10)	-2.7%
D4. URRT Other	$ (13.83)	$ 12.91	$ 26.73	9.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 56.07	$ 59.88	$ 3.82	1.3%
D6. Normalized Exchange User Fee on an allowed basis	$ 12.76	$ 13.06	$ 0.30	0.1%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ (15.77)	$ (16.80)	$ (1.04)	-0.4%
D8. Subtotal - Sum(D1:D7)	$ 406.10	$ 429.30	$ 23.20	7.9%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (125.72)	$ (111.15)	$ 14.57	4.9%
E2. Pricing AV	$ (51.77)	$ (56.07)	$ (4.30)	-1.5%
E3. Benefit Richness	$ 20.88	$ 26.09	$ 5.21	1.8%
E4. Catastrophic Eligibility	$ (0.16)	$ (0.18)	$ (0.02)	0.0%
E5. Benefits in Addition to EHB	$ 4.33	$ 3.46	$ (0.88)	-0.3%
E6. Subtotal - Sum(E1:E5)	$ (152.43)	$ (137.86)	$ 14.57	4.9%
F. Change in Retention Components				
F1. Administrative Expenses	$ 41.19	$ 40.42	$ (0.76)	-0.3%
F2. Taxes and Fees	$ 0.30	$ 0.30	$ (0.00)	0.0%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 41.49	$ 40.72	$ (0.77)	-0.3%
G. Change in Miscellaneous Items	$ (0.30)	$ 0.90	$ 1.21	0.4%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 294.86	$ 333.06	$ 38.21	13.0%

ıce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 412.56**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 107,644,031.59**	
Blended Loss Ratio	**84.67%**	

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

Effective Date	01/01/2025	04/01/2025	07/01/2025	10/01/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	$ 491.89	$ 491.89	$ 491.89	$ 491.89	$ 491.89
Months of Trend	-	3	6	9	
Annual Trend	9.00%	9.00%	9.00%	9.00%	
Single Risk Pool Projected Allowed Claims	$ 491.89	$ 502.61	$ 513.55	$ 524.74	$ -
Quarterly Trend Factor	1.000	1.022	1.044	1.067	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.752	1.706
Average Geographic Factor	0.940	0.940
Average Tobacco Factor	1.007	1.006
Average Benefit Richness (induced demand)	1.090	1.103
Average Network Factor	0.690	0.741
Market-Adjusted Projected Allowed Total Claims PMPM	$ 515.06	$ 572.59
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 412.67	$ 434.38

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

	2024	2025	
Paid-to-Allowed	0.812	0.831	
URRT Trend (Total Applied Trend Factor)	1.192	1.188	<- URRT W1, S2
URRT Morbidity	0.991	0.969	<- URRT W1, S2
URRT "Other"	0.962	1.036	<- URRT W1, S2
Risk Adjustment	$ 56.85	$ 65.63	<- URRT W1, S3
Exchange User Fee	$ 12.94	$ 14.31	<- URRT W1, S3
Reinsurance Recoveries	$ 15.99	$ 18.42	<- URRT W1, S3
Capitation	$ 0.66	$ 0.75	<- URRT W1, S2
Network	0.690	0.741	
Pricing AV	0.815	0.824	<- For 2024 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.091	1.100	
Catastrophic Eligibility	0.999	0.999	
Benefits in Addition to EHB	1.017	1.012	
Administrative Expenses	13.97%	12.14%	
Taxes and Fees	0.10%	0.09%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	HMCAI
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2025
Base Period Start Date	01/01/2023
Date of Most Recent Membership:	02/01/2024
Market Adjusted Index Rate:	$ 565.89

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2025	1/1/2025 HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals - Current Membership							**0.764**			**0.824**	**0.997**	**1.012**	**1.000**	**0.999**	**1.049**	**$ 471.57**
Total - Projected Membership							**0.768**			**0.829**	**1.000**	**1.012**	**1.000**	**0.999**	**1.050**	**$ 476.02**
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	79279PA0080001	EPO	Together Blue EPO Bronze 3800	M		Expanded Bro	0.648	Approach (1)	On/Off	0.676	0.926	1.000	1.000	1.000	1.000	$354.52
Plan 2	79279PA0080008	EPO	Together Blue EPO Gold 0	M		Gold	0.803	Approach (1)	On/Off	0.839	1.002	1.000	1.000	1.000	1.000	$475.48
Plan 3	79279PA0080010	EPO	Together Blue EPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.707	0.936	1.000	1.000	1.000	1.000	$374.44
Plan 4	79279PA0080011	EPO	Together Blue EPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.612	0.909	1.000	1.000	1.000	1.000	$315.12
Plan 5	79279PA0080012	EPO	Together Blue EPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.695	1.021	1.000	1.000	1.000	1.250	$501.87
Plan 6	79279PA0080013	EPO	Together Blue Virtual Choice EPO Gold 1500	M		Gold	0.784	Approach (1)	On/Off	0.796	0.977	1.000	1.000	1.000	1.000	$440.19
Plan 7	79279PA0090001	EPO	Together Blue EPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Bro	0.648	Approach (2)	On/Off	0.686	0.929	1.003	1.000	1.000	1.000	$361.52
Plan 8	79279PA0090004	EPO	Together Blue EPO Gold 1700 HSA	M		Gold	0.78	Approach (1)	On/Off	0.789	0.973	1.003	1.000	1.000	1.000	$435.52
Plan 9	79279PA0100001	EPO	Together Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.582	0.904	1.000	1.000	0.920	1.000	$274.14
Plan 10	79279PA0130002	EPO	Together Blue EPO Bronze 3800 + Adult Dental and Vision	M		Expanded Bro	0.648	Approach (1)	On/Off	0.676	0.926	1.085	1.000	1.000	1.000	$384.75
Plan 11	79279PA0130004	EPO	Together Blue EPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.707	0.936	1.081	1.000	1.000	1.000	$404.68
Plan 12	79279PA0130005	EPO	Together Blue EPO Gold 0 + Adult Dental and Vision	M		Gold	0.803	Approach (1)	On/Off	0.839	1.002	1.064	1.000	1.000	1.000	$505.71
Plan 13	79279PA0140001	EPO	Together Blue EPO Premier Gold 0	M		Gold	0.819	Approach (1)	On/Off	0.859	1.015	1.000	1.000	1.000	1.000	$493.59
Plan 14	79279PA0140002	EPO	Together Blue EPO Premier Silver 2900	M		Silver	0.719	Approach (1)	On/Off	0.727	1.049	1.000	1.000	1.000	1.250	$539.86
Plan 15	79279PA0140003	EPO	Together Blue EPO Premier Platinum 0	N		Platinum	0.885	Approach (1)	On/Off	0.940	1.073	1.000	1.000	1.000	1.000	$570.67
Plan 16	79279PA0150001	EPO	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	M		Gold	0.819	Approach (1)	On/Off	0.859	1.015	1.061	1.000	1.000	1.000	$523.82
Plan 17	79279PA0150002	EPO	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	On/Off	0.727	1.049	1.056	1.000	1.000	1.250	$570.10
Plan 18	79279PA0150003	EPO	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	N		Platinum	0.885	Approach (1)	On/Off	0.940	1.073	1.053	1.000	1.000	1.000	$600.91
Plan 19																$0.00
Plan 20																$0.00
Plan 21																$0.00
Plan 22																$0.00
Plan 23																$0.00
Plan 24																$0.00
Plan 25																$0.00
Plan 26																$0.00
Plan 27																$0.00
Plan 28																$0.00
Plan 29																$0.00
Plan 30																$0.00
Plan 31																$0.00
Plan 32																$0.00

Calibration	
Age Calibration Factor	1.706
Geographic Calibration Factor	0.940
Tobacco Calibration Factor	1.006
Aggregate Calibration Factor	1.613

Total Covered Lives @ 02-01-2024
26,051

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2025 Plans @ 02-01-2024	Total Projected Lives	2024 Calibrated Plan Adjusted Index Rate PMPM	2025 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2024 Number of Covered Lives by Rating Area										2025 Continued/ Discontinued Plans Indicator	De Minimis Check
									1	2	3	4	5	6	7	8	9	Total		
12.1%	**0.1%**	**0.0%**	**26,051**	**28,306**	**$ 294.86**	**$ 333.06**	**13.0%**		2,932	-	-	23,119	-	-	-	-	-	**26,051**		
12.1%	**0.1%**	**0.0%**																		
N/A	N/A	N/A	-	-	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0	
12.1%	0.1%	0.0%	1,712	1,167	$ 224.52	$ 250.39	11.5%	6.6%	212	-	-	1,500	-	-	-	-	-	1,712	1	yes
12.1%	0.1%	0.0%	8,477	9,207	$ 294.54	$ 335.82	14.0%	32.5%	996	-	-	7,481	-	-	-	-	-	8,477	1	yes
12.1%	0.1%	0.0%	235	257	$ 244.92	$ 264.46	8.0%	0.9%	31	-	-	204	-	-	-	-	-	235	1	yes
12.1%	0.1%	0.0%	660	742	$ 203.00	$ 222.56	9.6%	2.5%	67	-	-	593	-	-	-	-	-	660	1	yes
12.1%	0.1%	0.0%	4,208	4,654	$ 313.46	$ 354.47	13.1%	16.2%	493	-	-	3,715	-	-	-	-	-	4,208	1	yes
12.1%	0.1%	0.0%	685	865	$ 276.41	$ 310.90	12.5%	2.6%	56	-	-	629	-	-	-	-	-	685	1	yes
12.1%	0.1%	0.0%	356	386	$ 228.90	$ 255.33	11.5%	1.4%	39	-	-	317	-	-	-	-	-	356	1	yes
12.1%	0.1%	0.0%	549	576	$ 273.09	$ 307.60	12.6%	2.1%	47	-	-	502	-	-	-	-	-	549	1	yes
12.1%	0.1%	0.0%	206	224	$ 172.69	$ 193.62	12.1%	0.8%	27	-	-	179	-	-	-	-	-	206	1	N/A
12.1%	0.1%	0.0%	359	393	$ 249.82	$ 271.74	8.8%	1.4%	29	-	-	330	-	-	-	-	-	359	1	yes
12.1%	0.1%	0.0%	90	95	$ 270.22	$ 285.82	5.8%	0.3%	9	-	-	81	-	-	-	-	-	90	1	yes
12.1%	0.1%	0.0%	2,144	2,341	$ 319.84	$ 357.18	11.7%	8.2%	250	-	-	1,894	-	-	-	-	-	2,144	1	yes
12.1%	0.1%	0.0%	3,669	3,991	$ 306.20	$ 348.62	13.9%	14.1%	418	-	-	3,251	-	-	-	-	-	3,669	1	yes
12.1%	0.1%	0.0%	448	526	$ 334.34	$ 381.30	14.0%	1.7%	42	-	-	406	-	-	-	-	-	448	1	yes
12.1%	0.1%	0.0%	-	253	$ -	$ 403.06	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
12.1%	0.1%	0.0%	1,780	1,959	$ 331.49	$ 369.97	11.6%	6.8%	163	-	-	1,617	-	-	-	-	-	1,780	1	yes
12.1%	0.1%	0.0%	473	521	$ 359.64	$ 402.65	12.0%	1.8%	53	-	-	420	-	-	-	-	-	473	1	yes
12.1%	0.1%	0.0%	-	149	$ -	$ 424.41	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
			-			$ -	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	
			-			$ -	0.0%	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	

PA Rate Template Part IV A - Individual

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

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

Plan Number	HIOS Plan ID (Standard Component)	1/1/2024 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2025	1/1/2025 Plan HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	2024 21-year-old, Non-Tobacco Premium PMPM										2025 21-yea			
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4
Totals	These cells auto-fill using the data entered in Table 10.						$ 276.79	$ -	$ -	$ 277.21	$ -	$ -	$ -	$ -	$ -	$ 277.16	$ 312.78	$ -	$ -	$ 313.12
Plan 1	79279PA0080001	gether Blue EPO Bronze 38	M		xpanded Bronz	On/Off	$ 211.05	$ -	$ -	$ 211.05	$ -	$ -	$ -	$ -	$ -	$ 211.05	$ 235.37	$ -	$ -	$ 235.37
Plan 2	79279PA0080008	Together Blue EPO Gold 0	M		Gold	On/Off	$ 276.87	$ -	$ -	$ 276.87	$ -	$ -	$ -	$ -	$ -	$ 276.87	$ 315.67	$ -	$ -	$ 315.67
Plan 3	79279PA0080010	gether Blue EPO Silver 35	M		Silver	Off	$ 230.22	$ -	$ -	$ 230.22	$ -	$ -	$ -	$ -	$ -	$ 230.22	$ 248.60	$ -	$ -	$ 248.60
Plan 4	79279PA0080011	gether Blue EPO Bronze 85	M		Bronze	On/Off	$ 190.82	$ -	$ -	$ 190.82	$ -	$ -	$ -	$ -	$ -	$ 190.82	$ 209.21	$ -	$ -	$ 209.21
Plan 5	79279PA0080012	gether Blue EPO Silver 70	M		Silver	On/Off	$ 294.66	$ -	$ -	$ 294.66	$ -	$ -	$ -	$ -	$ -	$ 294.66	$ 333.20	$ -	$ -	$ 333.20
Plan 6	79279PA0080013	Blue Virtual Choice EPO G	M		Gold	On/Off	$ 259.83	$ -	$ -	$ 259.83	$ -	$ -	$ -	$ -	$ -	$ 259.83	$ 292.25	$ -	$ -	$ 292.25
Plan 7	79279PA0090001	O Bronze 7100 HSA - Cust	M		xpanded Bronz	On/Off	$ 215.17	$ -	$ -	$ 215.17	$ -	$ -	$ -	$ -	$ -	$ 215.17	$ 240.01	$ -	$ -	$ 240.01
Plan 8	79279PA0090004	ether Blue EPO Gold 1700	M		Gold	On/Off	$ 256.71	$ -	$ -	$ 256.71	$ -	$ -	$ -	$ -	$ -	$ 256.71	$ 289.15	$ -	$ -	$ 289.15
Plan 9	79279PA0100001	Events EPO Catastrophic 9	M		Catastrophic	On/Off	$ 162.32	$ -	$ -	$ 162.32	$ -	$ -	$ -	$ -	$ -	$ 162.32	$ 182.00	$ -	$ -	$ 182.00
Plan 10	79279PA0130002	PO Bronze 3800 + Adult D	M		xpanded Bronz	On/Off	$ 234.83	$ -	$ -	$ 234.83	$ -	$ -	$ -	$ -	$ -	$ 234.83	$ 255.44	$ -	$ -	$ 255.44
Plan 11	79279PA0130004	EPO Silver 3500 + Adult De	M		Silver	Off	$ 254.00	$ -	$ -	$ 254.00	$ -	$ -	$ -	$ -	$ -	$ 254.00	$ 268.67	$ -	$ -	$ 268.67
Plan 12	79279PA0130005	e EPO Gold 0 + Adult Dent	M		Gold	On/Off	$ 300.65	$ -	$ -	$ 300.65	$ -	$ -	$ -	$ -	$ -	$ 300.65	$ 335.75	$ -	$ -	$ 335.75
Plan 13	79279PA0140001	ether Blue EPO Premier Go	M		Gold	On/Off	$ 287.82	$ -	$ -	$ 287.82	$ -	$ -	$ -	$ -	$ -	$ 287.82	$ 327.70	$ -	$ -	$ 327.70
Plan 14	79279PA0140002	her Blue EPO Premier Silve	M		Silver	On/Off	$ 314.28	$ -	$ -	$ 314.28	$ -	$ -	$ -	$ -	$ -	$ 314.28	$ 358.42	$ -	$ -	$ 358.42
Plan 15	79279PA0140003	her Blue EPO Premier Plati	N		Platinum	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 378.87	$ -	$ -	$ 378.87
Plan 16	79279PA0150001	O Premier Gold 0 + Adult	M		Gold	On/Off	$ 311.61	$ -	$ -	$ 311.61	$ -	$ -	$ -	$ -	$ -	$ 311.61	$ 347.77	$ -	$ -	$ 347.77
Plan 17	79279PA0150002	Premier Silver 2900 + Adu	M		Silver	On/Off	$ 338.06	$ -	$ -	$ 338.06	$ -	$ -	$ -	$ -	$ -	$ 338.06	$ 378.49	$ -	$ -	$ 378.49
Plan 18	79279PA0150003	Premier Platinum 0 + Adu	N		Platinum	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 398.95	$ -	$ -	$ 398.95
Plan 19	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

r-old, Non-Tobacco Premium PMPM					
5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ -	$ -	$ -	$ 313.08
$ -	$ -	$ -	$ -	$ -	$ 235.37
$ -	$ -	$ -	$ -	$ -	$ 315.67
$ -	$ -	$ -	$ -	$ -	$ 248.60
$ -	$ -	$ -	$ -	$ -	$ 209.21
$ -	$ -	$ -	$ -	$ -	$ 333.20
$ -	$ -	$ -	$ -	$ -	$ 292.25
$ -	$ -	$ -	$ -	$ -	$ 240.01
$ -	$ -	$ -	$ -	$ -	$ 289.15
$ -	$ -	$ -	$ -	$ -	$ 182.00
$ -	$ -	$ -	$ -	$ -	$ 255.44
$ -	$ -	$ -	$ -	$ -	$ 268.67
$ -	$ -	$ -	$ -	$ -	$ 335.75
$ -	$ -	$ -	$ -	$ -	$ 327.70
$ -	$ -	$ -	$ -	$ -	$ 358.42
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ 347.77
$ -	$ -	$ -	$ -	$ -	$ 378.49
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -

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)
13.0%	0.0%	0.0%	13.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.0%
11.5%			11.5%						12%
14.0%			14.0%						14%
8.0%			8.0%						8%
9.6%			9.6%						10%
13.1%			13.1%						13%
12.5%			12.5%						12%
11.5%			11.5%						12%
12.6%			12.6%						13%
12.1%			12.1%						12%
8.8%			8.8%						9%
5.8%			5.8%						6%
11.7%			11.7%						12%
13.9%			13.9%						14%
14.0%			14.0%						14%
11.6%			11.6%						12%
12.0%			12.0%						12%

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3
0	0	2932	0	0	0	0	0	Match	0	0	0	Match	0	0	0	0	0	0	0	0	0	0	0	0	0	Match
-	-	212	-	-	-	-	-	Match				Match														Match
-	-	996	-	-	-	-	-	Match				Match														Match
-	-	31	-	-	-	-	-	Match				Match														Match
-	-	67	-	-	-	-	-	Match				Match														Match
-	-	493	-	-	-	-	-	Match				Match														Match
-	-	56	-	-	-	-	-	Match				Match														Match
-	-	39	-	-	-	-	-	Match				Match														Match
-	-	47	-	-	-	-	-	Match				Match														Match
-	-	27	-	-	-	-	-	Match				Match														Match
-	-	29	-	-	-	-	-	Match				Match														Match
-	-	9	-	-	-	-	-	Match				Match														Match
-	-	250	-	-	-	-	-	Match				Match														Match
-	-	418	-	-	-	-	-	Match				Match														Match
-	-	42	-	-	-	-	-	Match				Match														Match
-	-	-	-	-	-	-	-	Match				Match														Match
-	-	163	-	-	-	-	-	Match				Match														Match
-	-	53	-	-	-	-	-	Match				Match														Match
-	-	-	-	-	-	-	-	Match				Match														Match
								Match				Match														Match
								Match				Match														Match
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								Match				Match														Match
								Match				Match														Match
								Match				Match														Match

02-01-2024 Number of Covered Lives by County

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6
15756	0	0	1613	0	0	0	0	2574	3176	Match	0	0	0	0	0	0	0	Match	0	0	0	0	0	0	0	0	0	0	Match
1,056	-	-	102	-	-	-	-	176	166	Match								Match											Match
5,068	-	-	511	-	-	-	-	808	1,094	Match								Match											Match
134	-	-	15	-	-	-	-	31	24	Match								Match											Match
388	-	-	43	-	-	-	-	73	89	Match								Match											Match
2,521	-	-	241	-	-	-	-	433	520	Match								Match											Match
426	-	-	57	-	-	-	-	54	92	Match								Match											Match
229	-	-	19	-	-	-	-	44	25	Match								Match											Match
334	-	-	53	-	-	-	-	53	62	Match								Match											Match
132	-	-	9	-	-	-	-	21	17	Match								Match											Match
256	-	-	19	-	-	-	-	22	33	Match								Match											Match
67	-	-	4	-	-	-	-	8	2	Match								Match											Match
1,279	-	-	169	-	-	-	-	164	282	Match								Match											Match
2,262	-	-	187	-	-	-	-	379	423	Match								Match											Match
213	-	-	36	-	-	-	-	69	88	Match								Match											Match
-	-	-	-	-	-	-	-	-	-	Match								Match											Match
1,160	-	-	100	-	-	-	-	189	168	Match								Match											Match
231	-	-	48	-	-	-	-	50	91	Match								Match											Match
-	-	-	-	-	-	-	-	-	-	Match								Match											Match

Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
0	0	0	0	Match	0	0	0	0	0	Match	0	0	0	0	0	0	0	Match
				Match						Match								Match
				Match						Match								Match
				Match						Match						

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**HMCAI**
Product(s):	**EPO**
Market Segment:	**Individual**
Rate Effective Date:	**01/01/2025**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie	0.940	0.940
Rating Area 2			
Rating Area 3			
Rating Area 4	Allegheny, Washington, Butler, Westmoreland	0.940	0.940
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
Together Blue	Zone L (see Plan Design Summary)	0.620	0.677	04/26/2019

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	12.96%
Revised Requested Average Rate Change:	12.96%
Minimum Requested Rate Change:	5.77%
Maximum Requested Rate Change:	14.04%
Mapped Members:	26,051
Available in Rating Areas:	Rating Areas 1 and 4

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

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	$	96,614,161.59
Claims	$	81,803,185.49
Administrative Expenses	$	17,070,054.58
Taxes & Fees	$	2,915,799.42
Company Made After Taxes	$	(5,174,877.90)

How It Plans to Spend Your Premium

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

Claims:	85%
Administrative Expenses:	12%
Taxes & Fees:	3%
Profit:	0%

The company expects its annual medical costs to increase: 9.00%

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

Table 16. Risk Adjustment Calculation		
Component	**Statewide**	**Insurer Specific**
State Average Monthly Premium Before Adjustment	[redacted]	
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		(63.45)
Insurer Specific Manual Adjustment PMPM		$0.53
High Cost Risk Pool Adjustment PMPM		($2.71)
Total Risk Adjustment Transfer		(65.63)

Company Name:	Highmark Coverage Advantage
Market:	Individual
Product:	EPO
Effective Date of Rates:	January 1, 2025

Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange)=>	79279PA0140003		79279PA0140003		79279PA0150003		79279PA0150003		79279PA0080008		79279PA0080008		79279PA0130005		79279PA0130005		79279PA0140001	
HIOS Plan ID (Off Exchange)=>	79279PA0140003		79279PA0140003		79279PA0150003		79279PA0150003		79279PA0080008		79279PA0080008		79279PA0130005		79279PA0130005		79279PA0140001	
Plan Marketing Name =>	Together Blue EPO Premier Platinum 0		Together Blue EPO Premier Platinum 0		Together Blue EPO Premier Platinum 0 + Adult Dental and Vision		Together Blue EPO Premier Platinum 0 + Adult Dental and Vision		Together Blue EPO Gold 0		Together Blue EPO Gold 0		Together Blue EPO Gold 0 + Adult Dental and Vision		Together Blue EPO Gold 0 + Adult Dental and Vision		Together Blue EPO Premier Gold 0	
Form # =>	TB/EPO/HCA/DP-5		TB/EPO/HCA/DP-5		TB/EPO/ADV/HCA/DP-5		TB/EPO/ADV/HCA/DP-5		TB/EPO/HCA/DP-5		TB/EPO/HCA/DP-5		TB/EPO/ADV/HCA/DP-5		TB/EPO/ADV/HCA/DP-5		TB/EPO/Premier/HCA/DP-3	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1	
Network =>	L		L		L		L		L		L		L		L		L	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		0		0		0		0		0		0	
Coinsurance =>	90%		90%		90%		90%		70%		70%		70%		70%		80%	
Copays =>	$0 PCP		$0 PCP		$0 PCP		$0 PCP		$20 PCP		$20 PCP		$20 PCP		$20 PCP		$15 PCP	
OOP Maximum =>	5000		5000		5000		5000		7500		7500		7500		7500		6550	
Pediatric Dental (Yes/No) =>	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
0 - 14	$289.84	$289.84	$289.84	$289.84	$305.20	$305.20	$305.20	$305.20	$241.49	$241.49	$241.49	$241.49	$256.85	$256.85	$256.85	$256.85	$250.69	$250.69
15	$315.60	$315.60	$315.60	$315.60	$332.33	$332.33	$332.33	$332.33	$262.95	$262.95	$262.95	$262.95	$279.68	$279.68	$279.68	$279.68	$272.97	$272.97
16	$325.45	$325.45	$325.45	$325.45	$342.70	$342.70	$342.70	$342.70	$271.16	$271.16	$271.16	$271.16	$288.41	$288.41	$288.41	$288.41	$281.49	$281.49
17	$335.30	$335.30	$335.30	$335.30	$353.07	$353.07	$353.07	$353.07	$279.37	$279.37	$279.37	$279.37	$297.14	$297.14	$297.14	$297.14	$290.01	$290.01
18	$345.91	$345.91	$345.91	$345.91	$364.24	$364.24	$364.24	$364.24	$288.21	$288.21	$288.21	$288.21	$306.54	$306.54	$306.54	$306.54	$299.19	$299.19
19	$356.52	$356.52	$356.52	$356.52	$375.41	$375.41	$375.41	$375.41	$297.05	$297.05	$297.05	$297.05	$315.94	$315.94	$315.94	$315.94	$308.37	$308.37
20	$367.50	$367.50	$367.50	$367.50	$386.98	$386.98	$386.98	$386.98	$306.20	$306.20	$306.20	$306.20	$325.68	$325.68	$325.68	$325.68	$317.87	$317.87
21	$378.87	$388.34	$378.87	$388.34	$398.95	$408.92	$398.95	$408.92	$315.67	$323.56	$315.67	$323.56	$335.75	$344.14	$335.75	$344.14	$327.70	$335.89
22	$378.87	$388.34	$378.87	$388.34	$398.95	$408.92	$398.95	$408.92	$315.67	$323.56	$315.67	$323.56	$335.75	$344.14	$335.75	$344.14	$327.70	$335.89
23	$378.87	$388.34	$378.87	$388.34	$398.95	$408.92	$398.95	$408.92	$315.67	$323.56	$315.67	$323.56	$335.75	$344.14	$335.75	$344.14	$327.70	$335.89
24	$378.87	$388.34	$378.87	$388.34	$398.95	$408.92	$398.95	$408.92	$315.67	$323.56	$315.67	$323.56	$335.75	$344.14	$335.75	$344.14	$327.70	$335.89
25	$380.39	$389.90	$380.39	$389.90	$400.55	$410.56	$400.55	$410.56	$316.93	$324.85	$316.93	$324.85	$337.09	$345.52	$337.09	$345.52	$329.01	$337.24
26	$387.96	$397.66	$387.96	$397.66	$408.52	$418.73	$408.52	$418.73	$323.25	$331.33	$323.25	$331.33	$343.81	$352.41	$343.81	$352.41	$335.56	$343.95
27	$397.06	$406.99	$397.06	$406.99	$418.10	$428.55	$418.10	$428.55	$330.82	$339.09	$330.82	$339.09	$351.87	$360.67	$351.87	$360.67	$343.43	$352.02
28	$411.83	$422.13	$411.83	$422.13	$433.66	$444.50	$433.66	$444.50	$343.13	$351.71	$343.13	$351.71	$364.96	$374.08	$364.96	$374.08	$356.21	$365.12
29	$423.96	$434.56	$423.96	$434.56	$446.43	$457.59	$446.43	$457.59	$353.23	$362.06	$353.23	$362.06	$375.70	$385.09	$375.70	$385.09	$366.70	$375.87
30	$430.02	$440.77	$430.02	$440.77	$452.81	$464.13	$452.81	$464.13	$358.29	$367.25	$358.29	$367.25	$381.08	$390.61	$381.08	$390.61	$371.94	$381.24
31	$439.11	$450.09	$439.11	$450.09	$462.38	$473.94	$462.38	$473.94	$365.86	$375.01	$365.86	$375.01	$389.13	$398.86	$389.13	$398.86	$379.80	$389.30
32	$448.20	$459.41	$448.20	$459.41	$471.96	$483.76	$471.96	$483.76	$373.44	$382.78	$373.44	$382.78	$397.19	$407.12	$397.19	$407.12	$387.67	$397.36
33	$453.89	$465.24	$453.89	$465.24	$477.94	$489.89	$477.94	$489.89	$378.17	$387.62	$378.17	$387.62	$402.23	$412.29	$402.23	$412.29	$392.58	$402.39
34	$459.95	$471.45	$459.95	$471.45	$484.33	$496.44	$484.33	$496.44	$383.22	$392.80	$383.22	$392.80	$407.60	$417.79	$407.60	$417.79	$397.83	$407.78
35	$462.98	$474.55	$462.98	$474.55	$487.52	$499.71	$487.52	$499.71	$385.75	$395.39	$385.75	$395.39	$410.29	$420.55	$410.29	$420.55	$400.45	$410.46
36	$466.01	$477.66	$466.01	$477.66	$490.71	$502.98	$490.71	$502.98	$388.27	$397.98	$388.27	$397.98	$412.97	$423.29	$412.97	$423.29	$403.07	$413.15
37	$469.04	$480.77	$469.04	$480.77	$493.90	$506.25	$493.90	$506.25	$390.80	$400.57	$390.80	$400.57	$415.66	$426.05	$415.66	$426.05	$405.69	$415.83
38	$472.07	$483.87	$472.07	$483.87	$497.09	$509.52	$497.09	$509.52	$393.32	$403.15	$393.32	$403.15	$418.34	$428.80	$418.34	$428.80	$408.31	$418.52
39	$478.13	$490.08	$478.13	$490.08	$503.47	$516.06	$503.47	$516.06	$398.38	$408.34	$398.38	$408.34	$423.72	$434.31	$423.72	$434.31	$413.56	$423.90
40	$484.20	$532.62	$484.20	$532.62	$509.86	$560.85	$509.86	$560.85	$403.43	$443.77	$403.43	$443.77	$429.09	$472.00	$429.09	$472.00	$418.80	$460.68
41	$493.29	$545.09	$493.29	$545.09	$519.43	$573.97	$519.43	$573.97	$411.00	$454.16	$411.00	$454.16	$437.15	$483.05	$437.15	$483.05	$426.67	$471.47
42	$502.00	$558.22	$502.00	$558.22	$528.61	$587.81	$528.61	$587.81	$418.26	$465.11	$418.26	$465.11	$444.87	$494.70	$444.87	$494.70	$434.20	$482.83
43	$514.13	$576.34	$514.13	$576.34	$541.38	$606.89	$541.38	$606.89	$428.36	$480.19	$428.36	$480.19	$455.61	$510.74	$455.61	$510.74	$444.69	$498.50
44	$529.28	$599.14	$529.28	$599.14	$557.33	$630.90	$557.33	$630.90	$440.99	$499.20	$440.99	$499.20	$469.04	$530.95	$469.04	$530.95	$457.80	$518.23
45	$547.09	$626.42	$547.09	$626.42	$576.08	$659.61	$576.08	$659.61	$455.83	$521.93	$455.83	$521.93	$484.82	$555.12	$484.82	$555.12	$473.20	$541.81
46	$568.31	$659.24	$568.31	$659.24	$598.43	$694.18	$598.43	$694.18	$473.51	$549.27	$473.51	$549.27	$503.63	$584.21	$503.63	$584.21	$491.55	$570.20
47	$592.17	$696.98	$592.17	$696.98	$623.56	$733.93	$623.56	$733.93	$493.39	$580.72	$493.39	$580.72	$524.78	$617.67	$524.78	$617.67	$512.20	$602.86
48	$619.45	$740.86	$619.45	$740.86	$652.28	$780.13	$652.28	$780.13	$516.12	$617.28	$516.12	$617.28	$548.95	$656.54	$548.95	$656.54	$535.79	$640.80
49	$646.35	$786.61	$646.35	$786.61	$680.61	$828.30	$680.61	$828.30	$538.53	$655.39	$538.53	$655.39	$572.79	$697.09	$572.79	$697.09	$559.06	$680.38
50	$676.66	$828.91	$676.66	$828.91	$712.52	$872.84	$712.52	$872.84	$563.79	$690.64	$563.79	$690.64	$599.65	$734.57	$599.65	$734.57	$585.27	$716.96
51	$706.59	$865.57	$706.59	$865.57	$744.04	$911.45	$744.04	$911.45	$588.72	$721.18	$588.72	$721.18	$626.17	$767.06	$626.17	$767.06	$611.16	$748.67
52	$739.55	$905.95	$739.55	$905.95	$778.75	$953.97	$778.75	$953.97	$616.19	$754.83	$616.19	$754.83	$655.38	$802.84	$655.38	$802.84	$639.67	$783.60
53	$772.89	$946.79	$772.89	$946.79	$813.86	$996.98	$813.86	$996.98	$643.97	$788.86	$643.97	$788.86	$684.93	$839.04	$684.93	$839.04	$668.51	$818.92
54	$808.89	$990.89	$808.89	$990.89	$851.76	$1,043.41	$851.76	$1,043.41	$673.96	$825.60	$673.96	$825.60	$716.83	$878.12	$716.83	$878.12	$699.64	$857.06
55	$844.88	$1,034.98	$844.88	$1,034.98	$889.66	$1,089.83	$889.66	$1,089.83	$703.94	$862.33	$703.94	$862.33	$748.72	$917.18	$748.72	$917.18	$730.77	$895.19
56	$883.90	$1,082.78	$883.90	$1,082.78	$930.75	$1,140.17	$930.75	$1,140.17	$736.46	$902.16	$736.46	$902.16	$783.30	$959.54	$783.30	$959.54	$764.52	$936.54
57	$923.31	$1,131.05	$923.31	$1,131.05	$972.24	$1,190.99	$972.24	$1,190.99	$769.29	$942.38	$769.29	$942.38	$818.22	$1,002.32	$818.22	$1,002.32	$798.60	$978.29
58	$965.36	$1,182.57	$965.36	$1,182.57	$1,016.52	$1,245.24	$1,016.52	$1,245.24	$804.33	$985.30	$804.33	$985.30	$855.49	$1,047.98	$855.49	$1,047.98	$834.98	$1,022.85
59	$986.20	$1,208.10	$986.20	$1,208.10	$1,038.47	$1,272.13	$1,038.47	$1,272.13	$821.69	$1,006.57	$821.69	$1,006.57	$873.96	$1,070.60	$873.96	$1,070.60	$853.00	$1,044.93
60	$1,028.25	$1,259.61	$1,028.25	$1,259.61	$1,082.75	$1,326.37	$1,082.75	$1,326.37	$856.73	$1,049.49	$856.73	$1,049.49	$911.23	$1,116.26	$911.23	$1,116.26	$889.38	$1,089.49
61	$1,064.62	$1,304.16	$1,064.62	$1,304.16	$1,121.05	$1,373.29	$1,121.05	$1,373.29	$887.03	$1,086.61	$887.03	$1,086.61	$943.46	$1,155.74	$943.46	$1,155.74	$920.84	$1,128.03
62	$1,088.49	$1,333.40	$1,088.49	$1,333.40	$1,146.18	$1,404.07	$1,146.18	$1,404.07	$906.92	$1,110.98	$906.92	$1,110.98	$964.61	$1,181.65	$964.61	$1,181.65	$941.48	$1,153.31
63	$1,118.42	$1,370.06	$1,118.42	$1,370.06	$1,177.70	$1,442.68	$1,177.70	$1,442.68	$931.86	$1,141.53	$931.86	$1,141.53	$991.13	$1,214.13	$991.13	$1,214.13	$967.37	$1,185.03
64+	$1,136.61	$1,392.35	$1,136.61	$1,392.35	$1,196.85	$1,466.14	$1,196.85	$1,466.14	$947.01	$1,160.09	$947.01	$1,160.09	$1,007.25	$1,233.88	$1,007.25	$1,233.88	$983.10	$1,204.30

