

Geisinger Quality Options – Individual Plans

Rate request filing ID # GSHP-134083390 – 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:	7.39%
Revised requested average rate change: ¹	7.39%
Range of requested:	7.08% to 9.01%
Effective date:	January 1, 2025
Mapped members:	3,355
Available in:	Rating Areas 2, 3, 5, 6, 7, and 9

Key Information

Jan. 2023 – Dec. 2023 financial experience

Premiums	\$36,645,146
Claims	\$31,076,708
Administrative Expenses	\$4,096,002
Taxes & Fees	\$707,731
Insurer made (after taxes)	\$764,705

How insurer plans to spend your premium

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

Claims:	86%
Administrative:	9%
Taxes & Fees:	4%
Profit:	2%

The insurer expects its annual medical costs to increase 7.3%.

Explanation of Requested Rate Change:

Geisinger Quality Options has proposed an overall base rate increase of 7.4% for Individual PPO members renewing in the Marketplace effective January 1, 2025 through December 1, 2025. The actual range of proposed rate changes vary from 7.1% to 9.0%. The key drivers of this increase are changes in the normalized risk pool experience, trend, risk adjustment, and pricing AVs. The total projected 2025 administrative costs are slightly higher than those used for the current 2024 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio

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.



Rate Change Summary – 2025

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exceeds 80%. There were minimal benefit changes proposed for 2025 to maintain the desired metallic level.

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



May 9th, 2024

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

Dear Ms. Swartz:

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

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2025
5. Average rate change: 7.4%
6. Range of rate change requested: 7.1% to 9.0%
7. Total additional annual revenue generated from the proposed rate change: \$2,370,916
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2024)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, and Gold plans
11. As of February 1, 2024: 3,355 covered lives and 2,469 policyholders
12. Number of plans offered in 2025: 4 gold plans, 8 silver plans, and 8 bronze plans (for a total of 20 plans). There are no changes from 2024.
13. Contract form #: M-152-115-F Rev. 1/25, M-152-392-F Rev. 1/25; SERFF #: GSHP-134083390; Binder ID #: GSHP-PA25-125118005
14. HIOS issuer ID: 75729

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

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

Sincerely,

A handwritten signature in black ink, appearing to read "Kurt Wrobel".

Kurt Wrobel
President GHP and EVP Insurance Operations
Geisinger Health Plan

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

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

GHP Document ID

Discrimination is against the law

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

The Health Plan:

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

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

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

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

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

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

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

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

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

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711).

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 800-447-4000 (TTY: 711)。

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

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

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

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

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

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

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

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

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

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

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

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

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

Actuarial Memorandum – Individual GQO

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Quality Options

State: Pennsylvania

HIOS Issuer ID: 75729

NAIC Number: 12743

Market: Individual

Effective Date: 1/1/2025

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: NA

Contract Form Number: M-152-115-F Rev. 1/25, M-152-392-F Rev. 1/25

SERFF Number: GSHP-134083390

Binder ID Number: GSHP-PA25-125118005

Rate History and Proposed Variations in Rate Changes

Rate History

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

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2022	GSHP-132824666	0.3%	-16.8%	11.7%
2023	GSHP-133251210	16.8%	-2.1%	25.1%
2024	GSHP-133664950	7.1%	-0.8%	10.4%

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

Proposed Rate Increase

This filing applies to PPO products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 4 gold plans, 8 silver plans, and 8 bronze plans, for a total of 20 plans offered in 2025. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2024, 3,355 covered lives and 2,469 policyholders will be impacted by this filing. The proposed overall rate increase is 7.4% but is not uniform by plan. The increases range from 7.1% to 9.0%. Table 11 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Average Rate Change

The average rate change from Table 11, cell AN13 is 7.4% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in 21-year-old non-tobacco premium PMPM (as instructed by the Department).

Membership Count

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

Benefit Changes

Several plans' cost sharing elements were adjusted to maintain the current metal tier. The 'Benefit Changes' tab in the file "PA_Act_Memo_Additional_Exhibits_GGO_Indiv_050324.xlsx" summarizes the significant changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate increase are:

- Normalized Risk Pool Experience: 13%, row 77 on Table 8
- Trend: 3%, row 78 on Table 8
- Risk Adjustment: -5%, row 81 on Table 8
- Pricing AV: -4%, row 87 on Table 8

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

Experience Period Claims and Premium

Paid Through Date

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

Premiums (net of MLR Rebate) in Experience Period

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

Allowed and Incurred Claims Incurred During the Experience Period

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

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

Geisinger outsources one benefit and therefore has capitation expenses. The capitated expenses cover nurse line. The capitation amount for the experience period is displayed on Table 2 and is included in

both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. Row 80 of Table 9 shows the capitation PMPM's for 2024 and 2025.

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

The reinsurance recoveries on Table 2 for the experience period is estimated by using the data in the reinsurance tables with 53% coinsurance.

The estimated risk adjustment for the experience period is based on an analysis by a 3rd party consultant. This amount will be updated with the final transfer payment from CMS when published in July 2024.

The calendar year 2023 loss ratio, as displayed on Table 2 is 84.8%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

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

Credibility of Data

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

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

Adjustments Made to the Data

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

Changes in Benefits

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

Changes in Demographics

We are applying a -1.4% adjustment factor to account for the favorable demographic shift between CY2023 and our projected 2025 enrollment. This adjustment factor is developed on the

'Manual_Age_Factor' tab of file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". The Change in Demographics factor on Table 5 is 0.986 and is 1.90/1.927.

Change in Other

The only item captured in the "Change in Other" adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the 'Reinsurance' tab in the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

CSR Defunding Adjustment

We estimate that a CSR Defunding Factor of 1.236 will be required to account for the lack of federal CSR funding, as supported by the exhibit titled "ACA CSR – IA Survey 2024-02-29" provided to the PID on March 1st, 2024. This factor is displayed in column P on Table 10.

Trend Identification

Experience data was trended using an annual trend of 7.4%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our individual GHP and GQO experience to develop the trend to apply to both Individual ACA pools. Looking at the COVID adjusted prior 3 years annual allowed trend, we weighted each year equally as shown on the 'Trend' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". Weighting trend equally across the last three years helps to remove trend volatility that may occur year to year when reviewing smaller books of business such as the ACA block. Additionally, we have seen more fluctuation in our trends over the past three years than we would traditionally expect. We believe this is largely due to impacts from the COVID pandemic. Although we do our best to adjust the historical experience for COVID, there is still a lot of uncertainty about the impacts of COVID on trends. Therefore, we believe it is best to use a longer-term average until the COVID experience period begins to roll-off of our historical experience.

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

The breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The development of the component trends for each service category is shown on the 'Trend Components' sheet of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". The composite trends are weighted by the distribution of Allowed Amount by Service Category as displayed on 'Trend Components' tab of the same file. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown.

The Composite URR Trend in Table 5, Cell C12 is 1.152 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $1,088.04 / 944.58 = 1.152$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Adjustment for COVID

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

Historical Experience

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

2. Rate Development & Change

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

Single Risk Pool

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

Index Rate

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

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

Market Adjusted Index Rate

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

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.827 and is displayed on Table 5. This value is calculated on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. These are demonstrated on the 'Pricing AV vs Metallic Av' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Projected Risk Adjustments PMPM

Our Individual Exchange population is assumed to be a less healthy risk profile than the state average in 2023 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2025 need

to incorporate the expected payment from the Risk Adjustment program. We combine our individual GHP and GQO experience together for this estimate, using the same estimate for both entities.