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

HIOS Plan ID (On Exchange)=>	79279PA0140001		79279PA0150001		79279PA0150001		79279PA0090004		79279PA0090004		79279PA0080013		79279PA0080013		79279PA0140002		79279PA0140002	
HIOS Plan ID (Off Exchange)=>	79279PA0140001		79279PA0150001		79279PA0150001		79279PA0090004		79279PA0090004		79279PA0080013		79279PA0080013		79279PA0140002		79279PA0140002	
Plan Marketing Name =>	Together Blue EPO Premier Gold 0		Together Blue EPO Premier Gold 0 + Adult Dental and Vision		Together Blue EPO Premier Gold 0 + Adult Dental and Vision		Together Blue EPO Gold 1700 HSA		Together Blue EPO Gold 1700 HSA		Together Blue Virtual Choice EPO Gold 1500		Together Blue Virtual Choice EPO Gold 1500		Together Blue EPO Premier Silver 0		Together Blue EPO Premier Silver 0	
Form # =>	TB/EPO/Premier/HCA/DP-3		B/EPO/Premier/ADV/HCA/DP-		B/EPO/Premier/ADV/HCA/DP-		TB/EPO/HDHP/HCA/DP-5		TB/EPO/HDHP/HCA/DP-5		TB/EPO/HCA/DP-5		TB/EPO/HCA/DP-5		TB/EPO/Premier/HCA/DP-3		TB/EPO/Premier/HCA/DP-3	
Rating Area =>	Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L		L	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	0		0		0		1700		1700		1500		1500		0		0	
Coinsurance =>	80%		80%		80%		80%		80%		70%		70%		70%		70%	
Copays =>	$15 PCP		$15 PCP		$15 PCP		$20 after Ded. PCP		$20 after Ded. PCP		$35 PCP		$35 PCP		$70 PCP		$70 PCP	
OOP Maximum =>	6550		6550		6550		5700		5700		8300		8300		8350		8350	
Pediatric Dental (Yes/No) =>	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
0 - 14	$250.69	$250.69	$266.04	$266.04	$266.04	$266.04	$221.20	$221.20	$221.20	$221.20	$223.57	$223.57	$223.57	$223.57	$274.19	$274.19	$274.19	$274.19
15	$272.97	$272.97	$289.69	$289.69	$289.69	$289.69	$240.86	$240.86	$240.86	$240.86	$243.44	$243.44	$243.44	$243.44	$298.56	$298.56	$298.56	$298.56
16	$281.49	$281.49	$298.73	$298.73	$298.73	$298.73	$248.38	$248.38	$248.38	$248.38	$251.04	$251.04	$251.04	$251.04	$307.88	$307.88	$307.88	$307.88
17	$290.01	$290.01	$307.78	$307.78	$307.78	$307.78	$255.90	$255.90	$255.90	$255.90	$258.64	$258.64	$258.64	$258.64	$317.20	$317.20	$317.20	$317.20
18	$299.19	$299.19	$317.51	$317.51	$317.51	$317.51	$263.99	$263.99	$263.99	$263.99	$266.82	$266.82	$266.82	$266.82	$327.24	$327.24	$327.24	$327.24
19	$308.37	$308.37	$327.25	$327.25	$327.25	$327.25	$272.09	$272.09	$272.09	$272.09	$275.01	$275.01	$275.01	$275.01	$337.27	$337.27	$337.27	$337.27
20	$317.87	$317.87	$337.34	$337.34	$337.34	$337.34	$280.48	$280.48	$280.48	$280.48	$283.48	$283.48	$283.48	$283.48	$347.67	$347.67	$347.67	$347.67
21	$327.70	$335.89	$347.77	$356.46	$347.77	$356.46	$289.15	$296.38	$289.15	$296.38	$292.25	$299.56	$292.25	$299.56	$358.42	$367.38	$358.42	$367.38
22	$327.70	$335.89	$347.77	$356.46	$347.77	$356.46	$289.15	$296.38	$289.15	$296.38	$292.25	$299.56	$292.25	$299.56	$358.42	$367.38	$358.42	$367.38
23	$327.70	$335.89	$347.77	$356.46	$347.77	$356.46	$289.15	$296.38	$289.15	$296.38	$292.25	$299.56	$292.25	$299.56	$358.42	$367.38	$358.42	$367.38
24	$327.70	$335.89	$347.77	$356.46	$347.77	$356.46	$289.15	$296.38	$289.15	$296.38	$292.25	$299.56	$292.25	$299.56	$358.42	$367.38	$358.42	$367.38
25	$329.01	$337.24	$349.16	$357.89	$349.16	$357.89	$290.31	$297.57	$290.31	$297.57	$293.42	$300.76	$293.42	$300.76	$359.85	$368.85	$359.85	$368.85
26	$335.56	$343.95	$356.12	$365.02	$356.12	$365.02	$296.09	$303.49	$296.09	$303.49	$299.26	$306.74	$299.26	$306.74	$367.02	$376.20	$367.02	$376.20
27	$343.43	$352.02	$364.46	$373.57	$364.46	$373.57	$303.03	$310.61	$303.03	$310.61	$306.28	$313.94	$306.28	$313.94	$375.62	$385.01	$375.62	$385.01
28	$356.21	$365.12	$378.03	$387.48	$378.03	$387.48	$314.31	$322.17	$314.31	$322.17	$317.68	$325.62	$317.68	$325.62	$389.60	$399.34	$389.60	$399.34
29	$366.70	$375.87	$389.15	$398.88	$389.15	$398.88	$323.56	$331.65	$323.56	$331.65	$327.03	$335.21	$327.03	$335.21	$401.07	$411.10	$401.07	$411.10
30	$371.94	$381.24	$394.72	$404.59	$394.72	$404.59	$328.19	$336.39	$328.19	$336.39	$331.70	$339.99	$331.70	$339.99	$406.81	$416.98	$406.81	$416.98
31	$379.80	$389.30	$403.07	$413.15	$403.07	$413.15	$335.12	$343.50	$335.12	$343.50	$338.72	$347.19	$338.72	$347.19	$415.41	$425.80	$415.41	$425.80
32	$387.67	$397.36	$411.41	$421.70	$411.41	$421.70	$342.06	$350.61	$342.06	$350.61	$345.73	$354.37	$345.73	$354.37	$424.01	$434.61	$424.01	$434.61
33	$392.58	$402.39	$416.63	$427.05	$416.63	$427.05	$346.40	$355.06	$346.40	$355.06	$350.12	$358.87	$350.12	$358.87	$429.39	$440.12	$429.39	$440.12
34	$397.83	$407.78	$422.19	$432.74	$422.19	$432.74	$351.03	$359.81	$351.03	$359.81	$354.79	$363.66	$354.79	$363.66	$435.12	$446.00	$435.12	$446.00
35	$400.45	$410.46	$424.97	$435.59	$424.97	$435.59	$353.34	$362.17	$353.34	$362.17	$357.13	$366.06	$357.13	$366.06	$437.99	$448.94	$437.99	$448.94
36	$403.07	$413.15	$427.76	$438.45	$427.76	$438.45	$355.65	$364.54	$355.65	$364.54	$359.47	$368.46	$359.47	$368.46	$440.86	$451.88	$440.86	$451.88
37	$405.69	$415.83	$430.54	$441.30	$430.54	$441.30	$357.97	$366.92	$357.97	$366.92	$361.81	$370.86	$361.81	$370.86	$443.72	$454.81	$443.72	$454.81
38	$408.31	$418.52	$433.32	$444.15	$433.32	$444.15	$360.28	$369.29	$360.28	$369.29	$364.14	$373.24	$364.14	$373.24	$446.59	$457.75	$446.59	$457.75
39	$413.56	$423.90	$438.89	$449.86	$438.89	$449.86	$364.91	$374.03	$364.91	$374.03	$368.82	$378.04	$368.82	$378.04	$452.33	$463.64	$452.33	$463.64
40	$418.80	$460.68	$444.45	$488.90	$444.45	$488.90	$369.53	$406.48	$369.53	$406.48	$373.50	$410.85	$373.50	$410.85	$458.06	$503.87	$458.06	$503.87
41	$426.67	$471.47	$452.80	$500.34	$452.80	$500.34	$376.47	$416.00	$376.47	$416.00	$380.51	$420.46	$380.51	$420.46	$466.66	$515.66	$466.66	$515.66
42	$434.20	$482.83	$460.80	$512.41	$460.80	$512.41	$383.12	$426.03	$383.12	$426.03	$387.23	$430.60	$387.23	$430.60	$474.91	$528.10	$474.91	$528.10
43	$444.69	$498.50	$471.92	$529.02	$471.92	$529.02	$392.38	$439.86	$392.38	$439.86	$396.58	$444.57	$396.58	$444.57	$486.38	$545.23	$486.38	$545.23
44	$457.80	$518.23	$485.83	$549.96	$485.83	$549.96	$403.94	$457.26	$403.94	$457.26	$408.27	$462.16	$408.27	$462.16	$500.71	$566.80	$500.71	$566.80
45	$473.20	$541.81	$502.18	$575.00	$502.18	$575.00	$417.53	$478.07	$417.53	$478.07	$422.01	$483.20	$422.01	$483.20	$517.56	$592.61	$517.56	$592.61
46	$491.55	$570.20	$521.66	$605.13	$521.66	$605.13	$433.73	$503.13	$433.73	$503.13	$438.38	$508.52	$438.38	$508.52	$537.63	$623.65	$537.63	$623.65
47	$512.20	$602.86	$543.56	$639.77	$543.56	$639.77	$451.94	$531.93	$451.94	$531.93	$456.79	$537.64	$456.79	$537.64	$560.21	$659.37	$560.21	$659.37
48	$535.79	$640.80	$568.60	$680.05	$568.60	$680.05	$472.76	$565.42	$472.76	$565.42	$477.83	$571.48	$477.83	$571.48	$586.02	$700.88	$586.02	$700.88
49	$559.06	$680.38	$593.30	$722.05	$593.30	$722.05	$493.29	$600.33	$493.29	$600.33	$498.58	$606.77	$498.58	$606.77	$611.46	$744.15	$611.46	$744.15
50	$585.27	$716.96	$621.12	$760.87	$621.12	$760.87	$516.42	$632.61	$516.42	$632.61	$521.96	$639.40	$521.96	$639.40	$640.14	$784.17	$640.14	$784.17
51	$611.16	$748.67	$648.59	$794.52	$648.59	$794.52	$539.26	$660.59	$539.26	$660.59	$545.05	$667.69	$545.05	$667.69	$668.45	$818.85	$668.45	$818.85
52	$639.67	$783.60	$678.85	$831.59	$678.85	$831.59	$564.42	$691.41	$564.42	$691.41	$570.47	$698.83	$570.47	$698.83	$699.64	$857.06	$699.64	$857.06
53	$668.51	$818.92	$709.45	$869.08	$709.45	$869.08	$589.87	$722.59	$589.87	$722.59	$596.19	$730.33	$596.19	$730.33	$731.18	$895.70	$731.18	$895.70
54	$699.64	$857.06	$742.49	$909.55	$742.49	$909.55	$617.34	$756.24	$617.34	$756.24	$623.95	$764.34	$623.95	$764.34	$765.23	$937.41	$765.23	$937.41
55	$730.77	$895.19	$775.53	$950.02	$775.53	$950.02	$644.80	$789.88	$644.80	$789.88	$651.72	$798.36	$651.72	$798.36	$799.28	$979.12	$799.28	$979.12
56	$764.52	$936.54	$811.35	$993.90	$811.35	$993.90	$674.59	$826.37	$674.59	$826.37	$681.82	$835.23	$681.82	$835.23	$836.19	$1,024.33	$836.19	$1,024.33
57	$798.60	$978.29	$847.52	$1,038.21	$847.52	$1,038.21	$704.66	$863.21	$704.66	$863.21	$712.21	$872.46	$712.21	$872.46	$873.47	$1,070.00	$873.47	$1,070.00
58	$834.98	$1,022.85	$886.12	$1,085.50	$886.12	$1,085.50	$736.75	$902.52	$736.75	$902.52	$744.65	$912.20	$744.65	$912.20	$913.25	$1,118.73	$913.25	$1,118.73
59	$853.00	$1,044.93	$905.25	$1,108.93	$905.25	$1,108.93	$752.66	$922.01	$752.66	$922.01	$760.73	$931.89	$760.73	$931.89	$932.97	$1,142.89	$932.97	$1,142.89
60	$889.38	$1,089.49	$943.85	$1,156.22	$943.85	$1,156.22	$784.75	$961.32	$784.75	$961.32	$793.17	$971.63	$793.17	$971.63	$972.75	$1,191.62	$972.75	$1,191.62
61	$920.84	$1,128.03	$977.23	$1,197.11	$977.23	$1,197.11	$812.51	$995.32	$812.51	$995.32	$821.22	$1,005.99	$821.22	$1,005.99	$1,007.16	$1,233.77	$1,007.16	$1,233.77
62	$941.48	$1,153.31	$999.14	$1,223.95	$999.14	$1,223.95	$830.73	$1,017.64	$830.73	$1,017.64	$839.63	$1,028.55	$839.63	$1,028.55	$1,029.74	$1,261.43	$1,029.74	$1,261.43
63	$967.37	$1,185.03	$1,026.62	$1,257.61	$1,026.62	$1,257.61	$853.57	$1,045.62	$853.57	$1,045.62	$862.72	$1,056.83	$862.72	$1,056.83	$1,058.06	$1,296.12	$1,058.06	$1,296.12
64+	$983.10	$1,204.30	$1,043.31	$1,278.05	$1,043.31	$1,278.05	$867.45	$1,062.63	$867.45	$1,062.63	$876.75	$1,074.02	$876.75	$1,074.02	$1,075.26	$1,317.19	$1,075.26	$1,317.19

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

HIOS Plan ID (On Exchange)=>	79279PA0150002		79279PA0150002		79279PA0080012		79279PA0080012		N/A		N/A		N/A		N/A		79279PA0080001	
HIOS Plan ID (Off Exchange)=>	79279PA0150002		79279PA0150002		79279PA0080012		79279PA0080012		79279PA0080010		79279PA0080010		79279PA0130004		79279PA0130004		79279PA0080001	
Plan Marketing Name =>	Together Blue EPO Premier Silver 0 + Adult Dental and Vision		Together Blue EPO Premier Silver 0 + Adult Dental and Vision		Together Blue EPO Silver 7000		Together Blue EPO Silver 7000		Together Blue EPO Silver 3500		Together Blue EPO Silver 3500		Together Blue EPO Silver 3500 + Adult Dental and Vision		Together Blue EPO Silver 3500 + Adult Dental and Vision		Together Blue EPO Bronze 3800	
Form # =>	B/EPO/Premier/ADV/HCA/DP-		B/EPO/Premier/ADV/HCA/DP-		TB/EPO/HCA/DP-5		TB/EPO/HCA/DP-5		TB/EPO/HCA/DP-5		TB/EPO/HCA/DP-5		TB/EPO/ADV/HCA/DP-5		TB/EPO/ADV/HCA/DP-5		TB/EPO/HCA/DP-5	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1	
Network =>	L		L		L		L		L		L		L		L		L	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Bronze	
Deductible =>	0		0		7000		7000		3500		3500		3500		3500		3800	
Coinsurance =>	70%		70%		70%		70%		70%		70%		70%		70%		50%	
Copays =>	$70 PCP		$70 PCP		$70 PCP		$70 PCP		$50 PCP		$50 PCP		$50 PCP		$50 PCP		$65 PCP	
OOP Maximum =>	8350		8350		9200		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	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
0 - 14	$289.54	$289.54	$289.54	$289.54	$254.90	$254.90	$254.90	$254.90	$190.18	$190.18	$190.18	$190.18	$205.53	$205.53	$205.53	$205.53	$180.06	$180.06
15	$315.28	$315.28	$315.28	$315.28	$277.56	$277.56	$277.56	$277.56	$207.08	$207.08	$207.08	$207.08	$223.80	$223.80	$223.80	$223.80	$196.06	$196.06
16	$325.12	$325.12	$325.12	$325.12	$286.22	$286.22	$286.22	$286.22	$213.55	$213.55	$213.55	$213.55	$230.79	$230.79	$230.79	$230.79	$202.18	$202.18
17	$334.96	$334.96	$334.96	$334.96	$294.88	$294.88	$294.88	$294.88	$220.01	$220.01	$220.01	$220.01	$237.77	$237.77	$237.77	$237.77	$208.30	$208.30
18	$345.56	$345.56	$345.56	$345.56	$304.21	$304.21	$304.21	$304.21	$226.97	$226.97	$226.97	$226.97	$245.30	$245.30	$245.30	$245.30	$214.89	$214.89
19	$356.16	$356.16	$356.16	$356.16	$313.54	$313.54	$313.54	$313.54	$233.93	$233.93	$233.93	$233.93	$252.82	$252.82	$252.82	$252.82	$221.48	$221.48
20	$367.14	$367.14	$367.14	$367.14	$323.20	$323.20	$323.20	$323.20	$241.14	$241.14	$241.14	$241.14	$260.61	$260.61	$260.61	$260.61	$228.31	$228.31
21	$378.49	$387.95	$378.49	$387.95	$333.20	$341.53	$333.20	$341.53	$248.60	$254.82	$248.60	$254.82	$268.67	$275.39	$268.67	$275.39	$235.37	$241.25
22	$378.49	$387.95	$378.49	$387.95	$333.20	$341.53	$333.20	$341.53	$248.60	$254.82	$248.60	$254.82	$268.67	$275.39	$268.67	$275.39	$235.37	$241.25
23	$378.49	$387.95	$378.49	$387.95	$333.20	$341.53	$333.20	$341.53	$248.60	$254.82	$248.60	$254.82	$268.67	$275.39	$268.67	$275.39	$235.37	$241.25
24	$378.49	$387.95	$378.49	$387.95	$333.20	$341.53	$333.20	$341.53	$248.60	$254.82	$248.60	$254.82	$268.67	$275.39	$268.67	$275.39	$235.37	$241.25
25	$380.00	$389.50	$380.00	$389.50	$334.53	$342.89	$334.53	$342.89	$249.59	$255.83	$249.59	$255.83	$269.74	$276.48	$269.74	$276.48	$236.31	$242.22
26	$387.57	$397.26	$387.57	$397.26	$341.20	$349.73	$341.20	$349.73	$254.57	$260.93	$254.57	$260.93	$275.12	$282.00	$275.12	$282.00	$241.02	$247.05
27	$396.66	$406.58	$396.66	$406.58	$349.19	$357.92	$349.19	$357.92	$260.53	$267.04	$260.53	$267.04	$281.57	$288.61	$281.57	$288.61	$246.67	$252.84
28	$411.42	$421.71	$411.42	$421.71	$362.19	$371.24	$362.19	$371.24	$270.23	$276.99	$270.23	$276.99	$292.04	$299.34	$292.04	$299.34	$255.85	$262.25
29	$423.53	$434.12	$423.53	$434.12	$372.85	$382.17	$372.85	$382.17	$278.18	$285.13	$278.18	$285.13	$300.64	$308.16	$300.64	$308.16	$263.38	$269.96
30	$429.59	$440.33	$429.59	$440.33	$378.18	$387.63	$378.18	$387.63	$282.16	$289.21	$282.16	$289.21	$304.94	$312.56	$304.94	$312.56	$267.14	$273.82
31	$438.67	$449.64	$438.67	$449.64	$386.18	$395.83	$386.18	$395.83	$288.13	$295.33	$288.13	$295.33	$311.39	$319.17	$311.39	$319.17	$272.79	$279.61
32	$447.75	$458.94	$447.75	$458.94	$394.18	$404.03	$394.18	$404.03	$294.09	$301.44	$294.09	$301.44	$317.84	$325.79	$317.84	$325.79	$278.44	$285.40
33	$453.43	$464.77	$453.43	$464.77	$399.17	$409.15	$399.17	$409.15	$297.82	$305.27	$297.82	$305.27	$321.87	$329.92	$321.87	$329.92	$281.97	$289.02
34	$459.49	$470.98	$459.49	$470.98	$404.50	$414.61	$404.50	$414.61	$301.80	$309.35	$301.80	$309.35	$326.17	$334.32	$326.17	$334.32	$285.74	$292.88
35	$462.51	$474.07	$462.51	$474.07	$407.17	$417.35	$407.17	$417.35	$303.79	$311.38	$303.79	$311.38	$328.31	$336.52	$328.31	$336.52	$287.62	$294.81
36	$465.54	$477.18	$465.54	$477.18	$409.84	$420.09	$409.84	$420.09	$305.78	$313.42	$305.78	$313.42	$330.46	$338.72	$330.46	$338.72	$289.51	$296.75
37	$468.57	$480.28	$468.57	$480.28	$412.50	$422.81	$412.50	$422.81	$307.77	$315.46	$307.77	$315.46	$332.61	$340.93	$332.61	$340.93	$291.39	$298.67
38	$471.60	$483.39	$471.60	$483.39	$415.17	$425.55	$415.17	$425.55	$309.76	$317.50	$309.76	$317.50	$334.76	$343.13	$334.76	$343.13	$293.27	$300.60
39	$477.65	$489.59	$477.65	$489.59	$420.50	$431.01	$420.50	$431.01	$313.73	$321.57	$313.73	$321.57	$339.06	$347.54	$339.06	$347.54	$297.04	$304.47
40	$483.71	$532.08	$483.71	$532.08	$425.83	$468.41	$425.83	$468.41	$317.71	$349.48	$317.71	$349.48	$343.36	$377.70	$343.36	$377.70	$300.80	$330.88
41	$492.79	$544.53	$492.79	$544.53	$433.83	$479.38	$433.83	$479.38	$323.68	$357.67	$323.68	$357.67	$349.81	$386.54	$349.81	$386.54	$306.45	$338.63
42	$501.50	$557.67	$501.50	$557.67	$441.49	$490.94	$441.49	$490.94	$329.40	$366.29	$329.40	$366.29	$355.99	$395.86	$355.99	$395.86	$311.87	$346.80
43	$513.61	$575.76	$513.61	$575.76	$452.15	$506.86	$452.15	$506.86	$337.35	$378.17	$337.35	$378.17	$364.59	$408.71	$364.59	$408.71	$319.40	$358.05
44	$528.75	$598.55	$528.75	$598.55	$465.48	$526.92	$465.48	$526.92	$347.29	$393.13	$347.29	$393.13	$375.33	$424.87	$375.33	$424.87	$328.81	$372.21
45	$546.54	$625.79	$546.54	$625.79	$481.14	$550.91	$481.14	$550.91	$358.98	$411.03	$358.98	$411.03	$387.96	$444.21	$387.96	$444.21	$339.87	$389.15
46	$567.74	$658.58	$567.74	$658.58	$499.80	$579.77	$499.80	$579.77	$372.90	$432.56	$372.90	$432.56	$403.01	$467.49	$403.01	$467.49	$353.06	$409.55
47	$591.58	$696.29	$591.58	$696.29	$520.79	$612.97	$520.79	$612.97	$388.56	$457.34	$388.56	$457.34	$419.93	$494.26	$419.93	$494.26	$367.88	$432.99
48	$618.83	$740.12	$618.83	$740.12	$544.78	$651.56	$544.78	$651.56	$406.46	$486.13	$406.46	$486.13	$439.28	$525.38	$439.28	$525.38	$384.83	$460.26
49	$645.70	$785.82	$645.70	$785.82	$568.44	$691.79	$568.44	$691.79	$424.11	$516.14	$424.11	$516.14	$458.35	$557.81	$458.35	$557.81	$401.54	$488.67
50	$675.98	$828.08	$675.98	$828.08	$595.10	$729.00	$595.10	$729.00	$444.00	$543.90	$444.00	$543.90	$479.84	$587.80	$479.84	$587.80	$420.37	$514.95
51	$705.88	$864.70	$705.88	$864.70	$621.42	$761.24	$621.42	$761.24	$463.64	$567.96	$463.64	$567.96	$501.07	$613.81	$501.07	$613.81	$438.97	$537.74
52	$738.81	$905.04	$738.81	$905.04	$650.41	$796.75	$650.41	$796.75	$485.27	$594.46	$485.27	$594.46	$524.44	$642.44	$524.44	$642.44	$459.44	$562.81
53	$772.12	$945.85	$772.12	$945.85	$679.73	$832.67	$679.73	$832.67	$507.14	$621.25	$507.14	$621.25	$548.09	$671.41	$548.09	$671.41	$480.15	$588.18
54	$808.08	$989.90	$808.08	$989.90	$711.38	$871.44	$711.38	$871.44	$530.76	$650.18	$530.76	$650.18	$573.61	$702.67	$573.61	$702.67	$502.51	$615.57
55	$844.03	$1,033.94	$844.03	$1,033.94	$743.04	$910.22	$743.04	$910.22	$554.38	$679.12	$554.38	$679.12	$599.13	$733.93	$599.13	$733.93	$524.88	$642.98
56	$883.02	$1,081.70	$883.02	$1,081.70	$777.36	$952.27	$777.36	$952.27	$579.98	$710.48	$579.98	$710.48	$626.81	$767.84	$626.81	$767.84	$549.12	$672.67
57	$922.38	$1,129.92	$922.38	$1,129.92	$812.01	$994.71	$812.01	$994.71	$605.84	$742.15	$605.84	$742.15	$654.75	$802.07	$654.75	$802.07	$573.60	$702.66
58	$964.39	$1,181.38	$964.39	$1,181.38	$848.99	$1,040.01	$848.99	$1,040.01	$633.43	$775.95	$633.43	$775.95	$684.57	$838.60	$684.57	$838.60	$599.72	$734.66
59	$985.21	$1,206.88	$985.21	$1,206.88	$867.32	$1,062.47	$867.32	$1,062.47	$647.11	$792.71	$647.11	$792.71	$699.35	$856.70	$699.35	$856.70	$612.67	$750.52
60	$1,027.22	$1,258.34	$1,027.22	$1,258.34	$904.30	$1,107.77	$904.30	$1,107.77	$674.70	$826.51	$674.70	$826.51	$729.17	$893.23	$729.17	$893.23	$638.79	$782.52
61	$1,063.56	$1,302.86	$1,063.56	$1,302.86	$936.29	$1,146.96	$936.29	$1,146.96	$698.57	$855.75	$698.57	$855.75	$754.96	$924.83	$754.96	$924.83	$661.39	$810.20
62	$1,087.40	$1,332.07	$1,087.40	$1,332.07	$957.28	$1,172.67	$957.28	$1,172.67	$714.23	$874.93	$714.23	$874.93	$771.89	$945.57	$771.89	$945.57	$676.22	$828.37
63	$1,117.30	$1,368.69	$1,117.30	$1,368.69	$983.61	$1,204.92	$983.61	$1,204.92	$733.87	$898.99	$733.87	$898.99	$793.11	$971.56	$793.11	$971.56	$694.81	$851.14
64+	$1,135.47	$1,390.95	$1,135.47	$1,390.95	$999.60	$1,224.51	$999.60	$1,224.51	$745.80	$913.61	$745.80	$913.61	$806.01	$987.36	$806.01	$987.36	$706.11	$864.98

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

HIOS Plan ID (On Exchange)=>	79279PA0080001		79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0080011		79279PA0080011		79279PA0100001		79279PA0100001	
HIOS Plan ID (Off Exchange)=>	79279PA0080001		79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0080011		79279PA0080011		79279PA0100001		79279PA0100001	
Plan Marketing Name =>	Together Blue EPO Bronze 3800		Together Blue EPO Bronze 3800 + Adult Dental and Vision		Together Blue EPO Bronze 3800 + Adult Dental and Vision		Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit		Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit		Together Blue EPO Bronze 8900		Together Blue EPO Bronze 8900		Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	
Form # =>	TB/EPO/HCA/DP-5		TB/EPO/ADV/HCA/DP-5		TB/EPO/ADV/HCA/DP-5		TB/EPO/HDHP/HCA/DP-5		TB/EPO/HDHP/HCA/DP-5		TB/EPO/HCA/DP-5		TB/EPO/HCA/DP-5		TB/CAT/EPO/HCA/DP-5		TB/CAT/EPO/HCA/DP-5	
Rating Area =>	Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L		L	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Catastrophic		Catastrophic	
Deductible =>	3800		3800		3800		7400		7400		8900		8900		9200		9200	
Coinsurance =>	50%		50%		50%		100%		100%		100%		100%		100%		100%	
Copays =>	$65 PCP		$65 PCP		$65 PCP		N/A		N/A		N/A		N/A		$0 (Visits 1-3); then 100% after Ded. PCP		$0 (Visits 1-3); then 100% after Ded. PCP	
OOP Maximum =>	9200		9200		9200		7400		7400		8900		8900		9200		9200	
Pediatric Dental (Yes/No) =>	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
0 - 14	$180.06	$180.06	$195.41	$195.41	$195.41	$195.41	$183.61	$183.61	$183.61	$183.61	$160.05	$160.05	$160.05	$160.05	$139.23	$139.23	$139.23	$139.23
15	$196.06	$196.06	$212.78	$212.78	$212.78	$212.78	$199.93	$199.93	$199.93	$199.93	$174.27	$174.27	$174.27	$174.27	$151.61	$151.61	$151.61	$151.61
16	$202.18	$202.18	$219.42	$219.42	$219.42	$219.42	$206.17	$206.17	$206.17	$206.17	$179.71	$179.71	$179.71	$179.71	$156.34	$156.34	$156.34	$156.34
17	$208.30	$208.30	$226.06	$226.06	$226.06	$226.06	$212.41	$212.41	$212.41	$212.41	$185.15	$185.15	$185.15	$185.15	$161.07	$161.07	$161.07	$161.07
18	$214.89	$214.89	$233.22	$233.22	$233.22	$233.22	$219.13	$219.13	$219.13	$219.13	$191.01	$191.01	$191.01	$191.01	$166.17	$166.17	$166.17	$166.17
19	$221.48	$221.48	$240.37	$240.37	$240.37	$240.37	$225.85	$225.85	$225.85	$225.85	$196.87	$196.87	$196.87	$196.87	$171.26	$171.26	$171.26	$171.26
20	$228.31	$228.31	$247.78	$247.78	$247.78	$247.78	$232.81	$232.81	$232.81	$232.81	$202.93	$202.93	$202.93	$202.93	$176.54	$176.54	$176.54	$176.54
21	$235.37	$241.25	$255.44	$261.83	$255.44	$261.83	$240.01	$246.01	$240.01	$246.01	$209.21	$214.44	$209.21	$214.44	$182.00	$186.55	$182.00	$186.55
22	$235.37	$241.25	$255.44	$261.83	$255.44	$261.83	$240.01	$246.01	$240.01	$246.01	$209.21	$214.44	$209.21	$214.44	$182.00	$186.55	$182.00	$186.55
23	$235.37	$241.25	$255.44	$261.83	$255.44	$261.83	$240.01	$246.01	$240.01	$246.01	$209.21	$214.44	$209.21	$214.44	$182.00	$186.55	$182.00	$186.55
24	$235.37	$241.25	$255.44	$261.83	$255.44	$261.83	$240.01	$246.01	$240.01	$246.01	$209.21	$214.44	$209.21	$214.44	$182.00	$186.55	$182.00	$186.55
25	$236.31	$242.22	$256.46	$262.87	$256.46	$262.87	$240.97	$246.99	$240.97	$246.99	$210.05	$215.30	$210.05	$215.30	$182.73	$187.30	$182.73	$187.30
26	$241.02	$247.05	$261.57	$268.11	$261.57	$268.11	$245.77	$251.91	$245.77	$251.91	$214.23	$219.59	$214.23	$219.59	$186.37	$191.03	$186.37	$191.03
27	$246.67	$252.84	$267.70	$274.39	$267.70	$274.39	$251.53	$257.82	$251.53	$257.82	$219.25	$224.73	$219.25	$224.73	$190.74	$195.51	$190.74	$195.51
28	$255.85	$262.25	$277.66	$284.60	$277.66	$284.60	$260.89	$267.41	$260.89	$267.41	$227.41	$233.10	$227.41	$233.10	$197.83	$202.78	$197.83	$202.78
29	$263.38	$269.96	$285.84	$292.99	$285.84	$292.99	$268.57	$275.28	$268.57	$275.28	$234.11	$239.96	$234.11	$239.96	$203.66	$208.75	$203.66	$208.75
30	$267.14	$273.82	$289.92	$297.17	$289.92	$297.17	$272.41	$279.22	$272.41	$279.22	$237.45	$243.39	$237.45	$243.39	$206.57	$211.73	$206.57	$211.73
31	$272.79	$279.61	$296.05	$303.45	$296.05	$303.45	$278.17	$285.12	$278.17	$285.12	$242.47	$248.53	$242.47	$248.53	$210.94	$216.21	$210.94	$216.21
32	$278.44	$285.40	$302.19	$309.74	$302.19	$309.74	$283.93	$291.03	$283.93	$291.03	$247.50	$253.69	$247.50	$253.69	$215.31	$220.69	$215.31	$220.69
33	$281.97	$289.02	$306.02	$313.67	$306.02	$313.67	$287.53	$294.72	$287.53	$294.72	$250.63	$256.90	$250.63	$256.90	$218.04	$223.49	$218.04	$223.49
34	$285.74	$292.88	$310.10	$317.85	$310.10	$317.85	$291.37	$298.65	$291.37	$298.65	$253.98	$260.33	$253.98	$260.33	$220.95	$226.47	$220.95	$226.47
35	$287.62	$294.81	$312.15	$319.95	$312.15	$319.95	$293.29	$300.62	$293.29	$300.62	$255.65	$262.04	$255.65	$262.04	$222.40	$227.96	$222.40	$227.96
36	$289.51	$296.75	$314.19	$322.04	$314.19	$322.04	$295.21	$302.59	$295.21	$302.59	$257.33	$263.76	$257.33	$263.76	$223.86	$229.46	$223.86	$229.46
37	$291.39	$298.67	$316.23	$324.14	$316.23	$324.14	$297.13	$304.56	$297.13	$304.56	$259.00	$265.48	$259.00	$265.48	$225.32	$230.95	$225.32	$230.95
38	$293.27	$300.60	$318.28	$326.24	$318.28	$326.24	$299.05	$306.53	$299.05	$306.53	$260.68	$267.20	$260.68	$267.20	$226.77	$232.44	$226.77	$232.44
39	$297.04	$304.47	$322.37	$330.43	$322.37	$330.43	$302.89	$310.46	$302.89	$310.46	$264.02	$270.62	$264.02	$270.62	$229.68	$235.42	$229.68	$235.42
40	$300.80	$330.88	$326.45	$359.10	$326.45	$359.10	$306.73	$337.40	$306.73	$337.40	$267.37	$294.11	$267.37	$294.11	$232.60	$255.86	$232.60	$255.86
41	$306.45	$338.63	$332.58	$367.50	$332.58	$367.50	$312.49	$345.30	$312.49	$345.30	$272.39	$300.99	$272.39	$300.99	$236.96	$261.84	$236.96	$261.84
42	$311.87	$346.80	$338.46	$376.37	$338.46	$376.37	$318.01	$353.63	$318.01	$353.63	$277.20	$308.25	$277.20	$308.25	$241.15	$268.16	$241.15	$268.16
43	$319.40	$358.05	$346.63	$388.57	$346.63	$388.57	$325.69	$365.10	$325.69	$365.10	$283.90	$318.25	$283.90	$318.25	$246.97	$276.85	$246.97	$276.85
44	$328.81	$372.21	$356.85	$403.95	$356.85	$403.95	$335.29	$379.55	$335.29	$379.55	$292.27	$330.85	$292.27	$330.85	$254.25	$287.81	$254.25	$287.81
45	$339.87	$389.15	$368.86	$422.34	$368.86	$422.34	$346.57	$396.82	$346.57	$396.82	$302.10	$345.90	$302.10	$345.90	$262.81	$300.92	$262.81	$300.92
46	$353.06	$409.55	$383.16	$444.47	$383.16	$444.47	$360.02	$417.62	$360.02	$417.62	$313.82	$364.03	$313.82	$364.03	$273.00	$316.68	$273.00	$316.68
47	$367.88	$432.99	$399.25	$469.92	$399.25	$469.92	$375.14	$441.54	$375.14	$441.54	$327.00	$384.88	$327.00	$384.88	$284.47	$334.82	$284.47	$334.82
48	$384.83	$460.26	$417.64	$499.50	$417.64	$499.50	$392.42	$469.33	$392.42	$469.33	$342.06	$409.10	$342.06	$409.10	$297.57	$355.89	$297.57	$355.89
49	$401.54	$488.67	$435.78	$530.34	$435.78	$530.34	$409.46	$498.31	$409.46	$498.31	$356.91	$434.36	$356.91	$434.36	$310.49	$377.87	$310.49	$377.87
50	$420.37	$514.95	$456.22	$558.87	$456.22	$558.87	$428.66	$525.11	$428.66	$525.11	$373.65	$457.72	$373.65	$457.72	$325.05	$398.19	$325.05	$398.19
51	$438.97	$537.74	$476.40	$583.59	$476.40	$583.59	$447.62	$548.33	$447.62	$548.33	$390.18	$477.97	$390.18	$477.97	$339.43	$415.80	$339.43	$415.80
52	$459.44	$562.81	$498.62	$610.81	$498.62	$610.81	$468.50	$573.91	$468.50	$573.91	$408.38	$500.27	$408.38	$500.27	$355.26	$435.19	$355.26	$435.19
53	$480.15	$588.18	$521.10	$638.35	$521.10	$638.35	$489.62	$599.78	$489.62	$599.78	$426.79	$522.82	$426.79	$522.82	$371.28	$454.82	$371.28	$454.82
54	$502.51	$615.57	$545.36	$668.07	$545.36	$668.07	$512.42	$627.71	$512.42	$627.71	$446.66	$547.16	$446.66	$547.16	$388.57	$476.00	$388.57	$476.00
55	$524.88	$642.98	$569.63	$697.80	$569.63	$697.80	$535.22	$655.64	$535.22	$655.64	$466.54	$571.51	$466.54	$571.51	$405.86	$497.18	$405.86	$497.18
56	$549.12	$672.67	$595.94	$730.03	$595.94	$730.03	$559.94	$685.93	$559.94	$685.93	$488.09	$597.91	$488.09	$597.91	$424.61	$520.15	$424.61	$520.15
57	$573.60	$702.66	$622.51	$762.57	$622.51	$762.57	$584.90	$716.50	$584.90	$716.50	$509.84	$624.55	$509.84	$624.55	$443.53	$543.32	$443.53	$543.32
58	$599.72	$734.66	$650.86	$797.30	$650.86	$797.30	$611.55	$749.15	$611.55	$749.15	$533.07	$653.01	$533.07	$653.01	$463.74	$568.08	$463.74	$568.08
59	$612.67	$750.52	$664.91	$814.51	$664.91	$814.51	$624.75	$765.32	$624.75	$765.32	$544.57	$667.10	$544.57	$667.10	$473.75	$580.34	$473.75	$580.34
60	$638.79	$782.52	$693.26	$849.24	$693.26	$849.24	$651.39	$797.95	$651.39	$797.95	$567.80	$695.56	$567.80	$695.56	$493.95	$605.09	$493.95	$605.09
61	$661.39	$810.20	$717.79	$879.29	$717.79	$879.29	$674.43	$826.18	$674.43	$826.18	$587.88	$720.15	$587.88	$720.15	$511.42	$626.49	$511.42	$626.49
62	$676.22	$828.37	$733.88	$899.00	$733.88	$899.00	$689.55	$844.70	$689.55	$844.70	$601.06	$736.30	$601.06	$736.30	$522.89	$640.54	$522.89	$640.54
63	$694.81	$851.14	$754.06	$923.72	$754.06	$923.72	$708.51	$867.92	$708.51	$867.92	$617.59	$756.55	$617.59	$756.55	$537.26	$658.14	$537.26	$658.14
64+	$706.11	$864.98	$766.32	$938.74	$766.32	$938.74	$720.03	$882.04	$720.03	$882.04	$627.63	$768.85	$627.63	$768.85	$546.00	$668.85	$546.00	$668.85

Highmark Coverage Advantage
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79279PA0140003	Together Blue EPO Premier Platinum 0	EPO	Platinum	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0150003	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	EPO	Platinum	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0140002	Together Blue EPO Premier Silver 0	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0150002	Together Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0090001	Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0100001	Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland

Company Name **Highmark Coverage Advantage**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1								RATING AREA 2		
	02-01-2024 Number of Covered Lives by Rating County				0	0	2,932	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
79279PA0140003	Together Blue EPO Premier Platinum 0	EPO	Platinum	On/Off			$378.87								
79279PA0150003	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	EPO	Platinum	On/Off			$398.95								
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off			$315.67								
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off			$335.75								
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off			$327.70								
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off			$347.77								
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off			$289.15								
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off			$292.25								
79279PA0140002	Together Blue EPO Premier Silver 0	EPO	Silver	On/Off			$358.42								
79279PA0150002	Together Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off			$378.49								
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off			$333.20								
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off			$248.60								
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off			$268.67								
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off			$235.37								
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off			$255.44								
79279PA0090001	Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off			$240.01								
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off			$209.21								
79279PA0100001	Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off			$182.00								

Company Name **Highmark Coverage Advantage**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 3										
	02-01-2024 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Bradford**	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**
79279PA0140003	Together Blue EPO Premier Platinum 0	EPO	Platinum	On/Off											
79279PA0150003	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	EPO	Platinum	On/Off											
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off											
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off											
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off											
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off											
79279PA0140002	Together Blue EPO Premier Silver 0	EPO	Silver	On/Off											
79279PA0150002	Together Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off											
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off											
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off											
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off											
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off											
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off											
79279PA0090001	Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off											
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off											
79279PA0100001	Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off											

Company Name **Highmark Coverage Advantage**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2024 Number of Covered Lives by Rating County				0	0
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Wayne**	**Wyoming**
79279PA0140003	Together Blue EPO Premier Platinum 0	EPO	Platinum	On/Off		
79279PA0150003	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	EPO	Platinum	On/Off		
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off		
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off		
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off		
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off		
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off		
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off		
79279PA0140002	Together Blue EPO Premier Silver 0	EPO	Silver	On/Off		
79279PA0150002	Together Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off		
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off		
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off		
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off		
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off		
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off		
79279PA0090001	Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off		
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off		
79279PA0100001	Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off		

Company Name **Highmark Coverage Advantage**
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				15,756	0	0	1,613	0	0	0	0	2,574	3,176
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
79279PA0140003	Together Blue EPO Premier Platinum 0	EPO	Platinum	On/Off	$378.87			$378.87					$378.87	$378.87
79279PA0150003	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	EPO	Platinum	On/Off	$398.95			$398.95					$398.95	$398.95
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off	$315.67			$315.67					$315.67	$315.67
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	$335.75			$335.75					$335.75	$335.75
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off	$327.70			$327.70					$327.70	$327.70
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	$347.77			$347.77					$347.77	$347.77
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	$289.15			$289.15					$289.15	$289.15
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off	$292.25			$292.25					$292.25	$292.25
79279PA0140002	Together Blue EPO Premier Silver 0	EPO	Silver	On/Off	$358.42			$358.42					$358.42	$358.42
79279PA0150002	Together Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	$378.49			$378.49					$378.49	$378.49
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off	$333.20			$333.20					$333.20	$333.20
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off	$248.60			$248.60					$248.60	$248.60
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	$268.67			$268.67					$268.67	$268.67
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off	$235.37			$235.37					$235.37	$235.37
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	$255.44			$255.44					$255.44	$255.44
79279PA0090001	Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	$240.01			$240.01					$240.01	$240.01
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off	$209.21			$209.21					$209.21	$209.21
79279PA0100001	Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	$182.00			$182.00					$182.00	$182.00

Company Name **Highmark Coverage Advantage**
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 5						
					0	0	0	0	0	0	0
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Bedford**	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**
79279PA0140003	Together Blue EPO Premier Platinum 0	EPO	Platinum	On/Off							
79279PA0150003	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	EPO	Platinum	On/Off							
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off							
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off							
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off							
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off							
79279PA0140002	Together Blue EPO Premier Silver 0	EPO	Silver	On/Off							
79279PA0150002	Together Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off							
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off							
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off							
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off							
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off							
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off							
79279PA0090001	Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off							
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off							
79279PA0100001	Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							

Company Name **Highmark Coverage Advantage**
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				0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Centre**	**Columbia**	**Lehigh**	**Mifflin**	**Montour**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**	**Union**
79279PA0140003	Together Blue EPO Premier Platinum 0	EPO	Platinum	On/Off										
79279PA0150003	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	EPO	Platinum	On/Off										
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off										
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off										
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off										
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off										
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off										
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off										
79279PA0140002	Together Blue EPO Premier Silver 0	EPO	Silver	On/Off										
79279PA0150002	Together Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off										
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off										
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off										
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off										
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off										
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off										
79279PA0090001	Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off										
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off										
79279PA0100001	Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off										