Table 16 develops the expected Risk Adjustment Transfer Payment utilized on Table 5. It begins with an estimated statewide average premium for the market. We used the assumed statewide average premium for 2023, estimated by a 3rd party consultant and applied our assumed allowed trend from Table 3b for 2 years. For each factor, we used the 3rd party consultant's estimated factors for the statewide and our specific values.

We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The Estimated Recoveries from the High Cost Risk Pool are developed using the data from the Reinsurance tables. The net amount is shown on Table 16. The expected payment transfer for 2025 is shown on Table 16 and Table 5 as \$74.20.

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

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is $.030 * 850.60 * .9 = \$22.97$. As of February 2024, individual GHP and GQO combined had 19,646 members. 17,598 of these members were sold On-Exchange, so approximately 90% of members were sold On-Exchange.

The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2023 while tab II.b. has the projected continuance table for 2025. Following the 2025 rate filing guidance issued by the PID, we are submitting our initial filing using a \$60,000 attachment point, 50% coinsurance and a reinsurance cap of \$100,000 as a placeholder until final parameters are developed. The maximum recovery, per claimant would be \$20,000. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3rd party for these trend projections. This report was used for all claims over \$50,000, with higher trends applied for claims over \$250k vs \$500k vs \$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2023 to 2025. The projected impact of the reinsurance recoveries is on Table 5, cell C33.

The allowable market-wide modifiers (Risk Adjustment of \$74.20, Exchange User Fees of \$22.97 and Reinsurance Recoveries of \$47.07) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't. The Catastrophic Eligibility Adjustment from Table 10 is then applied before calculating the Market-Adjusted Projected Total Allowed Claims PMPM, \$910.11 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2025. This methodology applies for all variable costs and all fixed costs. We are combining the individual GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the

'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2025 is 8.71% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Individual ACA business are paid based on the schedules in the file "Broker Commissions 2024.pdf". Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.29% and is calculated on the 'Quality Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

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

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.30 PMPM for plan years that will end 12/31/2025.

Geisinger Quality Options does not pay PA Premium tax. Geisinger Quality Options does pay PA State Income Taxes and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Geisinger Quality Options does pay Federal Income tax and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

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

Projected Loss Ratio

The anticipated loss ratio is 90.2% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment =
 $851.35 - 47.07 + 10.98 - 74.20 = 741.06$

MLR Denominator = Projected Premiums - Taxes and Fees = $850.60 - 6.48 - 22.97 = 821.15$

Federal MLR = $741.06 / 821.15 = 90.2\%$

Normalized Market-Adjusted Projected Allowed Total Claims

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

Projected Membership

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

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2024 and 2025 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The geographic normalization factor in Table 7 is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx".

Tobacco Factor

A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" We utilized the February 2024 ACA compliant population to determine the percentage of members that admit to the use of tobacco. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors

There is only one network shown on Table 14.

Connectivity Factors

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

Components of Rate Change

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

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

3. Plan Rate Development

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

The cost model used to calculate the pricing AVs used in column K of table 10 is based on 2023 individual GHP and GQO experience. The 'Pricing AV' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx" file shows some sample pricing AV calculations using this cost model. The sample plans included are the HIOS plan IDs with the largest membership for each metallic level.

Column P of Table 10 has the CSR Defunding Adjustment of 1.236 applied to the on-Exchange silver plans, as explained above.

Each renewing plan is identified as existing or modified. We have no new or discontinued plans for 2025. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV_Screenshots_GQO_Indiv_043024.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document "AV_UniquePlanDesignJust_GQO_Indiv.pdf" for further details. Columns L and N were normalized using projected (CY2025) membership.

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

1. The plan named "Geisinger Marketplace All-Access PPO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named "Geisinger Marketplace All-Access QHDHP PPO 7050 – HSA Eligible" meets the high deductible health plan definition at 26 U.S.C 223(c)(2).

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

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

5. Plan Factors

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

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

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

Network Factors

There is only one network shown on Table 14.

Service Area Composition

Franklin county is being added to GQO’s service area for 2025. All the counties of operation from 2024 will also still be included in 2025. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the ‘Service Areas’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx”.

Composite Rating

Composite rating is not used.

Plan Type

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

Terminated Plans and Products

No products are being terminated in this market.

Changes to URRT

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

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3rd party’s risk adjustment estimates for 2023, factors for 2025, and the adjustment for the cost of the High Cost Risk Pool. We used a different 3rd party’s Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We have also relied on a 3rd party vendor’s data mart. We also relied on pharmacy rebate estimates for 2025 from a different 3rd party vendor. Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

Additional Exhibits

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

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



Actuarial Certification

I certify that:

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

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

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



Sarah MacDerment
FSA, MAAA
Attesting Actuary

5/9/24

Date

**Geisinger Quality Options
Individual Filing for 2025
Standard Questions
SERFF Tracking Number: GSHP-134083390**

1. Membership:

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

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

2. Experience Period Claims:

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

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

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

Yes, this is confirmed.

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

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

3. COVID:

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

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

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

The COVID adjustment factor utilized is 1.0.

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

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

4. Trend:

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

Not applicable.

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

Not applicable.

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.

Yes, the federal income tax is calculated using a Federal Income Tax Rate of 21%. Our estimated federal income taxes paid in 2025 are calculated on the “Taxes” tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx”.

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

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

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

Please refer to the ‘Commission’ sheet of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx” file for the different PMPM commissions that we provide to brokers for new and renewing individuals. We provide a higher PMPM commission for new enrollees due to the added administrative work to the broker for transitioning the member to a new carrier. Broker commissions do not vary by enrollment type (open enrollment vs SEP enrollment).

6. Pricing AVs:

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

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

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

Please refer to the ‘Pricing AV vs Metallic AV’ tab of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_050324.xlsx” file. All of our Pricing AV’s are between 9.9% and 13.9% higher than the Metallic AV’s of the same plan. This difference in magnitude between the Pricing and Metallic AV’s is due to the higher paid to allowed ratios that our plans exhibit. The specific differences between Pricing and Metallic AV’s by plan are likely due to different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. We are a small regional carrier therefore it is reasonable that our experience varies from the national data used in the AV calculator.

7. Expanded Bronze Plans:

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

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

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

1. The plan named “Geisinger Marketplace All-Access PPO 40/80/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named “Geisinger Marketplace All-Access QHDHP PPO 7050 – HSA Eligible” meets the high deductible health plan definition at 26 U.S.C. 223(c)(2).

8. PAAM Exhibits – Consumer Factors:

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

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

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

There is only one network shown on Table 14, and it is the same as the network factor from the previous year.

9. MLR Exhibit:

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

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

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

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	80.6%	93.3%	61,078	63,912
2021	96.8%	91.6%	71,735	41,712
2022	104.9%	89.6%	58,071	79,836

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

The difference between the actual MLR and the pricing MLR is attributable primarily to the notable difference between actual and projected membership. In 2021 and 2022 our competitive position in the market led to enrollment changes which were not expected when the rate filing was drafted. This dramatic shift in membership led to significantly different results than projected. In 2020, although our membership projection was fairly accurate, our actual MLR was much lower than expected due to COVID.

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

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

10. Plan of Withdrawal:

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

A Plan of Withdrawal is not necessary this year because we are not discontinuing any products.

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

Not applicable this year.