Company Name **Highmark Coverage Advantage**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 7				RATING AREA 8				
	02-01-2024 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Adams**	**Berks**	**Lancaster**	**York**	**Bucks**	**Chester**	**Delaware**	**Montgomery**	**Philadelphia**
79279PA0140003	Together Blue EPO Premier Platinum 0	EPO	Platinum	On/Off									
79279PA0150003	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	EPO	Platinum	On/Off									
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off									
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off									
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off									
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off									
79279PA0140002	Together Blue EPO Premier Silver 0	EPO	Silver	On/Off									
79279PA0150002	Together Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off									
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off									
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off									
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off									
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off									
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off									
79279PA0090001	Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off									
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off									
79279PA0100001	Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off									

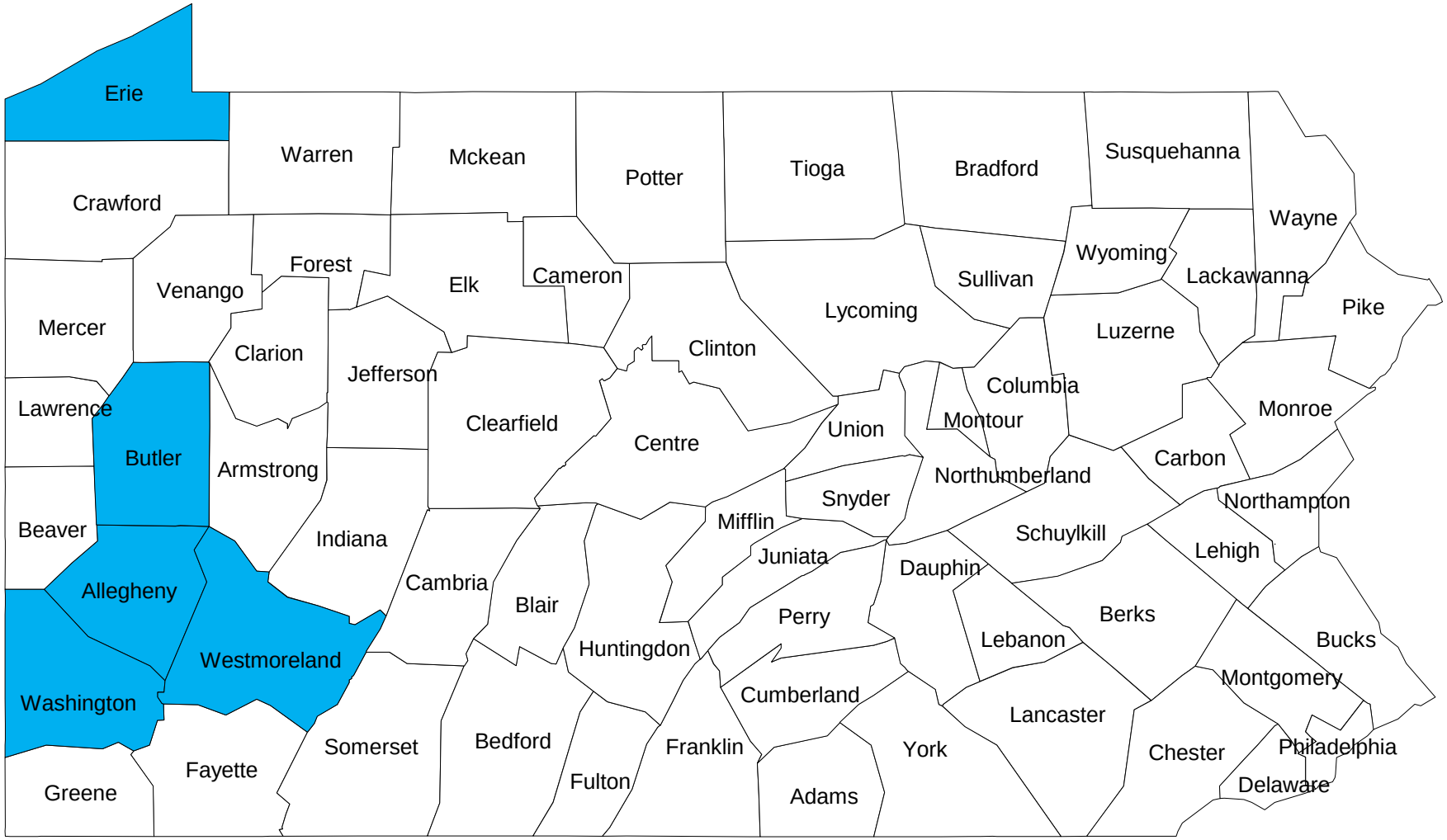
Company Name **Highmark Coverage Advantage**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2024 Number of Covered Lives by Rating County				RATING AREA 9						
					0	0	0	0	0	0	0
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Cumberland**	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Lebanon**	**Perry**
79279PA0140003	Together Blue EPO Premier Platinum 0	EPO	Platinum	On/Off							
79279PA0150003	Together Blue EPO Premier Platinum 0 + Adult Dental and Vision	EPO	Platinum	On/Off							
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off							
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off							
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off							
79279PA0080013	Together Blue Virtual Choice EPO Gold 1500	EPO	Gold	On/Off							
79279PA0140002	Together Blue EPO Premier Silver 0	EPO	Silver	On/Off							
79279PA0150002	Together Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off							
79279PA0080012	Together Blue EPO Silver 7000	EPO	Silver	On/Off							
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off							
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off							
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off							
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off							
79279PA0090001	Together Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off							
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off							
79279PA0100001	Together Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							

2024 Service Area

Issuer: Highmark Coverage Advantage (HCA)

Market: Individual



Key *(modify as needed)*

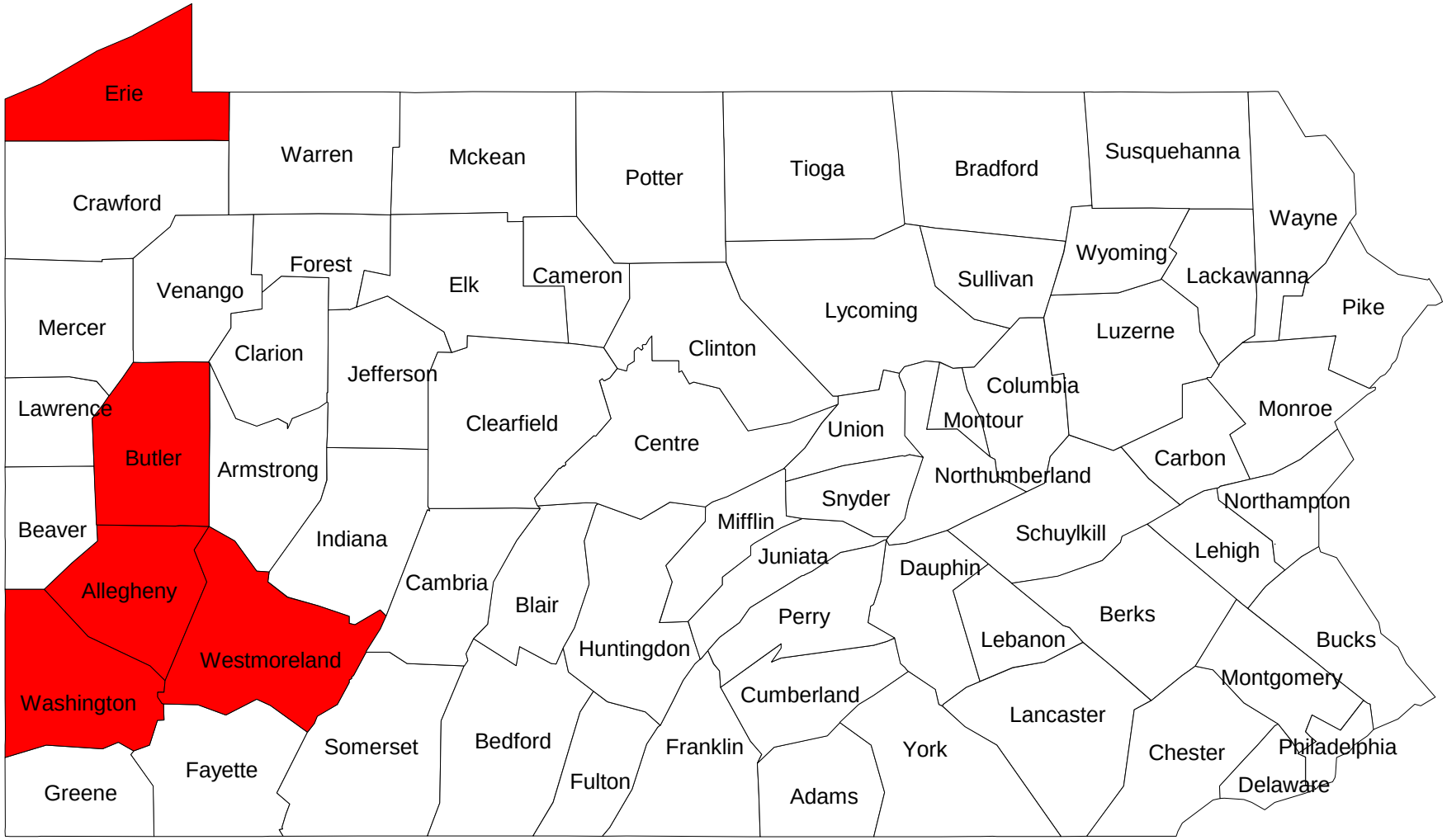
: 2024 on-exchange service area

: 2024 off-exchange only service area

2025 Service Area

Issuer: Highmark Coverage Advantage (HCA)

Market: Individual



Key *(modify as needed)*

: 2025 on-exchange service area

: 2025 off-exchange only service area

Unified Rate Review v6.0

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

Company Legal Name:	**Highmark Coverage Advantage**		
HIOS Issuer ID:	**79279**	State:	**PA**
Effective Date of Rate Change(s):	**01/01/2025**	Market:	**Individual**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

	Total	PMPM
Allowed Claims	$101,793,898.76	$415.69
Reinsurance	$2,819,684.15	$11.51
Incurred Claims in Experience Period	$81,803,185.49	$334.05
Risk Adjustment	-$11,029,870.00	-$45.04
Experience Period Premium	$107,644,031.59	$439.58
Experience Period Member Months	244,880	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$54.80	1.050	1.038	1.050	1.038	$65.11
Outpatient Hospital	$78.90	1.050	1.038	1.050	1.038	$93.74
Professional	$149.95	1.050	1.038	1.050	1.038	$178.15
Other Medical	$8.05	1.050	1.038	1.050	1.038	$9.57
Capitation	$0.15	1.050	1.038	1.050	1.038	$0.18
Prescription Drug	$120.71	1.050	1.038	1.050	1.038	$143.42
Total	$412.56					**$490.16**

Morbidity Adjustment		0.969
Demographic Shift		0.999
Plan Design Changes		1.000
Other		1.037
Adjusted Trended EHB Allowed Claims PMPM for	**01/01/2025**	**$491.89**

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

			Projected Period Totals
Projected Index Rate for	**01/01/2025**	**$491.89**	$167,081,260.08
Reinsurance		$22.15	$7,524,313.17
Risk Adjustment Payment/Charge		-$78.94	-$26,813,285.18
Exchange User Fees		3.04%	$5,847,107.24
Market Adjusted Index Rate		**$565.89**	**$192,217,339.33**

Projected Member Months	**339,672**

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

Product-Plan Data Collection

Company Legal Name:	Highmark Coverage Advantage		
HIOS Issuer ID:	79279	State:	PA
Effective Date of Rate Change(s):	01/01/2025	Market:	Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																						
	1.1 Product Name		Together Blue EPO						Together Blue EPO HSA		er Blue Major Ever	Together Blue EPO Adult Dental and Vision			Together Blue EPO Premier			Together Blue EPO Premier Adult Dental and Vision			Together Blue EPO	O Diabetes Adult Dental and Vision	
	1.2 Product ID		79279PA008						79279PA009		79279PA010	79279PA013			79279PA014			79279PA015			79279PA026	79279PA027	
	1.3 Plan Name		Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	Together Blue	
	1.4 Plan ID (Standard Component ID)		79279PA0080001	79279PA0080008	79279PA0080010	79279PA0080011	79279PA0080012	79279PA0080013	79279PA0090001	79279PA0090004	79279PA0100001	79279PA0130002	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0140002	79279PA0140003	79279PA0150001	79279PA0150002	79279PA0150003	79279PA0260001	79279PA0270001	
	1.5 Metal		Bronze	Gold	Silver	Bronze	Silver	Gold	Bronze	Gold	Catastrophic	Bronze	Silver	Gold	Gold	Silver	Platinum	Gold	Silver	Platinum	Gold	Gold	
	1.6 AV Metal Value		0.648	0.803	0.719	0.602	0.700	0.784	0.648	0.780	0.600	0.648	0.719	0.803	0.819	0.719	0.885	0.819	0.719	0.885	0.801	0.801	
	1.7 Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	Renewing	Renewing	New	Terminated	Terminated	
	1.8 Plan Type		EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	
	1.9 Exchange Plan?		Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	
	1.10 Effective Date of Proposed Rates		01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	
	1.11 Cumulative Rate Change % (over 12 mos prior)		11.52%	14.02%	7.98%	9.63%	13.08%	12.48%	11.55%	12.64%	12.12%	8.77%	5.77%	11.67%	13.85%	14.04%	0.00%	11.61%	11.96%	0.00%	0.00%	0.00%	
	1.12 Product Rate Increase %		13.27%						12.26%		12.12%	11.17%			13.87%			11.69%			0.00%	0.00%	
	1.13 Submission Level Rate Increase %		12.96%																				
Worksheet 1 Totals	**Section II: Experience Period and Current Plan Level Information**																						
	2.1 Plan ID (Standard Component ID)	Total	79279PA0080001	79279PA0080008	79279PA0080010	79279PA0080011	79279PA0080012	79279PA0080013	79279PA0090001	79279PA0090004	79279PA0100001	79279PA0130002	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0140002	79279PA0140003	79279PA0150001	79279PA0150002	79279PA0150003	79279PA0260001	79279PA0270001	
$101,793,899	2.2 Allowed Claims	$101,793,899	$4,141,842	$31,083,960	$669,500	$991,118	$16,937,933	$0	$1,904,526	$1,321,962	$85,356	$745,581	$111,160	$5,191,226	$21,425,585	$1,764,054	$0	$11,231,277	$1,369,235	$0	$1,953,854	$865,728	
$2,819,684	2.3 Reinsurance	$2,819,684	$100,411	$863,515	$15,765	$23,208	$507,652	$0	$48,467	$32,085	$1,724	$15,248	$2,534	$135,341	$599,655	$52,737	$0	$302,161	$39,625	$0	$56,016	$23,541	
	2.4 Member Cost Sharing	$17,171,029	$1,610,375	$5,748,133	$232,120	$401,510	$1,447,910	$0	$495,170	$422,337	$118,864	$327,734	$47,342	$1,103,279	$3,080,273	$152,010	$0	$1,625,109	$113,513	$0	$147,328	$98,024	
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
$81,803,185	2.6 Incurred Claims	$81,803,186	$2,431,056	$24,472,312	$421,615	$566,400	$14,982,371	$0	$1,360,890	$867,541	-$35,232	$402,600	$61,284	$3,952,607	$17,745,658	$1,559,307	$0	$9,304,008	$1,216,096	$0	$1,750,510	$744,163	
-$11,029,870	2.7 Risk Adjustment Transfer Amount	-$11,029,870	-$2,963,102	-$7,741,624	-$169,953	-$715,743	-$226,123	$0	-$131,672	-$227,586	-$122,107	-$546,580	-$166,100	-$1,484,999	$1,465,555	$395,486	$0	$938,750	$61,035	$0	$388,156	$216,737	
$107,644,032	2.8 Premium	$107,644,032	$6,902,600	$36,800,377	$766,359	$1,387,102	$17,055,764	$0	$1,754,465	$1,657,933	$329,194	$1,168,074	$268,758	$7,016,913	$19,417,347	$1,874,014	$0	$8,762,101	$1,168,132	$0	$877,148	$437,750	
244,880	2.9 Experience Period Member Months	244,880	19,522	84,370	2,123	4,486	35,307	0	5,010	4,149	2,136	3,201	737	15,988	40,948	3,639	0	18,411	2,477	0	1,607	769	
	2.10 Current Enrollment	26,051	1,712	8,477	235	660	4,208	685	356	549	206	359	90	2,144	3,669	448	0	1,780	473	0	0	0	
	2.11 Current Premium PMPM	$478.44	$364.32	$477.93	$397.41	$329.40	$508.64	$448.51	$371.42	$443.13	$280.20	$405.37	$438.46	$518.98	$496.84	$542.51	$0.00	$537.89	$583.56	$0.00	$0.00	$0.00	
	2.12 Loss Ratio	84.67%	61.71%	84.22%	70.69%	84.37%	89.02%	#DIV/0!	83.86%	60.65%	-17.01%	64.78%	59.70%	71.45%	84.98%	68.71%	#DIV/0!	95.91%	98.94%	#DIV/0!	138.35%	113.70%	
	Per Member Per Month																						
	2.13 Allowed Claims	$415.69	$212.16	$368.42	$315.36	$220.94	$479.73	#DIV/0!	$380.14	$318.62	$39.96	$232.92	$150.83	$324.70	$523.24	$484.76	#DIV/0!	$610.03	$552.78	#DIV/0!	$1,215.84	$1,125.78	
	2.14 Reinsurance	$11.51	$5.14	$10.23	$7.43	$5.17	$14.38	#DIV/0!	$9.67	$7.73	$0.81	$4.76	$3.44	$8.47	$14.64	$14.49	#DIV/0!	$16.41	$16.00	#DIV/0!	$34.86	$30.61	
	2.15 Member Cost Sharing	$70.12	$82.49	$68.13	$109.34	$89.50	$41.01	#DIV/0!	$98.84	$101.79	$55.65	$102.38	$64.24	$69.01	$75.22	$41.77	#DIV/0!	$88.27	$45.83	#DIV/0!	$91.68	$127.47	
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	#DIV/0!	$0.00	$0.00	
	2.17 Incurred Claims	$334.05	$124.53	$290.06	$198.59	$126.26	$424.35	#DIV/0!	$271.63	$209.10	-$16.49	$125.77	$83.15	$247.22	$433.37	$428.50	#DIV/0!	$505.35	$490.96	#DIV/0!	$1,089.30	$967.70	
	2.18 Risk Adjustment Transfer Amount	-$45.04	-$151.78	-$91.76	-$80.05	-$159.55	-$6.40	#DIV/0!	-$26.28	-$54.85	-$57.17	-$170.75	-$225.37	-$92.88	$35.79	$108.68	#DIV/0!	$50.99	$24.64	#DIV/0!	$241.54	$281.84	
	2.19 Premium	$439.58	$353.58	$436.18	$360.98	$309.21	$483.07	#DIV/0!	$350.19	$399.60	$154.12	$364.91	$364.66	$438.89	$474.20	$514.98	#DIV/0!	$475.92	$471.59	#DIV/0!	$545.83	$569.25	
	Section III: Plan Adjustment Factors																						
	3.1 Plan ID (Standard Component ID)		79279PA0080001	79279PA0080008	79279PA0080010	79279PA0080011	79279PA0080012	79279PA0080013	79279PA0090001	79279PA0090004	79279PA0100001	79279PA0130002	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0140002	79279PA0140003	79279PA0150001	79279PA0150002	79279PA0150003	79279PA0260001	79279PA0270001	
	3.2 Market Adjusted Index Rate		$565.89																				
	3.3 AV and Cost Sharing Design of Plan		0.6265	0.8402	0.6617	0.5568	0.8869	0.7779	0.6369	0.7676	0.5265	0.6265	0.6617	0.8402	0.8722	0.9540	1.0084	0.8722	0.9540	1.0084	0.0000	0.0000	
	3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	
	3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0031	1.0026	1.0000	1.0853	1.0807	1.0636	1.0001	1.0001	1.0001	1.0613	1.0561	1.0530	0.0000	0.0000	
	Administrative Costs																						
	3.6 Administrative Expense		12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	0.00%	0.00%	
	3.7 Taxes and Fees		0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.00%	0.00%	
	3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	
	3.10 **Plan Adjusted Index Rate**		$403.90	$541.71	$426.60	$359.01	$571.78	$501.51	$411.87	$496.19	$312.32	$438.34	$461.05	$576.16	$562.34	$615.06	$650.16	$596.79	$649.51	$684.61	$0.00	$0.00	
	3.11 Age Calibration Factor	0.5862	0.5862																				
	3.12 Geographic Calibration Factor	1.0638	1.0638																				
	3.13 Tobacco Calibration Factor	0.9940	0.9940																				
	3.14 **Calibrated Plan Adjusted Index Rate**		$250.36	$335.78	$264.43	$222.54	$354.42	$310.86	$255.30	$307.57	$193.59	$271.71	$285.78	$357.13	$348.57	$381.25	$403.01	$369.92	$402.60	$424.36	$0.00	$0.00	
	Section IV: Projected Plan Level Information																						
	4.1 Plan ID (Standard Component ID)	Total	79279PA0080001	79279PA0080008	79279PA0080010	79279PA0080011	79279PA0080012	79279PA0080013	79279PA0090001	79279PA0090004	79279PA0100001	79279PA0130002	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0140002	79279PA0140003	79279PA0150001	79279PA0150002	79279PA0150003	79279PA0260001	79279PA0270001	
	4.2 Allowed Claims	$169,060,324	$6,379,239	$54,445,916	$1,420,689	$3,982,535	$28,048,653	$4,989,715	$2,123,323	$3,317,931	$1,099,661	$2,331,486	$567,560	$14,723,834	$23,910,674	$3,258,629	$1,602,653	$12,455,557	$3,408,410	$993,860	$0	$0	
	4.3 Reinsurance	$6,329,379	$194,339	$2,056,384	$45,204	$109,832	$1,097,173	$178,859	$65,549	$117,838	$28,845	$71,027	$18,059	$556,109	$925,342	$133,390	$67,820	$482,030	$139,521	$42,058	$0	$0	
	4.4 Member Cost Sharing	$28,512,311	$2,063,810	$8,782,554	$416,912	$1,543,637	$3,685,212	$1,018,032	$667,756	$701,252	$459,145	$754,282	$166,555	$2,375,070	$3,362,842	$296,624	$96,655	$1,751,773	$310,259	$59,939	$0	$0	
	4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
	4.6 Incurred Claims	$134,218,634	$4,121,090	$43,606,978	$958,573	$2,329,065	$23,266,268	$3,792,823	$1,390,017	$2,498,840	$611,671	$1,506,177	$382,946	$11,792,655	$19,622,490	$2,828,615	$1,438,178	$10,221,755	$2,958,630	$891,863	$0	$0	
	4.7 Risk Adjustment Transfer Amount	-$22,555,074	-$692,538	-$7,328,033	-$161,086	-$391,393	-$3,909,833	-$637,374	-$233,589	-$419,923	-$102,790	-$253,109	-$64,353	-$1,981,723	-$3,297,506	-$475,341	-$241,682	-$1,717,738	-$497,190	-$149,875	$0	$0	
	4.8 Premium	$184,214,593	$5,656,181	$59,850,420	$1,315,638	$3,196,634	$31,932,869	$5,205,637	$1,907,794	$3,429,649	$839,516	$2,067,223	$525,592	$16,185,377	$26,931,796	$3,882,264	$1,973,894	$14,029,322	$4,060,710	$1,224,078	$0	$0	
	4.9 Projected Member Months	339,672	14,004	110,484	3,084	8,904	55,848	10,380	4,632	6,912	2,688	4,716	1,140	28,092	47,892	6,312	3,036	23,508	6,252	1,788	0	0	
	4.10 Loss Ratio	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	83.03%	#DIV/0!	#DIV/0!	
	Per Member Per Month																						
	4.11 Allowed Claims	$497.72	$455.53	$492.79	$460.66	$447.27	$502.23	$480.70	$458.40	$480.02	$409.10	$494.38	$497.86	$524.13	$499.26	$516.26	$527.88	$529.84	$545.17	$555.85	#DIV/0!	#DIV/0!	
	4.12 Reinsurance	$18.63	$13.88	$18.61	$14.66	$12.34	$19.65	$17.23	$14.15	$17.05	$10.73	$15.06	$15.84	$19.80	$19.32	$21.13	$22.34	$20.50	$22.32	$23.52	#DIV/0!	#DIV/0!	
	4.13 Member Cost Sharing	$83.94	$147.37	$79.49	$135.19	$173.36	$65.99	$98.08	$144.16	$101.45	$170.81	$159.94	$146.10	$84.55	$70.22	$46.99	$31.84	$74.52	$49.63	$33.52	#DIV/0!	#DIV/0!	
	4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	
	4.15 Incurred Claims	$395.14	$294.28	$394.69	$310.82	$261.58	$416.60	$365.40	$300.09	$361.52	$227.56	$319.38	$335.92	$419.79	$409.72	$448.13	$473.71	$434.82	$473.23	$498.80	#DIV/0!	#DIV/0!	
	4.16 Risk Adjustment Transfer Amount	-$66.40	-$49.45	-$66.33	-$52.23	-$43.96	-$70.01	-$61.40	-$50.43	-$60.75	-$38.24	-$53.67	-$56.45	-$70.54	-$68.85	-$75.31	-$79.61	-$73.07	-$79.52	-$83.82	#DIV/0!	#DIV/0!	
	4.17 Premium	$542.33	$403.90	$541.71	$426.60	$359.01	$571.78	$501.51	$411.87	$496.19	$312.32	$438.34	$461.05	$576.16	$562.34	$615.06	$650.16	$596.79	$649.51	$684.61	#DIV/0!	#DIV/0!	

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9400
Rating Area 4	0.9400

Part III Actuarial Memorandum

Highmark Coverage Advantage

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 Coverage Advantage's (HCA) 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 HCA's rate filing. However, we recognize that this certification may become a public document. HCA 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 HCA.

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 Coverage Advantage
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79279
- Market: Individual
- Effective Date: January 1, 2025

I.2 Company Contact Information:

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

II. Proposed Rate Changes

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

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, HCA 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. HCA 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 HCA'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 HCA'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 0.9691 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 drug utilization was 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 9.0% (5.0% cost, 3.8% utilization). These trends reflect HCA'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 0.969 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 0.1% 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 1.037 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

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

VII. Credibility of Experience

The experience is from HCA'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 HCA. 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. HCA 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 HCA's projected 2025 population was developed by using HCA'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 HCA 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 HCA paying to the risk adjustment pool. The ($78.94) 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, HCA has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 Exchange User Fee %

The 3.04% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

X. Plan Adjusted Index Rate [PAIR]

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

X.1 AV and Cost Sharing Design of Plan

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

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

- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

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

X.2 Provider Network Adjustment

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

X.3 Benefits in Addition to EHB

Non-EHB benefits are offered in several plans. Six plans have an adult dental and vision benefit, two plans have an adult vision exam benefit, and six 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:

HCA has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HCA is not waiving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA 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 1.7058. This factor is calculated by dividing the all members age factor of 1.7045 by the ratio of billable members to total members 0.9992. The age curve calibration factor is 1/1.7058 = 0.5862.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 0.940. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.940. The geographic calibration factor is 1/0.940 = 1.0638.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.0060. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.0060. The tobacco calibration factor is 1/1.0060 = 0.9940.

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 90.4%.

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 HCA'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 HCA'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).

HCA 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%	49.9%	10.7%
150%-200%	87%	40.5%	8.7%
200%-250%	73%	1.0%	0.2%
>250%	70%	8.6%	1.8%
Total		100.0%	21.4%

XV. Terminated Plans and Products

Plans in the 2023 experience period that will no longer be available in 2025 can be found in Exhibit I.

XVI. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCA'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 HCA 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 HCA to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in

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

Signed: [redacted]

[redacted]

Title: Actuarial Manager, Individual Markets

Date: May 15, 2024

XVIII. Exhibit I

Highmark Coverage Advantage

Terminated Experience Period Plans

HIOS ID	Metal	Plan Name	2025 Mapping
79279PA0260001	Gold	Together Blue Diabetes EPO Gold 0	N/A
79279PA0270001	Gold	Together Blue Diabetes EPO Gold 0 + Adult Dental and Vision	N/A

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*	79279
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
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	289.84	289.84
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	15	315.60	315.60
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	16	325.45	325.45
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	17	335.30	335.30
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	18	345.91	345.91
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	19	356.52	356.52
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	20	367.50	367.50
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	21	378.87	388.34
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	22	378.87	388.34
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	23	378.87	388.34
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	24	378.87	388.34
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	25	380.39	389.90
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	26	387.96	397.66
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	27	397.06	406.99
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	28	411.83	422.13
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	29	423.96	434.56
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	30	430.02	440.77
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	31	439.11	450.09
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	32	448.20	459.41
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	33	453.89	465.24
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	34	459.95	471.45
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	35	462.98	474.55
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	36	466.01	477.66
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	37	469.04	480.77
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	38	472.07	483.87
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	39	478.13	490.08
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	40	484.20	532.62
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	41	493.29	545.09
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	42	502.00	558.22
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	43	514.13	576.34
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	44	529.28	599.14
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	45	547.09	626.42
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	46	568.31	659.24
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	47	592.17	696.98
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	48	619.45	740.86
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	49	646.35	786.61
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	50	676.66	828.91
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	51	706.59	865.57
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	52	739.55	905.95
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	53	772.89	946.79
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	54	808.89	990.89
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	55	844.88	1034.98
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	56	883.90	1082.78
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	57	923.31	1131.05
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	58	965.36	1182.57
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	59	986.20	1208.10
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1028.25	1259.61
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1064.62	1304.16
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1088.49	1333.40
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1118.42	1370.06
79279PA0140003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1136.61	1392.35
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	289.84	289.84
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	15	315.60	315.60
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	16	325.45	325.45
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	17	335.30	335.30
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	18	345.91	345.91
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	19	356.52	356.52
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	20	367.50	367.50
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	21	378.87	388.34
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	22	378.87	388.34
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	23	378.87	388.34
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	24	378.87	388.34
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	25	380.39	389.90
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	26	387.96	397.66
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	27	397.06	406.99
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	28	411.83	422.13
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	29	423.96	434.56
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	30	430.02	440.77
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	31	439.11	450.09
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	32	448.20	459.41
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	33	453.89	465.24
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	34	459.95	471.45
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	35	462.98	474.55
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	36	466.01	477.66
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	37	469.04	480.77
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	38	472.07	483.87
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	39	478.13	490.08
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	40	484.20	532.62
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	41	493.29	545.09
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	42	502.00	558.22
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	43	514.13	576.34
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	44	529.28	599.14
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	45	547.09	626.42
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	46	568.31	659.24
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	47	592.17	696.98
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	48	619.45	740.86
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	49	646.35	786.61
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	50	676.66	828.91
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	51	706.59	865.57
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	52	739.55	905.95
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	53	772.89	946.79
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	54	808.89	990.89
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	55	844.88	1034.98
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	56	883.90	1082.78
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	57	923.31	1131.05
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	58	965.36	1182.57
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	59	986.20	1208.10
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	60	1028.25	1259.61
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	61	1064.62	1304.16
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	62	1088.49	1333.40
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	63	1118.42	1370.06
79279PA0140003	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1136.61	1392.35
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	305.20	305.20
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	15	332.33	332.33
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	16	342.70	342.70
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	17	353.07	353.07
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	18	364.24	364.24
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	19	375.41	375.41
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	20	386.98	386.98
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	21	398.95	408.92
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	22	398.95	408.92
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	23	398.95	408.92

79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	24	398.95	408.92
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	25	400.55	410.56
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	26	408.52	418.73
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	27	418.10	428.55
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	28	433.66	444.50
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	29	446.43	457.59
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	30	452.81	464.13
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	31	462.38	473.94
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	32	471.96	483.76
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	33	477.94	489.89
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	34	484.33	496.44
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	35	487.52	499.71
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	36	490.71	502.98
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	37	493.90	506.25
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	38	497.09	509.52
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	39	503.47	516.06
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	40	509.86	560.85
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	41	519.43	573.97
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	42	528.61	587.81
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	43	541.38	606.89
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	44	557.33	630.90
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	45	576.08	659.61
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	46	598.43	694.18
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	47	623.56	733.93
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	48	652.28	780.13
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	49	680.61	828.30
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	50	712.52	872.84
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	51	744.04	911.45
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	52	778.75	953.97
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	53	813.86	996.98
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	54	851.76	1043.41
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	55	889.66	1089.83
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	56	930.75	1140.17
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	57	972.24	1190.99
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	58	1016.52	1245.24
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	59	1038.47	1272.13
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	60	1082.75	1326.37
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	61	1121.05	1373.29
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	62	1146.18	1404.07
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	63	1177.70	1442.68
79279PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1196.85	1466.14
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	305.20	305.20
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	15	332.33	332.33
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	16	342.70	342.70
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	17	353.07	353.07
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	18	364.24	364.24
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	19	375.41	375.41
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	20	386.98	386.98
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	21	398.95	408.92
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	22	398.95	408.92
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	23	398.95	408.92
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	24	398.95	408.92
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	25	400.55	410.56
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	26	408.52	418.73
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	27	418.10	428.55
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	28	433.66	444.50
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	29	446.43	457.59
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	30	452.81	464.13
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	31	462.38	473.94
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	32	471.96	483.76
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	33	477.94	489.89
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	34	484.33	496.44
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	35	487.52	499.71
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	36	490.71	502.98
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	37	493.90	506.25
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	38	497.09	509.52
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	39	503.47	516.06
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	40	509.86	560.85
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	41	519.43	573.97
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	42	528.61	587.81
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	43	541.38	606.89
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	44	557.33	630.90
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	45	576.08	659.61
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	46	598.43	694.18
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	47	623.56	733.93
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	48	652.28	780.13
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	49	680.61	828.30
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	50	712.52	872.84
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	51	744.04	911.45
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	52	778.75	953.97
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	53	813.86	996.98
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	54	851.76	1043.41
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	55	889.66	1089.83
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	56	930.75	1140.17
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	57	972.24	1190.99
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	58	1016.52	1245.24
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	59	1038.47	1272.13
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	60	1082.75	1326.37
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	61	1121.05	1373.29
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	62	1146.18	1404.07
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	63	1177.70	1442.68
79279PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1196.85	1466.14
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	241.49	241.49
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	15	262.95	262.95
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	16	271.16	271.16
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	17	279.37	279.37
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	18	288.21	288.21
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	19	297.05	297.05
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	20	306.20	306.20
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	21	315.67	323.56
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	22	315.67	323.56
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	23	315.67	323.56
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	24	315.67	323.56
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	25	316.93	324.85
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	26	323.25	331.33
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	27	330.82	339.09
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	28	343.13	351.71
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	29	353.23	362.06
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	30	358.29	367.25
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	31	365.86	375.01
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	32	373.44	382.78
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	33	378.17	387.62
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	34	383.22	392.80
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	35	385.75	395.39
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	36	388.27	397.98
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	37	390.80	400.57
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	38	393.32	403.15
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	39	398.38	408.34
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	40	403.43	443.77
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	41	411.00	454.16
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	42	418.26	465.11
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	43	428.36	480.19
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	44	440.99	499.20
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	45	455.83	521.93
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	46	473.51	549.27
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	47	493.39	580.72
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	48	516.12	617.28
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	49	538.53	655.39
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	50	563.79	690.64
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	51	588.72	721.18

79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	52	616.19	754.83
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	53	643.97	788.86
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	54	673.96	825.60
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	55	703.94	862.33
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	56	736.46	902.16
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	57	769.29	942.38
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	58	804.33	985.30
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	59	821.69	1006.57
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	60	856.73	1049.49
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	61	887.03	1086.61
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	62	906.92	1110.98
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	63	931.86	1141.53
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	947.01	1160.09
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	241.49	241.49
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	15	262.95	262.95
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	16	271.16	271.16
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	17	279.37	279.37
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	18	288.21	288.21
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	19	297.05	297.05
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	20	306.20	306.20
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	21	315.67	323.56
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	22	315.67	323.56
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	23	315.67	323.56
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	24	315.67	323.56
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	25	316.93	324.85
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	26	323.25	331.33
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	27	330.82	339.09
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	28	343.13	351.71
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	29	353.23	362.06
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	30	358.29	367.25
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	31	365.86	375.01
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	32	373.44	382.78
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	33	378.17	387.62
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	34	383.22	392.80
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	35	385.75	395.39
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	36	388.27	397.98
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	37	390.80	400.57
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	38	393.32	403.15
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	39	398.38	408.34
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	40	403.43	443.77
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	41	411.00	454.16
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	42	418.26	465.11
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	43	428.36	480.19
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	44	440.99	499.20
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	45	455.83	521.93
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	46	473.51	549.27
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	47	493.39	580.72
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	48	516.12	617.28
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	49	538.53	655.39
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	50	563.79	690.64
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	51	588.72	721.18
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	52	616.19	754.83
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	53	643.97	788.86
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	54	673.96	825.60
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	55	703.94	862.33
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	56	736.46	902.16
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	57	769.29	942.38
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	58	804.33	985.30
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	59	821.69	1006.57
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	60	856.73	1049.49
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	61	887.03	1086.61
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	62	906.92	1110.98
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	63	931.86	1141.53
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	947.01	1160.09
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	256.85	256.85
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	15	279.68	279.68
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	16	288.41	288.41
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	17	297.14	297.14
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	18	306.54	306.54
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	19	315.94	315.94
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	20	325.68	325.68
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	21	335.75	344.14
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	22	335.75	344.14
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	23	335.75	344.14
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	24	335.75	344.14
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	25	337.09	345.52
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	26	343.81	352.41
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	27	351.87	360.67
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	28	364.96	374.08
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	29	375.70	385.09
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	30	381.08	390.61
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	31	389.13	398.86
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	32	397.19	407.12
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	33	402.23	412.29
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	34	407.60	417.79
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	35	410.29	420.55
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	36	412.97	423.29
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	37	415.66	426.05
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	38	418.34	428.80
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	39	423.72	434.31
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	40	429.09	472.00
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	41	437.15	483.05
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	42	444.87	494.70
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	43	455.61	510.74
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	44	469.04	530.95
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	45	484.82	555.12
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	46	503.63	584.21
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	47	524.78	617.67
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	48	548.95	656.54
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	49	572.79	697.09
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	50	599.65	734.57
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	51	626.17	767.06
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	52	655.38	802.84
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	53	684.93	839.04
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	54	716.83	878.12
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	55	748.72	917.18
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	56	783.30	959.54
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	57	818.22	1002.32
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	58	855.49	1047.98
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	59	873.96	1070.60
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	60	911.23	1116.26
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	61	943.46	1155.74
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	62	964.61	1181.65
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	63	991.13	1214.13
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1007.25	1233.88
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	256.85	256.85
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	15	279.68	279.68
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	16	288.41	288.41
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	17	297.14	297.14
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	18	306.54	306.54
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	19	315.94	315.94
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	20	325.68	325.68
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	21	335.75	344.14
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	22	335.75	344.14
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	23	335.75	344.14
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	24	335.75	344.14
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	25	337.09	345.52
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	26	343.81	352.41
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	27	351.87	360.67
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	28	364.96	374.08