11. Transitional Plans:

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

[This question is not applicable to Geisinger. All of Geisinger's individual plans are ACA compliant.](#)

12. Copay Adjustment Programs

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

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

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

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

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

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

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

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	46.0	47.0	47.0
Total	42,565	3,355	40,260
<18	2,872	212	2,544
18-24	2,110	167	2,004
25-29	2,243	169	2,008
30-34	2,736	213	2,556
35-39	2,851	236	2,832
40-44	3,722	289	3,498
45-49	3,367	306	3,072
50-54	4,614	330	3,360
55-59	6,005	499	5,988
60-69	8,453	662	7,944
64+	3,561	272	3,264

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-ENB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ENB Capitation	Total Non-ENB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 31,007,594.37	\$ 34,044,084.05	\$ 34,775,175.18	42,565	\$ 7,005,074.15	\$ 41,788,253.33	\$ 24	\$ (1,582,950.72)	\$ 1,701.94	\$	\$ 5,637,551.24	\$ 2,121,183.23
Experience Period Total Allowed ENB Claims + ENB Capitation PMPM (net of prescription drug rebates)											\$ 944.60
Loss Ratio											\$4.89%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demands*	Composite Trend	Weight*
Inpatient Hospital	3.40%	2.30%		5.67%	21.41%
Outpatient Hospital	6.80%	3.00%		10.00%	39.42%
Professional	-1.10%	5.30%		4.14%	18.53%
Other Medical	-1.10%	3.30%		2.96%	1.20%
Capitation				0.10%	0.00%
Prescription Drugs	5.90%	1.10%		7.06%	18.93%
Total Annual Trend				7.32%	99.99%
Months of Trend				24	
Total Applied Trend Projection Factor				1.152	

* Express Cost, Utilization, Induced Utilization and Weight as percentages
 ** Should equal UBR1 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		\$2,503,089.89	1.000%	\$ 2,503,089.89	3,432	729.33		(\$52,385.55)	\$3,180,192.64	926.03
Feb-20		\$2,832,783.50	1.000%	\$ 2,832,783.50	3,228	861.91		(\$44,805.51)	\$3,172,965.79	1,026.29
Mar-20		\$2,136,644.21	1.000%	\$ 2,136,644.21	3,229	656.60		(\$5,153.70)	\$2,531,607.86	776.61
Apr-20		\$2,329,423.38	1.000%	\$ 2,329,423.38	3,229	716.68		(\$50,189.74)	\$2,503,301.87	770.13
May-20		\$2,258,694.89	1.000%	\$ 2,258,694.89	3,223	698.52		(\$48,803.90)	\$2,519,341.96	779.11
Jun-20		\$2,086,726.86	1.000%	\$ 2,086,726.86	3,223	645.01		(\$50,668.06)	\$2,411,388.79	752.33
Jul-20		\$2,804,249.16	1.000%	\$ 2,804,249.16	3,223	873.33		(\$59,560.05)	\$3,200,121.93	996.61
Aug-20		\$2,893,772.18	1.000%	\$ 2,893,772.18	3,220	902.72		(\$66,426.82)	\$3,193,633.98	995.71
Sep-20		\$2,433,484.43	1.000%	\$ 2,433,484.43	3,220	760.61		(\$84,229.80)	\$2,759,229.99	852.28
Oct-20		\$3,173,929.37	1.000%	\$ 3,173,929.37	3,189	1,001.80		(\$94,933.46)	\$3,502,649.79	1,106.33
Nov-20		\$2,746,654.75	1.000%	\$ 2,746,654.75	3,189	883.91		(\$72,125.40)	\$3,057,063.11	983.88
Dec-20	\$29,749,061.95	\$3,609,827.39	1.000%	\$ 3,609,827.39	3,046	1,185.23	\$5,002,416.40	(\$72,145.80)	\$3,649,714.88	1,263.02
Jan-21		\$2,825,940.46	1.000%	\$ 2,825,940.46	3,046	725.63		(\$55,193.20)	\$3,467,485.66	988.22
Feb-21		\$2,388,358.13	1.000%	\$ 2,388,358.13	4,117	572.11		(\$72,614.22)	\$2,915,298.58	698.41
Mar-21		\$2,839,912.43	1.000%	\$ 2,839,912.43	4,118	679.33		(\$71,738.12)	\$3,417,456.53	817.41
Apr-21		\$3,673,610.72	1.000%	\$ 3,673,610.72	4,225	856.01		(\$65,545.92)	\$4,312,477.80	1,004.08
May-21		\$2,829,942.69	1.000%	\$ 2,829,942.69	4,240	642.00		(\$82,075.36)	\$3,316,212.39	733.02
Jun-21		\$4,016,660.48	1.000%	\$ 4,016,660.48	4,249	894.31		(\$75,634.95)	\$4,649,655.66	1,035.31
Jul-21		\$2,922,787.36	1.000%	\$ 2,922,787.36	4,250	641.19		(\$86,951.62)	\$3,406,605.30	747.22
Aug-21		\$3,308,412.29	1.000%	\$ 3,308,412.29	4,246	732.22		(\$89,654.97)	\$3,872,019.99	824.61
Sep-21		\$4,303,648.68	1.000%	\$ 4,303,648.68	4,731	908.51		(\$88,439.54)	\$4,810,727.66	1,015.51
Oct-21		\$3,648,577.52	1.000%	\$ 3,648,577.52	4,698	776.77		(\$85,643.79)	\$4,114,574.54	875.91
Nov-21		\$4,496,040.19	1.000%	\$ 4,496,040.19	4,668	968.01		(\$89,651.46)	\$4,665,813.93	1,067.61
Dec-21	\$34,245,128.25	\$3,388,785.65	1.000%	\$ 3,388,785.65	4,632	731.48	\$7,260,813.84	(\$101,148.22)	\$3,728,793.48	804.08
Jan-22		\$3,098,843.53	1.000%	\$ 3,098,843.53	4,449	690.11		(\$159,151.05)	\$3,979,171.00	875.01
Feb-22		\$3,086,447.83	1.000%	\$ 3,086,447.83	4,470	673.01		(\$156,172.26)	\$3,664,408.33	815.28
Mar-22		\$3,338,115.47	1.000%	\$ 3,338,115.47	4,440	737.00		(\$143,065.73)	\$3,977,742.50	902.11
Apr-22		\$3,115,172.87	1.000%	\$ 3,115,172.87	4,341	722.41		(\$185,516.38)	\$3,573,731.47	828.27
May-22		\$3,117,988.51	1.000%	\$ 3,117,988.51	4,320	723.89		(\$154,656.89)	\$3,530,127.68	819.41
Jun-22		\$3,320,310.13	1.000%	\$ 3,320,310.13	4,320	769.02		(\$121,911.18)	\$3,800,465.41	872.11
Jul-22		\$3,461,435.14	1.000%	\$ 3,461,435.14	4,311	801.41		(\$136,596.11)	\$3,845,239.08	890.21
Aug-22		\$4,246,810.36	1.000%	\$ 4,246,810.36	4,229	989.33		(\$127,811.10)	\$4,661,648.38	1,086.00
Sep-22		\$3,610,471.84	1.000%	\$ 3,610,471.84	4,228	845.11		(\$138,512.49)	\$3,979,163.53	929.11
Oct-22		\$3,437,868.61	1.000%	\$ 3,437,868.61	4,231	812.01		(\$103,487.44)	\$3,835,499.68	904.31
Nov-22		\$3,165,265.22	1.000%	\$ 3,165,265.22	4,113	765.11		(\$122,017.28)	\$3,411,142.84	824.01
Dec-22	\$32,756,006.85	\$3,432,462.55	1.000%	\$ 3,432,462.55	4,095	836.52	\$7,022,406.59	(\$109,301.10)	\$3,592,293.43	873.11
Jan-23		\$3,113,186.07	0.998%	\$ 3,135,432.43	3,745	809.91		(\$118,570.87)	\$2,786,596.38	743.02
Feb-23		\$3,605,841.74	0.998%	\$ 3,610,036.66	3,700	974.50		(\$115,803.21)	\$4,313,021.68	1,164.33
Mar-23		\$2,960,813.68	0.995%	\$ 2,966,259.22	3,631	820.11		(\$127,350.53)	\$3,646,990.47	1,008.33
Apr-23		\$2,792,401.40	0.992%	\$ 2,796,599.21	3,624	784.01		(\$112,413.26)	\$3,301,113.61	893.21
May-23		\$2,801,396.70	0.995%	\$ 2,815,332.77	3,523	798.81		(\$112,566.87)	\$3,219,382.88	913.11
Jun-23		\$3,210,681.58	0.993%	\$ 3,230,918.01	3,495	923.60		(\$144,146.61)	\$3,703,365.19	1,058.73
Jul-23		\$2,781,931.70	0.993%	\$ 2,781,243.03	3,513	784.01		(\$122,056.41)	\$3,130,780.13	886.41
Aug-23		\$3,408,627.42	0.974%	\$ 3,496,840.05	3,458	1,001.33		(\$123,590.81)	\$3,925,250.23	1,124.00
Sep-23		\$2,348,579.43	0.971%	\$ 2,416,616.05	3,451	698.11		(\$111,180.65)	\$2,761,676.21	786.33
Oct-23		\$2,622,087.62	0.973%	\$ 2,694,218.81	3,405	770.81		(\$104,940.13)	\$2,956,693.88	845.81
Nov-23		\$2,679,454.81	0.960%	\$ 2,776,150.24	3,400	801.81		(\$138,721.31)	\$3,093,676.79	894.31
Dec-23	\$31,007,594.37	\$2,720,082.48	0.889%	\$ 3,059,532.38	3,418	895.31	\$7,009,074.15	(\$169,651.43)	\$3,317,447.88	976.81