79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	29	375.70	385.09
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	30	381.08	390.61
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	31	389.13	398.86
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	32	397.19	407.12
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	33	402.23	412.29
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	34	407.60	417.79
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	35	410.29	420.55
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	36	412.97	423.29
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	37	415.66	426.05
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	38	418.34	428.80
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	39	423.72	434.31
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	40	429.09	472.00
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	41	437.15	483.05
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	42	444.87	494.70
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	43	455.61	510.74
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	44	469.04	530.95
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	45	484.82	555.12
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	46	503.63	584.21
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	47	524.78	617.67
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	48	548.95	656.54
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	49	572.79	697.09
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	50	599.65	734.57
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	51	626.17	767.06
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	52	655.38	802.84
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	53	684.93	839.04
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	54	716.83	878.12
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	55	748.72	917.18
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	56	783.30	959.54
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	57	818.22	1002.32
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	58	855.49	1047.98
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	59	873.96	1070.60
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	60	911.23	1116.26
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	61	943.46	1155.74
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	62	964.61	1181.65
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	63	991.13	1214.13
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1007.25	1233.88
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	250.69	250.69
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	15	272.97	272.97
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	16	281.49	281.49
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	17	290.01	290.01
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	18	299.19	299.19
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	19	308.37	308.37
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	20	317.87	317.87
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	21	327.70	335.89
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	22	327.70	335.89
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	23	327.70	335.89
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	24	327.70	335.89
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	25	329.01	337.24
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	26	335.56	343.95
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	27	343.43	352.02
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	28	356.21	365.12
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	29	366.70	375.87
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	30	371.94	381.24
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	31	379.80	389.30
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	32	387.67	397.36
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	33	392.58	402.39
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	34	397.83	407.78
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	35	400.45	410.46
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	36	403.07	413.15
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	37	405.69	415.83
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	38	408.31	418.52
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	39	413.56	423.90
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	40	418.80	460.68
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	41	426.67	471.47
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	42	434.20	482.83
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	43	444.69	498.50
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	44	457.80	518.23
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	45	473.20	541.81
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	46	491.55	570.20
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	47	512.20	602.86
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	48	535.79	640.80
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	49	559.06	680.38
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	50	585.27	716.96
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	51	611.16	748.67
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	52	639.67	783.60
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	53	668.51	818.92
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	54	699.64	857.06
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	55	730.77	895.19
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	56	764.52	936.54
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	57	798.60	978.29
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	58	834.98	1022.85
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	59	853.00	1044.93
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	60	889.38	1089.49
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	61	920.84	1128.03
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	62	941.48	1153.31
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	63	967.37	1185.03
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	983.10	1204.30
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	250.69	250.69
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	15	272.97	272.97
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	16	281.49	281.49
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	17	290.01	290.01
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	18	299.19	299.19
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	19	308.37	308.37
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	20	317.87	317.87
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	21	327.70	335.89
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	22	327.70	335.89
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	23	327.70	335.89
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	24	327.70	335.89
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	25	329.01	337.24
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	26	335.56	343.95
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	27	343.43	352.02
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	28	356.21	365.12
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	29	366.70	375.87
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	30	371.94	381.24
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	31	379.80	389.30
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	32	387.67	397.36
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	33	392.58	402.39
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	34	397.83	407.78
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	35	400.45	410.46
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	36	403.07	413.15
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	37	405.69	415.83
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	38	408.31	418.52
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	39	413.56	423.90
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	40	418.80	460.68
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	41	426.67	471.47
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	42	434.20	482.83
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	43	444.69	498.50
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	44	457.80	518.23
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	45	473.20	541.81
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	46	491.55	570.20
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	47	512.20	602.86
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	48	535.79	640.80
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	49	559.06	680.38
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	50	585.27	716.96
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	51	611.16	748.67
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	52	639.67	783.60
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	53	668.51	818.92
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	54	699.64	857.06
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	55	730.77	895.19
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	56	764.52	936.54

79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	57	798.60	978.29
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	58	834.98	1022.85
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	59	853.00	1044.93
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	60	889.38	1089.49
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	61	920.84	1128.03
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	62	941.48	1153.31
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	63	967.37	1185.03
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	983.10	1204.30
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	266.04	266.04
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	15	289.69	289.69
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	16	298.73	298.73
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	17	307.78	307.78
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	18	317.51	317.51
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	19	327.25	327.25
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	20	337.34	337.34
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	21	347.77	356.46
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	22	347.77	356.46
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	23	347.77	356.46
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	24	347.77	356.46
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	25	349.16	357.89
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	26	356.12	365.02
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	27	364.46	373.57
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	28	378.03	387.48
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	29	389.15	398.88
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	30	394.72	404.59
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	31	403.07	413.15
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	32	411.41	421.70
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	33	416.63	427.05
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	34	422.19	432.74
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	35	424.97	435.59
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	36	427.76	438.45
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	37	430.54	441.30
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	38	433.32	444.15
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	39	438.89	449.86
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	40	444.45	488.90
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	41	452.80	500.34
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	42	460.80	512.41
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	43	471.92	529.02
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	44	485.83	549.96
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	45	502.18	575.00
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	46	521.66	605.13
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	47	543.56	639.77
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	48	568.60	680.05
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	49	593.30	722.05
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	50	621.12	760.87
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	51	648.59	794.52
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	52	678.85	831.59
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	53	709.45	869.08
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	54	742.49	909.55
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	55	775.53	950.02
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	56	811.35	993.90
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	57	847.52	1038.21
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	58	886.12	1085.50
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	59	905.25	1108.93
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	60	943.85	1156.22
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	61	977.23	1197.11
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	62	999.14	1223.95
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1026.62	1257.61
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1043.31	1278.05
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	266.04	266.04
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	15	289.69	289.69
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	16	298.73	298.73
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	17	307.78	307.78
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	18	317.51	317.51
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	19	327.25	327.25
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	20	337.34	337.34
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	21	347.77	356.46
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	22	347.77	356.46
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	23	347.77	356.46
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	24	347.77	356.46
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	25	349.16	357.89
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	26	356.12	365.02
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	27	364.46	373.57
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	28	378.03	387.48
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	29	389.15	398.88
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	30	394.72	404.59
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	31	403.07	413.15
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	32	411.41	421.70
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	33	416.63	427.05
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	34	422.19	432.74
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	35	424.97	435.59
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	36	427.76	438.45
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	37	430.54	441.30
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	38	433.32	444.15
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	39	438.89	449.86
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	40	444.45	488.90
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	41	452.80	500.34
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	42	460.80	512.41
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	43	471.92	529.02
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	44	485.83	549.96
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	45	502.18	575.00
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	46	521.66	605.13
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	47	543.56	639.77
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	48	568.60	680.05
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	49	593.30	722.05
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	50	621.12	760.87
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	51	648.59	794.52
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	52	678.85	831.59
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	53	709.45	869.08
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	54	742.49	909.55
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	55	775.53	950.02
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	56	811.35	993.90
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	57	847.52	1038.21
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	58	886.12	1085.50
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	59	905.25	1108.93
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	60	943.85	1156.22
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	61	977.23	1197.11
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	62	999.14	1223.95
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	63	1026.62	1257.61
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1043.31	1278.05
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	221.20	221.20
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	15	240.86	240.86
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	16	248.38	248.38
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	17	255.90	255.90
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	18	263.99	263.99
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	19	272.09	272.09
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	20	280.48	280.48
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	21	289.15	296.38
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	22	289.15	296.38
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	23	289.15	296.38
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	24	289.15	296.38
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	25	290.31	297.57
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	26	296.09	303.49
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	27	303.03	310.61
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	28	314.31	322.17
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	29	323.56	331.65
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	30	328.19	336.39
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	31	335.12	343.50
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	32	342.06	350.61
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	33	346.40	355.06

79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	34	351.03	359.81
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	35	353.34	362.17
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	36	355.65	364.54
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	37	357.97	366.92
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	38	360.28	369.29
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	39	364.91	374.03
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	40	369.53	406.48
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	41	376.47	416.00
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	42	383.12	426.03
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	43	392.38	439.86
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	44	403.94	457.26
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	45	417.53	478.07
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	46	433.73	503.13
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	47	451.94	531.93
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	48	472.76	565.42
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	49	493.29	600.33
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	50	516.42	632.61
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	51	539.26	660.59
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	52	564.42	691.41
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	53	589.87	722.59
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	54	617.34	756.24
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	55	644.80	789.88
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	56	674.59	826.37
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	57	704.66	863.21
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	58	736.75	902.52
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	59	752.66	922.01
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	60	784.75	961.32
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	61	812.51	995.32
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	62	830.73	1017.64
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	63	853.57	1045.62
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	867.45	1062.63
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	221.20	221.20
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	15	240.86	240.86
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	16	248.38	248.38
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	17	255.90	255.90
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	18	263.99	263.99
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	19	272.09	272.09
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	20	280.48	280.48
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	21	289.15	296.38
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	22	289.15	296.38
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	23	289.15	296.38
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	24	289.15	296.38
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	25	290.31	297.57
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	26	296.09	303.49
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	27	303.03	310.61
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	28	314.31	322.17
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	29	323.56	331.65
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	30	328.19	336.39
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	31	335.12	343.50
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	32	342.06	350.61
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	33	346.40	355.06
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	34	351.03	359.81
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	35	353.34	362.17
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	36	355.65	364.54
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	37	357.97	366.92
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	38	360.28	369.29
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	39	364.91	374.03
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	40	369.53	406.48
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	41	376.47	416.00
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	42	383.12	426.03
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	43	392.38	439.86
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	44	403.94	457.26
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	45	417.53	478.07
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	46	433.73	503.13
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	47	451.94	531.93
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	48	472.76	565.42
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	49	493.29	600.33
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	50	516.42	632.61
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	51	539.26	660.59
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	52	564.42	691.41
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	53	589.87	722.59
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	54	617.34	756.24
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	55	644.80	789.88
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	56	674.59	826.37
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	57	704.66	863.21
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	58	736.75	902.52
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	59	752.66	922.01
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	60	784.75	961.32
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	61	812.51	995.32
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	62	830.73	1017.64
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	63	853.57	1045.62
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	867.45	1062.63
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	223.57	223.57
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	15	243.44	243.44
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	16	251.04	251.04
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	17	258.64	258.64
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	18	266.82	266.82
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	19	275.01	275.01
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	20	283.48	283.48
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	21	292.25	299.56
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	22	292.25	299.56
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	23	292.25	299.56
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	24	292.25	299.56
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	25	293.42	300.76
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	26	299.26	306.74
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	27	306.28	313.94
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	28	317.68	325.62
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	29	327.03	335.21
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	30	331.70	339.99
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	31	338.72	347.19
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	32	345.73	354.37
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	33	350.12	358.87
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	34	354.79	363.66
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	35	357.13	366.06
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	36	359.47	368.46
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	37	361.81	370.86
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	38	364.14	373.24
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	39	368.82	378.04
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	40	373.50	410.85
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	41	380.51	420.46
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	42	387.23	430.60
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	43	396.58	444.57
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	44	408.27	462.16
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	45	422.01	483.20
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	46	438.38	508.52
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	47	456.79	537.64
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	48	477.83	571.48
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	49	498.58	606.77
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	50	521.96	639.40
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	51	545.05	667.69
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	52	570.47	698.83
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	53	596.19	730.33
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	54	623.95	764.34
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	55	651.72	798.36
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	56	681.82	835.23
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	57	712.21	872.46
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	58	744.65	912.20
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	59	760.73	931.89
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	60	793.17	971.63
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	61	821.22	1005.99

79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	62	839.63	1028.55
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	63	862.72	1056.83
79279PA0080013	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	876.75	1074.02
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	223.57	223.57
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	15	243.44	243.44
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	16	251.04	251.04
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	17	258.64	258.64
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	18	266.82	266.82
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	19	275.01	275.01
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	20	283.48	283.48
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	21	292.25	299.56
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	22	292.25	299.56
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	23	292.25	299.56
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	24	292.25	299.56
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	25	293.42	300.76
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	26	299.26	306.74
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	27	306.28	313.94
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	28	317.68	325.62
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	29	327.03	335.21
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	30	331.70	339.99
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	31	338.72	347.19
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	32	345.73	354.37
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	33	350.12	358.87
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	34	354.79	363.66
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	35	357.13	366.06
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	36	359.47	368.46
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	37	361.81	370.86
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	38	364.14	373.24
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	39	368.82	378.04
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	40	373.50	410.85
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	41	380.51	420.46
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	42	387.23	430.60
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	43	396.58	444.57
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	44	408.27	462.16
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	45	422.01	483.20
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	46	438.38	508.52
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	47	456.79	537.64
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	48	477.83	571.48
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	49	498.58	606.77
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	50	521.96	639.40
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	51	545.05	667.69
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	52	570.47	698.83
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	53	596.19	730.33
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	54	623.95	764.34
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	55	651.72	798.36
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	56	681.82	835.23
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	57	712.21	872.46
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	58	744.65	912.20
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	59	760.73	931.89
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	60	793.17	971.63
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	61	821.22	1005.99
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	62	839.63	1028.55
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	63	862.72	1056.83
79279PA0080013	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	876.75	1074.02
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	274.19	274.19
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	15	298.56	298.56
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	16	307.88	307.88
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	17	317.20	317.20
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	18	327.24	327.24
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	19	337.27	337.27
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	20	347.67	347.67
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	21	358.42	367.38
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	22	358.42	367.38
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	23	358.42	367.38
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	24	358.42	367.38
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	25	359.85	368.85
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	26	367.02	376.20
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	27	375.62	385.01
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	28	389.60	399.34
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	29	401.07	411.10
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	30	406.81	416.98
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	31	415.41	425.80
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	32	424.01	434.61
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	33	429.39	440.12
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	34	435.12	446.00
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	35	437.99	448.94
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	36	440.86	451.88
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	37	443.72	454.81
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	38	446.59	457.75
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	39	452.33	463.64
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	40	458.06	503.87
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	41	466.66	515.66
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	42	474.91	528.10
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	43	486.38	545.23
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	44	500.71	566.80
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	45	517.56	592.61
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	46	537.63	623.65
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	47	560.21	659.37
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	48	586.02	700.88
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	49	611.46	744.15
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	50	640.14	784.17
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	51	668.45	818.85
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	52	699.64	857.06
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	53	731.18	895.70
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	54	765.23	937.41
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	55	799.28	979.12
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	56	836.19	1024.33
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	57	873.47	1070.00
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	58	913.25	1118.73
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	59	932.97	1142.89
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	60	972.75	1191.62
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1007.16	1233.77
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1029.74	1261.43
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1058.06	1296.12
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1075.26	1317.19
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	274.19	274.19
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	15	298.56	298.56
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	16	307.88	307.88
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	17	317.20	317.20
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	18	327.24	327.24
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	19	337.27	337.27
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	20	347.67	347.67
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	21	358.42	367.38
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	22	358.42	367.38
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	23	358.42	367.38
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	24	358.42	367.38
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	25	359.85	368.85
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	26	367.02	376.20
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	27	375.62	385.01
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	28	389.60	399.34
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	29	401.07	411.10
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	30	406.81	416.98
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	31	415.41	425.80
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	32	424.01	434.61
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	33	429.39	440.12
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	34	435.12	446.00
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	35	437.99	448.94
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	36	440.86	451.88
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	37	443.72	454.81
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	38	446.59	457.75

79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	39	452.33	463.64
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	40	458.06	503.87
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	41	466.66	515.66
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	42	474.91	528.10
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	43	486.38	545.23
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	44	500.71	566.80
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	45	517.56	592.61
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	46	537.63	623.65
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	47	560.21	659.37
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	48	586.02	700.88
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	49	611.46	744.15
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	50	640.14	784.17
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	51	668.45	818.85
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	52	699.64	857.06
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	53	731.18	895.70
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	54	765.23	937.41
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	55	799.28	979.12
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	56	836.19	1024.33
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	57	873.47	1070.00
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	58	913.25	1118.73
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	59	932.97	1142.89
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	60	972.75	1191.62
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	61	1007.16	1233.77
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	62	1029.74	1261.43
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	63	1058.06	1296.12
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1075.26	1317.19
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	289.54	289.54
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	15	315.28	315.28
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	16	325.12	325.12
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	17	334.96	334.96
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	18	345.56	345.56
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	19	356.16	356.16
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	20	367.14	367.14
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	21	378.49	387.95
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	22	378.49	387.95
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	23	378.49	387.95
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	24	378.49	387.95
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	25	380.00	389.50
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	26	387.57	397.26
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	27	396.66	406.58
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	28	411.42	421.71
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	29	423.53	434.12
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	30	429.59	440.33
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	31	438.67	449.64
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	32	447.75	458.94
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	33	453.43	464.77
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	34	459.49	470.98
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	35	462.51	474.07
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	36	465.54	477.18
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	37	468.57	480.28
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	38	471.60	483.39
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	39	477.65	489.59
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	40	483.71	532.08
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	41	492.79	544.53
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	42	501.50	557.67
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	43	513.61	575.76
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	44	528.75	598.55
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	45	546.54	625.79
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	46	567.74	658.58
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	47	591.58	696.29
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	48	618.83	740.12
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	49	645.70	785.82
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	50	675.98	828.08
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	51	705.88	864.70
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	52	738.81	905.04
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	53	772.12	945.85
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	54	808.08	989.90
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	55	844.03	1033.94
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	56	883.02	1081.70
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	57	922.38	1129.92
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	58	964.39	1181.38
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	59	985.21	1206.88
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	60	1027.22	1258.34
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	61	1063.56	1302.86
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	62	1087.40	1332.07
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	63	1117.30	1368.69
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1135.47	1390.95
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	289.54	289.54
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	15	315.28	315.28
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	16	325.12	325.12
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	17	334.96	334.96
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	18	345.56	345.56
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	19	356.16	356.16
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	20	367.14	367.14
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	21	378.49	387.95
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	22	378.49	387.95
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	23	378.49	387.95
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	24	378.49	387.95
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	25	380.00	389.50
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	26	387.57	397.26
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	27	396.66	406.58
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	28	411.42	421.71
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	29	423.53	434.12
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	30	429.59	440.33
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	31	438.67	449.64
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	32	447.75	458.94
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	33	453.43	464.77
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	34	459.49	470.98
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	35	462.51	474.07
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	36	465.54	477.18
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	37	468.57	480.28
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	38	471.60	483.39
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	39	477.65	489.59
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	40	483.71	532.08
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	41	492.79	544.53
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	42	501.50	557.67
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	43	513.61	575.76
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	44	528.75	598.55
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	45	546.54	625.79
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	46	567.74	658.58
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	47	591.58	696.29
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	48	618.83	740.12
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	49	645.70	785.82
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	50	675.98	828.08
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	51	705.88	864.70
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	52	738.81	905.04
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	53	772.12	945.85
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	54	808.08	989.90
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	55	844.03	1033.94
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	56	883.02	1081.70
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	57	922.38	1129.92
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	58	964.39	1181.38
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	59	985.21	1206.88
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	60	1027.22	1258.34
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	61	1063.56	1302.86
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	62	1087.40	1332.07
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	63	1117.30	1368.69
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1135.47	1390.95
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	254.90	254.90
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	15	277.56	277.56

79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	16	286.22	286.22
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	17	294.88	294.88
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	18	304.21	304.21
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	19	313.54	313.54
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	20	323.20	323.20
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	21	333.20	341.53
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	22	333.20	341.53
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	23	333.20	341.53
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	24	333.20	341.53
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	25	334.53	342.89
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	26	341.20	349.73
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	27	349.19	357.92
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	28	362.19	371.24
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	29	372.85	382.17
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	30	378.18	387.63
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	31	386.18	395.83
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	32	394.18	404.03
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	33	399.17	409.15
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	34	404.50	414.61
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	35	407.17	417.35
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	36	409.84	420.09
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	37	412.50	422.81
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	38	415.17	425.55
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	39	420.50	431.01
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	40	425.83	468.41
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	41	433.83	479.38
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	42	441.49	490.94
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	43	452.15	506.86
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	44	465.48	526.92
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	45	481.14	550.91
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	46	499.80	579.77
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	47	520.79	612.97
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	48	544.78	651.56
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	49	568.44	691.79
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	50	595.10	729.00
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	51	621.42	761.24
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	52	650.41	796.75
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	53	679.73	832.67
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	54	711.38	871.44
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	55	743.04	910.22
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	56	777.36	952.27
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	57	812.01	994.71
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	58	848.99	1040.01
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	59	867.32	1062.47
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	60	904.30	1107.77
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	61	936.29	1146.96
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	62	957.28	1172.67
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	63	983.61	1204.92
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	999.60	1224.51
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	254.90	254.90
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	15	277.56	277.56
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	16	286.22	286.22
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	17	294.88	294.88
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	18	304.21	304.21
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	19	313.54	313.54
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	20	323.20	323.20
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	21	333.20	341.53
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	22	333.20	341.53
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	23	333.20	341.53
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	24	333.20	341.53
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	25	334.53	342.89
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	26	341.20	349.73
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	27	349.19	357.92
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	28	362.19	371.24
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	29	372.85	382.17
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	30	378.18	387.63
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	31	386.18	395.83
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	32	394.18	404.03
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	33	399.17	409.15
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	34	404.50	414.61
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	35	407.17	417.35
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	36	409.84	420.09
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	37	412.50	422.81
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	38	415.17	425.55
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	39	420.50	431.01
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	40	425.83	468.41
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	41	433.83	479.38
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	42	441.49	490.94
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	43	452.15	506.86
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	44	465.48	526.92
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	45	481.14	550.91
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	46	499.80	579.77
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	47	520.79	612.97
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	48	544.78	651.56
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	49	568.44	691.79
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	50	595.10	729.00
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	51	621.42	761.24
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	52	650.41	796.75
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	53	679.73	832.67
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	54	711.38	871.44
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	55	743.04	910.22
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	56	777.36	952.27
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	57	812.01	994.71
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	58	848.99	1040.01
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	59	867.32	1062.47
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	60	904.30	1107.77
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	61	936.29	1146.96
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	62	957.28	1172.67
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	63	983.61	1204.92
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	999.60	1224.51
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	190.18	190.18
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	15	207.08	207.08
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	16	213.55	213.55
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	17	220.01	220.01
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	18	226.97	226.97
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	19	233.93	233.93
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	20	241.14	241.14
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	21	248.60	254.82
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	22	248.60	254.82
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	23	248.60	254.82
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	24	248.60	254.82
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	25	249.59	255.83
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	26	254.57	260.93
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	27	260.53	267.04
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	28	270.23	276.99
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	29	278.18	285.13
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	30	282.16	289.21
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	31	288.13	295.33
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	32	294.09	301.44
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	33	297.82	305.27
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	34	301.80	309.35
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	35	303.79	311.38
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	36	305.78	313.42
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	37	307.77	315.46
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	38	309.76	317.50
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	39	313.73	321.57
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	40	317.71	349.48
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	41	323.68	357.67
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	42	329.40	366.29
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	43	337.35	378.17

79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	44	347.29	393.13
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	45	358.98	411.03
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	46	372.90	432.56
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	47	388.56	457.34
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	48	406.46	486.13
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	49	424.11	516.14
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	50	444.00	543.90
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	51	463.64	567.96
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	52	485.27	594.46
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	53	507.14	621.25
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	54	530.76	650.18
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	55	554.38	679.12
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	56	579.98	710.48
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	57	605.84	742.15
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	58	633.43	775.95
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	59	647.11	792.71
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	60	674.70	826.51
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	61	698.57	855.75
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	62	714.23	874.93
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	63	733.87	898.99
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	745.80	913.61
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	190.18	190.18
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	15	207.08	207.08
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	16	213.55	213.55
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	17	220.01	220.01
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	18	226.97	226.97
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	19	233.93	233.93
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	20	241.14	241.14
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	21	248.60	254.82
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	22	248.60	254.82
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	23	248.60	254.82
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	24	248.60	254.82
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	25	249.59	255.83
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	26	254.57	260.93
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	27	260.53	267.04
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	28	270.23	276.99
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	29	278.18	285.13
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	30	282.16	289.21
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	31	288.13	295.33
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	32	294.09	301.44
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	33	297.82	305.27
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	34	301.80	309.35
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	35	303.79	311.38
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	36	305.78	313.42
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	37	307.77	315.46
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	38	309.76	317.50
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	39	313.73	321.57
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	40	317.71	349.48
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	41	323.68	357.67
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	42	329.40	366.29
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	43	337.35	378.17
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	44	347.29	393.13
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	45	358.98	411.03
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	46	372.90	432.56
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	47	388.56	457.34
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	48	406.46	486.13
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	49	424.11	516.14
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	50	444.00	543.90
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	51	463.64	567.96
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	52	485.27	594.46
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	53	507.14	621.25
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	54	530.76	650.18
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	55	554.38	679.12
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	56	579.98	710.48
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	57	605.84	742.15
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	58	633.43	775.95
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	59	647.11	792.71
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	60	674.70	826.51
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	61	698.57	855.75
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	62	714.23	874.93
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	63	733.87	898.99
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	745.80	913.61
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	205.53	205.53
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	15	223.80	223.80
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	16	230.79	230.79
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	17	237.77	237.77
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	18	245.30	245.30
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	19	252.82	252.82
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	20	260.61	260.61
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	21	268.67	275.39
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	22	268.67	275.39
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	23	268.67	275.39
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	24	268.67	275.39
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	25	269.74	276.48
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	26	275.12	282.00
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	27	281.57	288.61
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	28	292.04	299.34
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	29	300.64	308.16
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	30	304.94	312.56
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	31	311.39	319.17
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	32	317.84	325.79
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	33	321.87	329.92
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	34	326.17	334.32
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	35	328.31	336.52
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	36	330.46	338.72
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	37	332.61	340.93
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	38	334.76	343.13
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	39	339.06	347.54
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	40	343.36	377.70
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	41	349.81	386.54
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	42	355.99	395.86
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	43	364.59	408.71
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	44	375.33	424.87
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	45	387.96	444.21
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	46	403.01	467.49
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	47	419.93	494.26
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	48	439.28	525.38
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	49	458.35	557.81
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	50	479.84	587.80
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	51	501.07	613.81
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	52	524.44	642.44
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	53	548.09	671.41
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	54	573.61	702.67
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	55	599.13	733.93
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	56	626.81	767.84
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	57	654.75	802.07
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	58	684.57	838.60
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	59	699.35	856.70
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	60	729.17	893.23
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	61	754.96	924.83
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	62	771.89	945.57
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	63	793.11	971.56
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	806.01	987.36
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	205.53	205.53
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	15	223.80	223.80
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	16	230.79	230.79
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	17	237.77	237.77
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	18	245.30	245.30
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	19	252.82	252.82
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	20	260.61	260.61

79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	21	268.67	275.39
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	22	268.67	275.39
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	23	268.67	275.39
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	24	268.67	275.39
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	25	269.74	276.48
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	26	275.12	282.00
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	27	281.57	288.61
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	28	292.04	299.34
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	29	300.64	308.16
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	30	304.94	312.56
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	31	311.39	319.17
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	32	317.84	325.79
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	33	321.87	329.92
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	34	326.17	334.32
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	35	328.31	336.52
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	36	330.46	338.72
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	37	332.61	340.93
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	38	334.76	343.13
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	39	339.06	347.54
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	40	343.36	377.70
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	41	349.81	386.54
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	42	355.99	395.86
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	43	364.59	408.71
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	44	375.33	424.87
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	45	387.96	444.21
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	46	403.01	467.49
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	47	419.93	494.26
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	48	439.28	525.38
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	49	458.35	557.81
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	50	479.84	587.80
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	51	501.07	613.81
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	52	524.44	642.44
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	53	548.09	671.41
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	54	573.61	702.67
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	55	599.13	733.93
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	56	626.81	767.84
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	57	654.75	802.07
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	58	684.57	838.60
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	59	699.35	856.70
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	60	729.17	893.23
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	61	754.96	924.83
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	62	771.89	945.57
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	63	793.11	971.56
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	806.01	987.36
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	180.06	180.06
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	15	196.06	196.06
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	16	202.18	202.18
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	17	208.30	208.30
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	18	214.89	214.89
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	19	221.48	221.48
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	20	228.31	228.31
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	21	235.37	241.25
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	22	235.37	241.25
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	23	235.37	241.25
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	24	235.37	241.25
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	25	236.31	242.22
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	26	241.02	247.05
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	27	246.67	252.84
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	28	255.85	262.25
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	29	263.38	269.96
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	30	267.14	273.82
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	31	272.79	279.61
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	32	278.44	285.40
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	33	281.97	289.02
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	34	285.74	292.88
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	35	287.62	294.81
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	36	289.51	296.75
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	37	291.39	298.67
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	38	293.27	300.60
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	39	297.04	304.47
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	40	300.80	330.88
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	41	306.45	338.63
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	42	311.87	346.80
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	43	319.40	358.05
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	44	328.81	372.21
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	45	339.87	389.15
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	46	353.06	409.55
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	47	367.88	432.99
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	48	384.83	460.26
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	49	401.54	488.67
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	50	420.37	514.95
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	51	438.97	537.74
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	52	459.44	562.81
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	53	480.15	588.18
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	54	502.51	615.57
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	55	524.88	642.98
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	56	549.12	672.67
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	57	573.60	702.66
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	58	599.72	734.66
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	59	612.67	750.52
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	60	638.79	782.52
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	61	661.39	810.20
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	62	676.22	828.37
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	63	694.81	851.14
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	706.11	864.98
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	180.06	180.06
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	15	196.06	196.06
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	16	202.18	202.18
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	17	208.30	208.30
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	18	214.89	214.89
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	19	221.48	221.48
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	20	228.31	228.31
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	21	235.37	241.25
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	22	235.37	241.25
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	23	235.37	241.25
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	24	235.37	241.25
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	25	236.31	242.22
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	26	241.02	247.05
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	27	246.67	252.84
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	28	255.85	262.25
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	29	263.38	269.96
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	30	267.14	273.82
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	31	272.79	279.61
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	32	278.44	285.40
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	33	281.97	289.02
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	34	285.74	292.88
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	35	287.62	294.81
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	36	289.51	296.75
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	37	291.39	298.67
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	38	293.27	300.60
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	39	297.04	304.47
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	40	300.80	330.88
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	41	306.45	338.63
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	42	311.87	346.80
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	43	319.40	358.05
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	44	328.81	372.21
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	45	339.87	389.15
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	46	353.06	409.55
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	47	367.88	432.99
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	48	384.83	460.26

79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	49	401.54	488.67
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	50	420.37	514.95
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	51	438.97	537.74
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	52	459.44	562.81
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	53	480.15	588.18
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	54	502.51	615.57
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	55	524.88	642.98
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	56	549.12	672.67
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	57	573.60	702.66
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	58	599.72	734.66
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	59	612.67	750.52
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	60	638.79	782.52
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	61	661.39	810.20
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	62	676.22	828.37
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	63	694.81	851.14
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	706.11	864.98
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	195.41	195.41
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	15	212.78	212.78
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	16	219.42	219.42
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	17	226.06	226.06
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	18	233.22	233.22
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	19	240.37	240.37
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	20	247.78	247.78
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	21	255.44	261.83
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	22	255.44	261.83
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	23	255.44	261.83
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	24	255.44	261.83
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	25	256.46	262.87
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	26	261.57	268.11
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	27	267.70	274.39
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	28	277.66	284.60
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	29	285.84	292.99
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	30	289.92	297.17
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	31	296.05	303.45
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	32	302.19	309.74
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	33	306.02	313.67
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	34	310.10	317.85
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	35	312.15	319.95
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	36	314.19	322.04
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	37	316.23	324.14
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	38	318.28	326.24
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	39	322.37	330.43
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	40	326.45	359.10
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	41	332.58	367.50
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	42	338.46	376.37
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	43	346.63	388.57
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	44	356.85	403.95
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	45	368.86	422.34
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	46	383.16	444.47
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	47	399.25	469.92
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	48	417.64	499.50
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	49	435.78	530.34
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	50	456.22	558.87
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	51	476.40	583.59
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	52	498.62	610.81
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	53	521.10	638.35
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	54	545.36	668.07
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	55	569.63	697.80
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	56	595.94	730.03
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	57	622.51	762.57
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	58	650.86	797.30
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	59	664.91	814.51
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	60	693.26	849.24
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	61	717.79	879.29
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	62	733.88	899.00
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	63	754.06	923.72
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	766.32	938.74
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	195.41	195.41
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	15	212.78	212.78
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	16	219.42	219.42
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	17	226.06	226.06
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	18	233.22	233.22
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	19	240.37	240.37
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	20	247.78	247.78
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	21	255.44	261.83
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	22	255.44	261.83
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	23	255.44	261.83
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	24	255.44	261.83
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	25	256.46	262.87
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	26	261.57	268.11
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	27	267.70	274.39
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	28	277.66	284.60
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	29	285.84	292.99
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	30	289.92	297.17
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	31	296.05	303.45
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	32	302.19	309.74
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	33	306.02	313.67
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	34	310.10	317.85
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	35	312.15	319.95
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	36	314.19	322.04
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	37	316.23	324.14
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	38	318.28	326.24
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	39	322.37	330.43
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	40	326.45	359.10
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	41	332.58	367.50
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	42	338.46	376.37
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	43	346.63	388.57
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	44	356.85	403.95
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	45	368.86	422.34
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	46	383.16	444.47
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	47	399.25	469.92
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	48	417.64	499.50
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	49	435.78	530.34
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	50	456.22	558.87
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	51	476.40	583.59
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	52	498.62	610.81
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	53	521.10	638.35
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	54	545.36	668.07
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	55	569.63	697.80
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	56	595.94	730.03
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	57	622.51	762.57
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	58	650.86	797.30
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	59	664.91	814.51
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	60	693.26	849.24
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	61	717.79	879.29
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	62	733.88	899.00
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	63	754.06	923.72
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	766.32	938.74
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	183.61	183.61
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	15	199.93	199.93
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	16	206.17	206.17
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	17	212.41	212.41
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	18	219.13	219.13
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	19	225.85	225.85
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	20	232.81	232.81
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	21	240.01	246.01
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	22	240.01	246.01
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	23	240.01	246.01
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	24	240.01	246.01
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	25	240.97	246.99

79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	26	245.77	251.91
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	27	251.53	257.82
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	28	260.89	267.41
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	29	268.57	275.28
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	30	272.41	279.22
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	31	278.17	285.12
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	32	283.93	291.03
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	33	287.53	294.72
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	34	291.37	298.65
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	35	293.29	300.62
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	36	295.21	302.59
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	37	297.13	304.56
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	38	299.05	306.53
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	39	302.89	310.46
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	40	306.73	337.40
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	41	312.49	345.30
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	42	318.01	353.63
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	43	325.69	365.10
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	44	335.29	379.55
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	45	346.57	396.82
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	46	360.02	417.62
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	47	375.14	441.54
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	48	392.42	469.33
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	49	409.46	498.31
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	50	428.66	525.11
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	51	447.62	548.33
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	52	468.50	573.91
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	53	489.62	599.78
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	54	512.42	627.71
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	55	535.22	655.64
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	56	559.94	685.93
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	57	584.90	716.50
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	58	611.55	749.15
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	59	624.75	765.32
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	60	651.39	797.95
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	61	674.43	826.18
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	62	689.55	844.70
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	63	708.51	867.92
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	720.03	882.04
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	183.61	183.61
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	15	199.93	199.93
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	16	206.17	206.17
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	17	212.41	212.41
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	18	219.13	219.13
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	19	225.85	225.85
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	20	232.81	232.81
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	21	240.01	246.01
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	22	240.01	246.01
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	23	240.01	246.01
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	24	240.01	246.01
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	25	240.97	246.99
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	26	245.77	251.91
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	27	251.53	257.82
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	28	260.89	267.41
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	29	268.57	275.28
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	30	272.41	279.22
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	31	278.17	285.12
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	32	283.93	291.03
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	33	287.53	294.72
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	34	291.37	298.65
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	35	293.29	300.62
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	36	295.21	302.59
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	37	297.13	304.56
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	38	299.05	306.53
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	39	302.89	310.46
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	40	306.73	337.40
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	41	312.49	345.30
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	42	318.01	353.63
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	43	325.69	365.10
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	44	335.29	379.55
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	45	346.57	396.82
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	46	360.02	417.62
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	47	375.14	441.54
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	48	392.42	469.33
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	49	409.46	498.31
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	50	428.66	525.11
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	51	447.62	548.33
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	52	468.50	573.91
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	53	489.62	599.78
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	54	512.42	627.71
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	55	535.22	655.64
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	56	559.94	685.93
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	57	584.90	716.50
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	58	611.55	749.15
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	59	624.75	765.32
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	60	651.39	797.95
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	61	674.43	826.18
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	62	689.55	844.70
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	63	708.51	867.92
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	720.03	882.04
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	160.05	160.05
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	15	174.27	174.27
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	16	179.71	179.71
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	17	185.15	185.15
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	18	191.01	191.01
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	19	196.87	196.87
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	20	202.93	202.93
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	21	209.21	214.44
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	22	209.21	214.44
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	23	209.21	214.44
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	24	209.21	214.44
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	25	210.05	215.30
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	26	214.23	219.59
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	27	219.25	224.73
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	28	227.41	233.10
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	29	234.11	239.96
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	30	237.45	243.39
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	31	242.47	248.53
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	32	247.50	253.69
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	33	250.63	256.90
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	34	253.98	260.33
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	35	255.65	262.04
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	36	257.33	263.76
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	37	259.00	265.48
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	38	260.68	267.20
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	39	264.02	270.62
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	40	267.37	294.11
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	41	272.39	300.99
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	42	277.20	308.25
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	43	283.90	318.25
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	44	292.27	330.85
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	45	302.10	345.90
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	46	313.82	364.03
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	47	327.00	384.88
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	48	342.06	409.10
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	49	356.91	434.36
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	50	373.65	457.72
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	51	390.18	477.97
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	52	408.38	500.27
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	53	426.79	522.82

79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	54	446.66	547.16
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	55	466.54	571.51
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	56	488.09	597.91
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	57	509.84	624.55
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	58	533.07	653.01
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	59	544.57	667.10
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	60	567.80	695.56
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	61	587.88	720.15
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	62	601.06	736.30
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	63	617.59	756.55
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	627.63	768.85
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	160.05	160.05
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	15	174.27	174.27
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	16	179.71	179.71
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	17	185.15	185.15
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	18	191.01	191.01
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	19	196.87	196.87
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	20	202.93	202.93
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	21	209.21	214.44
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	22	209.21	214.44
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	23	209.21	214.44
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	24	209.21	214.44
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	25	210.05	215.30
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	26	214.23	219.59
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	27	219.25	224.73
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	28	227.41	233.10
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	29	234.11	239.96
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	30	237.45	243.39
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	31	242.47	248.53
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	32	247.50	253.69
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	33	250.63	256.90
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	34	253.98	260.33
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	35	255.65	262.04
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	36	257.33	263.76
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	37	259.00	265.48
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	38	260.68	267.20
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	39	264.02	270.62
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	40	267.37	294.11
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	41	272.39	300.99
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	42	277.20	308.25
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	43	283.90	318.25
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	44	292.27	330.85
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	45	302.10	345.90
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	46	313.82	364.03
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	47	327.00	384.88
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	48	342.06	409.10
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	49	356.91	434.36
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	50	373.65	457.72
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	51	390.18	477.97
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	52	408.38	500.27
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	53	426.79	522.82
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	54	446.66	547.16
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	55	466.54	571.51
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	56	488.09	597.91
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	57	509.84	624.55
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	58	533.07	653.01
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	59	544.57	667.10
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	60	567.80	695.56
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	61	587.88	720.15
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	62	601.06	736.30
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	63	617.59	756.55
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	627.63	768.85
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	139.23	139.23
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	15	151.61	151.61
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	16	156.34	156.34
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	17	161.07	161.07
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	18	166.17	166.17
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	19	171.26	171.26
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	20	176.54	176.54
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	21	182.00	186.55
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	22	182.00	186.55
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	23	182.00	186.55
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	24	182.00	186.55
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	25	182.73	187.30
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	26	186.37	191.03
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	27	190.74	195.51
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	28	197.83	202.78
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	29	203.66	208.75
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	30	206.57	211.73
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	31	210.94	216.21
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	32	215.31	220.69
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	33	218.04	223.49
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	34	220.95	226.47
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	35	222.40	227.96
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	36	223.86	229.46
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	37	225.32	230.95
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	38	226.77	232.44
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	39	229.68	235.42
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	40	232.60	255.86
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	41	236.96	261.84
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	42	241.15	268.16
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	43	246.97	276.85
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	44	254.25	287.81
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	45	262.81	300.92
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	46	273.00	316.68
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	47	284.47	334.82
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	48	297.57	355.89
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	49	310.49	377.87
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	50	325.05	398.19
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	51	339.43	415.80
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	52	355.26	435.19
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	53	371.28	454.82
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	54	388.57	476.00
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	55	405.86	497.18
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	56	424.61	520.15
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	57	443.53	543.32
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	58	463.74	568.08
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	59	473.75	580.34
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	60	493.95	605.09
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	61	511.42	626.49
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	62	522.89	640.54
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	63	537.26	658.14
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	546.00	668.85
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	139.23	139.23
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	15	151.61	151.61
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	16	156.34	156.34
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	17	161.07	161.07
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	18	166.17	166.17
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	19	171.26	171.26
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	20	176.54	176.54
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	21	182.00	186.55
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	22	182.00	186.55
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	23	182.00	186.55
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	24	182.00	186.55
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	25	182.73	187.30
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	26	186.37	191.03
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	27	190.74	195.51
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	28	197.83	202.78
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	29	203.66	208.75
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	30	206.57	211.73

79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	31	210.94	216.21
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	32	215.31	220.69
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	33	218.04	223.49
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	34	220.95	226.47
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	35	222.40	227.96
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	36	223.86	229.46
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	37	225.32	230.95
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	38	226.77	232.44
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	39	229.68	235.42
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	40	232.60	255.86
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	41	236.96	261.84
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	42	241.15	268.16
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	43	246.97	276.85
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	44	254.25	287.81
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	45	262.81	300.92
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	46	273.00	316.68
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	47	284.47	334.82
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	48	297.57	355.89
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	49	310.49	377.87
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	50	325.05	398.19
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	51	339.43	415.80
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	52	355.26	435.19
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	53	371.28	454.82
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	54	388.57	476.00
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	55	405.86	497.18
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	56	424.61	520.15
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	57	443.53	543.32
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	58	463.74	568.08
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	59	473.75	580.34
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	60	493.95	605.09
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	61	511.42	626.49
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	62	522.89	640.54
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	63	537.26	658.14
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	546.00	668.85