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

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

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 168,796,047.68	\$ 180,629,872.86	\$ 183,301,464.43	228,871	\$ 12,063,384.21	\$ 215,367,448.64	\$ -	\$ (8,852,942.15)	\$ 9,148.92	\$ -	\$ 15,270,669.10	\$ 10,368,354.65
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 902.36
Loss Ratio											\$ 89.15%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	2.40%	2.20%		5.07%	18.39%
Outpatient Hospital	6.80%	3.00%		10.00%	41.30%
Professional	-1.10%	5.30%		4.14%	17.63%
Other Medical	-1.10%	3.20%		2.06%	1.82%
Capitation				0.10%	0.00%
Prescription Drugs	5.90%	1.10%		7.06%	20.31%
Total Annual Trend				7.43%	99.99%
Months of Trend				24	
Total Applied Trend Projection Factor				1.154	

*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		\$15,173,819.18	1.0000	\$ 15,173,819.18	23,768	\$ 638.40		(\$371,577.05)	\$18,827,524.54	\$ 792.12
Feb-20		\$16,027,999.47	1.0000	\$ 16,027,999.47	22,482	\$ 712.92		(\$341,742.57)	\$18,769,715.20	\$ 834.88
Mar-20		\$14,971,135.07	1.0000	\$ 14,971,135.07	22,185	\$ 674.84		(\$417,032.95)	\$16,939,916.09	\$ 763.59
Apr-20		\$11,471,655.85	1.0000	\$ 11,471,655.85	21,945	\$ 522.76		(\$343,835.87)	\$12,435,614.15	\$ 566.68
May-20		\$12,324,079.87	1.0000	\$ 12,324,079.87	21,699	\$ 567.94		(\$329,252.19)	\$13,583,020.27	\$ 625.96
Jun-20		\$13,411,993.00	1.0000	\$ 13,411,993.00	21,443	\$ 625.48		(\$371,278.31)	\$15,207,664.41	\$ 709.23
Jul-20		\$14,672,833.81	1.0000	\$ 14,672,833.81	21,200	\$ 692.11		(\$418,800.08)	\$16,541,070.13	\$ 780.24
Aug-20		\$15,387,196.88	1.0000	\$ 15,387,196.88	20,893	\$ 736.30		(\$407,730.99)	\$16,997,279.96	\$ 813.34
Sep-20		\$16,099,608.92	1.0000	\$ 16,099,608.92	20,540	\$ 783.80		(\$524,172.83)	\$17,608,247.83	\$ 857.25
Oct-20		\$15,546,842.13	1.0000	\$ 15,546,842.13	20,305	\$ 765.66		(\$580,574.95)	\$16,087,446.17	\$ 836.61
Nov-20		\$15,122,261.41	1.0000	\$ 15,122,261.41	19,980	\$ 756.87		(\$426,198.30)	\$16,415,114.66	\$ 821.57
Dec-20	\$198,946,354.73	\$16,381,227.21	1.0000	\$ 16,381,227.21	19,551	\$ 837.89	\$26,201,523.86	(\$417,824.14)	\$17,529,543.02	\$ 896.62
Jan-21		\$12,468,904.59	1.0000	\$ 12,468,904.59	20,544	\$ 606.95		(\$373,996.92)	\$13,005,427.60	\$ 730.42
Feb-21		\$12,019,656.17	1.0000	\$ 12,019,656.17	21,130	\$ 568.85		(\$369,027.55)	\$14,118,627.04	\$ 668.19
Mar-21		\$14,817,716.44	1.0000	\$ 14,817,716.44	21,027	\$ 704.69		(\$442,806.28)	\$17,347,344.01	\$ 824.99
Apr-21		\$16,415,870.38	1.0000	\$ 16,415,870.38	21,255	\$ 772.33		(\$426,595.58)	\$18,745,662.00	\$ 881.95
May-21		\$14,169,634.21	1.0000	\$ 14,169,634.21	21,522	\$ 658.37		(\$413,074.50)	\$16,174,217.56	\$ 751.51
Jun-21		\$16,444,037.44	1.0000	\$ 16,444,037.44	21,739	\$ 756.43		(\$462,707.24)	\$18,533,261.82	\$ 852.54
Jul-21		\$16,228,690.69	1.0000	\$ 16,228,690.69	21,930	\$ 740.03		(\$440,404.16)	\$18,154,402.92	\$ 827.84
Aug-21		\$16,771,650.70	1.0000	\$ 16,771,650.70	22,162	\$ 756.78		(\$449,563.56)	\$18,503,799.10	\$ 834.94
Sep-21		\$18,218,716.31	1.0000	\$ 18,218,716.31	22,346	\$ 815.32		(\$472,572.73)	\$19,968,059.53	\$ 939.60
Oct-21		\$17,354,180.53	1.0000	\$ 17,354,180.53	22,254	\$ 779.83		(\$438,745.22)	\$18,984,652.86	\$ 853.10
Nov-21		\$19,278,420.47	1.0000	\$ 19,278,420.47	22,014	\$ 875.74		(\$495,050.83)	\$20,958,383.63	\$ 952.06
Dec-21	\$171,286,069.98	\$17,115,072.87	1.0000	\$ 17,115,072.87	21,729	\$ 787.68	\$28,976,575.36	(\$514,510.62)	\$18,484,227.88	\$ 850.69
Jan-22		\$13,431,930.23	1.0000	\$ 13,431,930.23	21,510	\$ 624.44		(\$721,943.59)	\$16,325,625.59	\$ 758.97
Feb-22		\$14,022,909.13	1.0000	\$ 14,022,909.13	21,794	\$ 643.43		(\$699,665.00)	\$16,597,780.08	\$ 761.58
Mar-22		\$16,331,496.66	1.0000	\$ 16,331,496.66	21,501	\$ 759.57		(\$719,274.41)	\$18,085,793.36	\$ 883.02
Apr-22		\$14,520,761.27	1.0000	\$ 14,520,761.27	21,159	\$ 686.27		(\$795,388.42)	\$16,565,416.81	\$ 782.91
May-22		\$14,151,159.35	1.0000	\$ 14,151,159.35	20,984	\$ 674.30		(\$682,024.28)	\$16,095,550.48	\$ 767.06
Jun-22		\$14,584,684.78	1.0000	\$ 14,584,684.78	21,446	\$ 680.06		(\$705,105.75)	\$16,313,145.27	\$ 760.65
Jul-22		\$14,218,343.42	1.0000	\$ 14,218,343.42	21,200	\$ 670.69		(\$659,234.20)	\$15,860,862.08	\$ 748.16
Aug-22		\$17,149,205.75	1.0000	\$ 17,149,205.75	21,026	\$ 815.62		(\$720,651.02)	\$18,848,148.45	\$ 896.42
Sep-22		\$16,427,704.34	1.0000	\$ 16,427,704.34	20,842	\$ 788.19		(\$695,389.97)	\$17,990,049.30	\$ 863.15
Oct-22		\$16,707,050.68	0.9998	\$ 16,710,110.83	20,582	\$ 811.50		(\$628,356.92)	\$18,111,653.97	\$ 884.86
Nov-22		\$16,081,489.60	0.9997	\$ 16,086,130.54	20,268	\$ 793.68		(\$644,810.41)	\$17,118,490.21	\$ 844.61
Dec-22	\$165,818,194.69	\$16,419,579.01	0.9995	\$ 16,427,973.59	20,011	\$ 820.95	\$30,418,882.60	(\$617,406.77)	\$17,315,235.12	\$ 865.29
Jan-23		\$13,472,155.94	0.9989	\$ 13,486,679.53	19,488	\$ 692.06		(\$661,588.08)	\$16,226,351.04	\$ 832.65
Feb-23		\$14,122,949.27	0.9987	\$ 14,141,295.35	19,596	\$ 721.65		(\$652,173.36)	\$16,789,213.99	\$ 866.77
Mar-23		\$15,147,739.78	0.9981	\$ 15,177,145.57	19,250	\$ 788.43		(\$714,240.51)	\$17,629,426.08	\$ 915.83
Apr-23		\$15,568,261.59	0.9935	\$ 15,669,861.97	18,967	\$ 826.15		(\$637,690.99)	\$17,678,675.13	\$ 932.06
May-23		\$14,904,911.80	0.9958	\$ 14,967,986.81	18,764	\$ 797.68		(\$721,392.39)	\$16,857,302.23	\$ 898.37
Jun-23		\$14,162,099.71	0.9957	\$ 14,223,677.06	18,718	\$ 759.87		(\$711,921.84)	\$16,006,438.40	\$ 855.11
Jul-23		\$14,806,650.85	0.9940	\$ 14,895,636.48	18,905	\$ 787.92		(\$650,836.97)	\$16,604,628.20	\$ 878.32
Aug-23		\$15,361,573.39	0.9895	\$ 15,524,565.97	18,910	\$ 820.97		(\$575,555.98)	\$17,427,330.66	\$ 921.60
Sep-23		\$14,993,723.48	0.9856	\$ 15,172,101.85	19,040	\$ 796.85		(\$849,309.64)	\$16,673,964.09	\$ 875.73
Oct-23		\$15,491,994.57	0.9780	\$ 15,899,769.40	19,151	\$ 832.90		(\$841,205.79)	\$17,395,881.61	\$ 908.06
Nov-23		\$15,864,742.74	0.9665	\$ 16,418,616.92	19,156	\$ 856.91		(\$910,456.46)	\$17,928,939.35	\$ 935.95
Dec-23	\$168,796,047.68	\$16,773,069.74	0.9429	\$ 17,787,936.60	18,922	\$ 940.08	\$32,065,984.21	(\$916,571.95)	\$19,298,354.71	\$ 1,019.90

* 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: Geisinger Quality Options
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025
 Incurred Dates: 1/1/2023 to 12/31/2023

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 50%
 Proj. Incurred Claim Impact: -5.8%

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	4,412	39,970	\$9,542,866	\$9,542,866
\$30,000	\$34,999	26	274	\$837,802	\$837,802
\$35,000	\$39,999	23	258	\$877,434	\$877,434
\$40,000	\$44,999	18	186	\$771,426	\$771,426
\$45,000	\$49,999	13	143	\$617,204	\$617,204
\$50,000	\$54,999	11	117	\$576,667	\$576,667
\$55,000	\$59,999	5	42	\$288,550	\$288,550
\$60,000	\$64,999	10	113	\$620,473	\$610,237
\$65,000	\$69,999	20	220	\$1,344,335	\$1,272,168
\$70,000	\$74,999	4	48	\$291,318	\$265,659
\$75,000	\$79,999	10	120	\$771,512	\$685,756
\$80,000	\$84,999	10	108	\$823,617	\$711,808
\$85,000	\$89,999	12	132	\$1,051,975	\$885,987
\$90,000	\$94,999	2	24	\$183,181	\$151,590
\$95,000	\$99,999	2	22	\$195,823	\$157,911
\$100,000	\$109,999	7	70	\$739,449	\$599,449
\$110,000	\$119,999	8	90	\$927,786	\$767,786
\$120,000	\$129,999	4	36	\$504,373	\$424,373
\$130,000	\$139,999	8	85	\$1,083,290	\$923,290
\$140,000	\$149,999	7	79	\$1,018,571	\$878,571
\$150,000	\$159,999	5	54	\$770,216	\$670,216
\$160,000	\$169,999	2	18	\$336,031	\$296,031
\$170,000	\$179,999	4	48	\$707,872	\$627,872
\$180,000	\$189,999	3	28	\$544,984	\$484,984
\$190,000	\$199,999	0	0	\$0	\$0
\$200,000	\$209,999	1	12	\$200,888	\$180,888
\$210,000	\$219,999	2	24	\$435,511	\$395,511
\$220,000	\$229,999	3	31	\$681,391	\$621,391
\$230,000	\$239,999	1	12	\$237,708	\$217,708
\$240,000	\$249,999	2	19	\$493,035	\$453,035
\$250,000	\$259,999	0	0	\$0	\$0
\$260,000	\$269,999	1	12	\$264,425	\$244,425
\$270,000	\$279,999	1	12	\$278,847	\$258,847
\$280,000	\$289,999	0	0	\$0	\$0
\$290,000	\$299,999	0	0	\$0	\$0
\$300,000	\$324,999	1	12	\$323,814	\$303,814
\$325,000	\$349,999	3	36	\$1,005,689	\$945,689
\$350,000	\$374,999	3	31	\$1,090,736	\$1,030,736
\$375,000	\$399,999	1	11	\$385,465	\$365,465
\$400,000	\$424,999	1	12	\$409,975	\$389,975
\$425,000	\$449,999	1	9	\$446,991	\$426,991
\$450,000	\$474,999	0	0	\$0	\$0
\$475,000	\$499,999	1	12	\$480,963	\$460,963
\$500,000	\$599,999	2	24	\$1,061,584	\$1,021,584
\$600,000	\$699,999	0	0	\$0	\$0
\$700,000	\$799,999	0	0	\$0	\$0
\$800,000	\$899,999	0	0	\$0	\$0
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		1	12	\$1,555,404	\$1,535,404
Total		4,651	42,565	\$34,779,179	\$32,778,063

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

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

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 50%

Proj. Incurred Claim Impact: -5.5%
 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	24,146	213,664	\$63,389,746	\$63,389,746
\$30,000	\$34,999	153	1,607	\$4,950,808	\$4,950,808
\$35,000	\$39,999	143	1,498	\$5,314,670	\$5,314,670
\$40,000	\$44,999	120	1,267	\$5,091,471	\$5,091,471
\$45,000	\$49,999	88	957	\$4,139,881	\$4,139,881
\$50,000	\$54,999	92	931	\$4,817,298	\$4,817,298
\$55,000	\$59,999	54	593	\$3,097,949	\$3,097,949
\$60,000	\$64,999	68	675	\$4,232,461	\$4,156,231
\$65,000	\$69,999	31	343	\$2,093,180	\$1,976,590
\$70,000	\$74,999	43	447	\$3,106,417	\$2,843,208
\$75,000	\$79,999	55	613	\$4,246,437	\$3,773,219
\$80,000	\$84,999	48	473	\$3,970,428	\$3,425,214
\$85,000	\$89,999	38	414	\$3,326,706	\$2,803,353
\$90,000	\$94,999	39	423	\$3,601,449	\$2,970,724
\$95,000	\$99,999	32	355	\$3,095,575	\$2,507,788
\$100,000	\$109,999	58	608	\$6,079,572	\$4,919,572
\$110,000	\$119,999	47	517	\$5,399,391	\$4,459,391
\$120,000	\$129,999	26	274	\$3,269,987	\$2,749,987
\$130,000	\$139,999	28	273	\$3,788,939	\$3,228,939
\$140,000	\$149,999	29	311	\$4,225,849	\$3,645,849
\$150,000	\$159,999	15	164	\$2,328,913	\$2,028,913
\$160,000	\$169,999	21	234	\$3,463,396	\$3,043,396
\$170,000	\$179,999	26	271	\$4,525,440	\$4,005,440
\$180,000	\$189,999	9	98	\$1,661,559	\$1,481,559
\$190,000	\$199,999	15	164	\$2,937,989	\$2,637,989
\$200,000	\$209,999	14	160	\$2,886,776	\$2,606,776
\$210,000	\$219,999	13	146	\$2,798,509	\$2,538,509
\$220,000	\$229,999	9	105	\$2,032,853	\$1,852,853
\$230,000	\$239,999	11	128	\$2,570,438	\$2,350,438
\$240,000	\$249,999	9	108	\$2,227,778	\$2,047,778
\$250,000	\$259,999	7	75	\$1,775,472	\$1,635,472
\$260,000	\$269,999	3	31	\$795,228	\$735,228
\$270,000	\$279,999	4	46	\$1,088,453	\$1,008,453
\$280,000	\$289,999	6	64	\$1,699,238	\$1,579,238
\$290,000	\$299,999	4	45	\$1,183,299	\$1,103,299
\$300,000	\$324,999	8	89	\$2,493,259	\$2,333,259
\$325,000	\$349,999	7	81	\$2,376,333	\$2,236,333
\$350,000	\$374,999	6	60	\$2,177,758	\$2,057,758
\$375,000	\$399,999	5	60	\$1,938,456	\$1,838,456
\$400,000	\$424,999	6	69	\$2,474,785	\$2,354,785
\$425,000	\$449,999	4	41	\$1,744,343	\$1,664,343
\$450,000	\$474,999	2	24	\$941,244	\$901,244
\$475,000	\$499,999	4	43	\$1,954,993	\$1,874,993
\$500,000	\$599,999	14	159	\$7,573,113	\$7,293,113
\$600,000	\$699,999	5	60	\$3,228,199	\$3,128,199
\$700,000	\$799,999	2	23	\$1,426,533	\$1,386,533
\$800,000	\$899,999	3	36	\$2,481,203	\$2,421,203
\$900,000	\$999,999	2	21	\$1,828,565	\$1,788,565
\$1,000,000+		2	24	\$3,699,634	\$3,659,634
Total		25,574	228,871	\$211,551,976	\$199,855,649

PA Rate Template Part II
Rate Development and Change

Carrier Name: Geisinger Quality Options
 Product(s): PPD
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 944.60	\$ 902.36
Two year trend projection factor	1.152	1.154
Unadjusted Projected Allowed EHB Claims PMPM	\$ 1,087.96	\$ 1,041.45
Single Risk Pool Adjustment Factors		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.000	1.000
Total Non-Morbidity Changes	1.000	0.988
Change in Demographics	1.000	0.986
Change in Network	1.000	1.000
Change in Benefits	1.000	1.000
Change in Other	1.000	1.002
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 1,087.96	\$ 1,028.92
Credibility Factors	0%	100%
Blended Projected EHB Claims PMPM		\$ 1,028.92
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,028.92	Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.837	
Projected Incurred EHB Claims PMPM	\$ 851.85	
Market-wide Adjustments		
Projected Incurred Risk Adjustment PMPM	\$ 74.30	
Projected Incurred Exchange User Fees PMPM	\$ 527.97	
Projected Incurred Reinsurance Recoveries PMPM	\$ 547.07	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 753.04	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 910.11	Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 50.00	
Catastrophic Eligibility Adjustment	\$ 1,000	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 753.04	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 910.11	

<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 902.36	Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 168,796,047.68	
Blended Loss Ratio	89.15%	

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

# of Member Months Reviewing in Quarter	Effective Date				Total Single Risk Pool
	1/1/2025	4/1/2025	7/1/2025	10/1/2025	
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,028.92	\$ 1,028.92	\$ 1,028.92	\$ 1,028.92	\$ 1,028.92
Months of Trend	7.43%	7.43%	7.43%	7.43%	7.43%
Annual Trend	7.43%	7.43%	7.43%	7.43%	7.43%
Single Risk Pool Projected Allowed Claims	\$ 1,028.92	\$ 1,047.52	\$ 1,066.46	\$ 1,085.75	\$ -
Quarterly Trend Factor	1.000	1.014	1.034	1.055	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.71%	\$74.08
General and Claims	6.92%	\$58.83
Agent/Broker Fees and Commissions	0.50%	\$4.29
Quality Improvement Initiatives	1.28%	\$10.68
Taxes and Fees	0.76%	\$6.48
Risk Adjustment User Fee	0.07%	\$0.58
PCORI Fee	0.00%	\$0.00
PA Premium & Other Taxes (if applicable)	0.17%	\$1.48
Federal Income Tax	0.53%	\$4.50
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$17.01
Total Retention	11.47%	\$97.56
Projected Required Revenue PMPM		\$ 850.60

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.000	1.000
Average Geographic Factor	1.000	0.998
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.121	1.106
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$827.56	\$ 910.11
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 378.37	\$ 421.76

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 408.55	\$ 438.73	\$ 30.17	7.4%
B. Base period allowed claims before normalization	\$801.54	\$ 902.36	\$ 100.80	24.7%
C. Normalization factor component of change	\$ (435.08)	\$ (484.19)	\$ (49.11)	-12.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 366.48	\$ 418.17	\$ 51.69	12.7%
D2. URRT Trend	\$ 52.84	\$ 64.46	\$ 12.61	3.1%
D3. URRT Morbidity	\$ (8.37)	\$ -	\$ 8.37	2.0%
D4. URRT Other	\$ (1.23)	\$ (5.80)	\$ (4.57)	-1.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (18.85)	\$ (41.56)	\$ (21.71)	-5.3%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.23	\$ 12.86	\$ 1.64	0.4%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (21.73)	\$ (26.36)	\$ (4.63)	-1.1%
D8. Subtotal - Sum(D1-D7)	\$ 378.36	\$ 421.76	\$ 43.40	10.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (56.31)	\$ (72.79)	\$ (16.48)	-4.0%
E3. Benefit Richness	\$ 39.11	\$ 36.90	\$ (2.22)	-0.5%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ (17.19)	\$ (35.89)	\$ (18.70)	-4.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 33.69	\$ 38.20	\$ 4.51	1.1%
F2. Taxes and Fees	\$ 3.19	\$ 3.34	\$ 0.16	0.0%
F3. Profit and/or Contingency	\$ 8.17	\$ 8.77	\$ 0.60	0.1%
F4. Subtotal - Sum(F1-F3)	\$ 45.05	\$ 50.32	\$ 5.27	1.3%
G. Change in Miscellaneous Items				
	\$ 50.00	\$ 50.00	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 406.22	\$ 436.19	\$ 29.97	7.3%

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

	2024	2025
Paid-to-Allowed	0.850	0.827
URRT Trend (Total Applied Trend Factor)	1.141	1.154
URRT Morbidity	0.980	1.000
URRT "Other"	0.999	0.988
Risk Adjustment	(\$36.92)	\$ (74.20)
Exchange User Fee	\$20.98	\$ 22.97
Reinsurance Recoveries	\$40.42	\$ 47.07
Capitation	\$0.04	\$0.04
Network	1.000	1.000
Pricing AV	0.884	0.827
Benefit Richness	1.121	1.106
Catastrophic Eligibility	1.000	1.000
Benefits in Addition to EHB	1.000	1.000
Administrative Expenses	8.25%	8.71%
Taxes and fees	0.78%	0.76%
Profit and/or Contingency	2.00%	2.00%

<- For 2024 in cell B3, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

PA Rate Template Part IV A - Individual

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

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

Plan Number	HIOS Plan ID (Standard Component)	1/1/2024 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,A,E) for 2025	1/1/2025 Plan HIOS Plan ID (if 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or
Totals						
These cells auto-fill using the data entered in Table 10.						
Plan 1	75729PA0012630	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012630	Silver	On/Off
Plan 2	75729PA0012631	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012631	Silver	On/Off
Plan 3	75729PA0012635	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012635	Silver	On/Off
Plan 4	75729PA0012640	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012640	Silver	On/Off
Plan 5	75729PA0012647	Geisinger Marketplace All Access PPO 30/50/5240	M	75729PA0012647	Gold	On/Off
Plan 6	75729PA0012651	Geisinger Marketplace All Access PPO 30/50/5250	M	75729PA0012651	Gold	On/Off
Plan 7	75729PA0012655	Geisinger Marketplace All Access PPO 30/50/5250	M	75729PA0012655	Gold	On/Off
Plan 8	75729PA0012657	Geisinger Marketplace All Access PPO 30/50/5250	M	75729PA0012657	Gold	On/Off
Plan 9	75729PA0012664	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012664	Silver	On/Off
Plan 10	75729PA0012668	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012668	Silver	On/Off
Plan 11	75729PA0012672	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012672	Silver	On/Off
Plan 12	75729PA0012674	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012674	Silver	On/Off
Plan 13	75729PA0012681	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012681	Expanded Bronze	On/Off
Plan 14	75729PA0012685	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012685	Expanded Bronze	On/Off
Plan 15	75729PA0012689	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012689	Expanded Bronze	On/Off
Plan 16	75729PA0012691	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012691	Expanded Bronze	On/Off
Plan 17	75729PA0012702	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012702	Expanded Bronze	On/Off
Plan 18	75729PA0012706	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012706	Expanded Bronze	On/Off
Plan 19	75729PA0012710	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012710	Expanded Bronze	On/Off
Plan 20	75729PA0012712	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012712	Expanded Bronze	On/Off

2024 21-year-old, Non-Tobacco Premium PMPM													
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)				
\$	404.54	\$	388.41	\$	398.05	\$	412.81	\$	406.35	\$	456.20	\$	407.12

2025 21-year-old, Non-Tobacco Premium PMPM													
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)				
\$	434.75	\$	417.00	\$	427.34	\$	443.44	\$	432.74	\$	489.36	\$	437.38

Plan 1	75729PA0012630	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012630	Silver	On/Off	\$	390.68	\$	371.15	\$	371.15	\$	390.68	\$	488.35	\$	468.82	\$	375.44
Plan 2	75729PA0012631	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012631	Silver	On/Off	\$	390.68	\$	371.15	\$	371.15	\$	390.68	\$	488.35	\$	468.82	\$	371.15
Plan 3	75729PA0012635	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012635	Silver	On/Off	\$	390.68	\$	371.15	\$	371.15	\$	390.68	\$	488.35	\$	468.82	\$	476.24
Plan 4	75729PA0012640	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012640	Silver	On/Off	\$	390.68	\$	371.15	\$	371.15	\$	390.68	\$	488.35	\$	468.82	\$	390.68
Plan 5	75729PA0012647	Geisinger Marketplace All Access PPO 30/50/5240	M	75729PA0012647	Gold	On/Off	\$	489.46	\$	465.18	\$	465.18	\$	489.46	\$	612.08	\$	587.59	\$	468.29
Plan 6	75729PA0012651	Geisinger Marketplace All Access PPO 30/50/5250	M	75729PA0012651	Gold	On/Off	\$	489.46	\$	465.18	\$	465.18	\$	489.46	\$	612.08	\$	587.59	\$	469.59
Plan 7	75729PA0012655	Geisinger Marketplace All Access PPO 30/50/5250	M	75729PA0012655	Gold	On/Off	\$	489.46	\$	465.18	\$	465.18	\$	489.46	\$	612.08	\$	587.59	\$	474.45
Plan 8	75729PA0012657	Geisinger Marketplace All Access PPO 30/50/5250	M	75729PA0012657	Gold	On/Off	\$	489.46	\$	465.18	\$	465.18	\$	489.46	\$	612.08	\$	587.59	\$	489.46
Plan 9	75729PA0012664	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012664	Silver	On/Off	\$	540.64	\$	513.61	\$	513.61	\$	540.64	\$	675.80	\$	648.77	\$	524.42
Plan 10	75729PA0012668	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012668	Silver	On/Off	\$	540.64	\$	513.61	\$	513.61	\$	540.64	\$	675.80	\$	648.77	\$	668.59
Plan 11	75729PA0012672	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012672	Silver	On/Off	\$	540.64	\$	513.61	\$	513.61	\$	540.64	\$	675.80	\$	648.77	\$	525.22
Plan 12	75729PA0012674	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012674	Silver	On/Off	\$	540.64	\$	513.61	\$	513.61	\$	540.64	\$	675.80	\$	648.77	\$	540.64
Plan 13	75729PA0012681	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012681	Expanded Bronze	On/Off	\$	349.91	\$	332.43	\$	332.43	\$	349.91	\$	437.41	\$	419.72	\$	335.32
Plan 14	75729PA0012685	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012685	Expanded Bronze	On/Off	\$	349.91	\$	332.43	\$	332.43	\$	349.91	\$	437.41	\$	419.72	\$	410.62
Plan 15	75729PA0012689	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012689	Expanded Bronze	On/Off	\$	349.91	\$	332.43	\$	332.43	\$	349.91	\$	437.41	\$	419.72	\$	337.53
Plan 16	75729PA0012691	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012691	Expanded Bronze	On/Off	\$	349.91	\$	332.43	\$	332.43	\$	349.91	\$	437.41	\$	419.72	\$	349.91
Plan 17	75729PA0012702	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012702	Expanded Bronze	On/Off	\$	364.12	\$	345.91	\$	345.91	\$	364.12	\$	455.15	\$	436.94	\$	348.56
Plan 18	75729PA0012706	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012706	Expanded Bronze	On/Off	\$	364.12	\$	345.91	\$	345.91	\$	364.12	\$	455.15	\$	436.94	\$	447.65
Plan 19	75729PA0012710	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012710	Expanded Bronze	On/Off	\$	364.12	\$	345.91	\$	345.91	\$	364.12	\$	455.15	\$	436.94	\$	353.20
Plan 20	75729PA0012712	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012712	Expanded Bronze	On/Off	\$	364.12	\$	345.91	\$	345.91	\$	364.12	\$	455.15	\$	436.94	\$	364.12

Plan 1	75729PA0012630	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012630	Silver	On/Off	\$	420.62	\$	399.59	\$	399.59	\$	420.62	\$	525.78	\$	504.75	\$	404.21
Plan 2	75729PA0012631	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012631	Silver	On/Off	\$	420.62	\$	399.59	\$	399.59	\$	420.62	\$	525.78	\$	504.75	\$	399.59
Plan 3	75729PA0012635	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012635	Silver	On/Off	\$	420.62	\$	399.59	\$	399.59	\$	420.62	\$	525.78	\$	504.75	\$	517.63
Plan 4	75729PA0012640	Geisinger Marketplace All Access PPO 30/50/5500	E	75729PA0012640	Silver	On/Off	\$	420.62	\$	399.59	\$	399.59	\$	420.62	\$	525.78	\$	504.75	\$	420.62
Plan 5	75729PA0012647	Geisinger Marketplace All Access PPO 30/50/5240	M	75729PA0012647	Gold	On/Off	\$	526.21	\$	499.90	\$	499.90	\$	526.21	\$	657.77	\$	631.46	\$	503.20
Plan 6	75729PA0012651	Geisinger Marketplace All Access PPO 30/50/5250	M	75729PA0012651	Gold	On/Off	\$	526.21	\$	499.90	\$	499.90	\$	526.21	\$	657.77	\$	631.46	\$	652.85
Plan 7	75729PA0012655	Geisinger Marketplace All Access PPO 30/50/5250	M	75729PA0012655	Gold	On/Off	\$	526.21	\$	499.90	\$	499.90	\$	526.21	\$	657.77	\$	631.46	\$	508.87
Plan 8	75729PA0012657	Geisinger Marketplace All Access PPO 30/50/5250	M	75729PA0012657	Gold	On/Off	\$	526.21	\$	499.90	\$	499.90	\$	526.21	\$	657.77	\$	631.46	\$	656.23
Plan 9	75729PA0012664	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012664	Silver	On/Off	\$	589.33	\$	559.87	\$	559.87	\$	589.33	\$	736.67	\$	707.20	\$	571.65
Plan 10	75729PA0012668	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012668	Silver	On/Off	\$	589.33	\$	559.87	\$	559.87	\$	589.33	\$	736.67	\$	707.20	\$	728.81
Plan 11	75729PA0012672	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012672	Silver	On/Off	\$	589.33	\$	559.87	\$	559.87	\$	589.33	\$	736.67	\$	707.20	\$	572.50
Plan 12	75729PA0012674	Geisinger Marketplace All Access PPO 30/50/5500	M	75729PA0012674	Silver	On/Off	\$	589.33	\$	559.87	\$	559.87	\$	589.33	\$	736.67	\$	707.20	\$	589.33
Plan 13	75729PA0012681	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012681	Expanded Bronze	On/Off	\$	374.70	\$	355.96	\$	355.96	\$	374.70	\$	468.17	\$	449.64	\$	359.09
Plan 14	75729PA0012685	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012685	Expanded Bronze	On/Off	\$	374.70	\$	355.96	\$	355.96	\$	374.70	\$	468.17	\$	449.64	\$	441.13
Plan 15	75729PA0012689	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012689	Expanded Bronze	On/Off	\$	374.70	\$	355.96	\$	355.96	\$	374.70	\$	468.17	\$	449.64	\$	361.43
Plan 16	75729PA0012691	Geisinger Marketplace All Access PPO 40/70/8400	E	75729PA0012691	Expanded Bronze	On/Off	\$	374.70	\$	355.96	\$	355.96	\$	374.70	\$	468.17	\$	449.64	\$	374.70
Plan 17	75729PA0012702	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012702	Expanded Bronze	On/Off	\$	389.90	\$	370.40	\$	370.40	\$	389.90	\$	487.37	\$	467.88	\$	374.30
Plan 18	75729PA0012706	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012706	Expanded Bronze	On/Off	\$	389.90	\$	370.40	\$	370.40	\$	389.90	\$	487.37	\$	467.88	\$	479.35
Plan 19	75729PA0012710	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012710	Expanded Bronze	On/Off	\$	389.90	\$	370.40	\$	370.40	\$	389.90	\$	487.37	\$	467.88	\$	378.20
Plan 20	75729PA0012712	Geisinger Marketplace All Access QHDHP PPO 7050- HSA Eligible	E	75729PA0012712	Expanded Bronze	On/Off	\$	389.90	\$	370.40	\$	370.40	\$	389.90	\$	487.37	\$	467.88	\$	389.90

Number of Covered Lives by County

4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6	Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
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Match	2	12	9	47	52	3	2	Match	229	157	132	57	31	145	99	117	68	73	Match	39	37	42	112	Match	0	0	0	0	0	Match	41	32	2	0	14	34	3	Match
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PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	6.67% (34%)
Revised Requested Average Rate Change:	7.29%
Minimum Requested Rate Change:	7.08%
Maximum Requested Rate Change:	9.02%
Missed Members:	3,300
Available Rating Areas:	Rating Areas 2, 3, 5, 6, 7, and 9

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

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Test
1	-	0	0
2	2	0	0.2
3	1	0	0.8
4	-	0	0
5	5	0	4.6
6	6	0	3.6
7	7	0	2.7
8	-	0	0
9	9	0	5 and 9

Key Information

Jan 2025 - Dec 2025 Financial Experience	
Premium	\$ 36,843,145.00
Claims	\$ 18,876,201.00
Administrative Expenses	\$ 10,006,001.75
Taxes & Fees	\$ 1,707,489.75
Company Made After Taxes	\$ 26,253,453.00

How It Plans to Spend Your Premium
 This is how the company plans to spend the premium it collects in 2025:
 Claims: 51%
 Administrative Expenses: 28%
 Taxes & Fees: 1%
 Profit: 1%

The company expects its annual medical costs to increase **7.3%**.
 Explanation of requested rate change: **Colinger Quality Options has proposed an 8%** of base rate increase of 7.4% for individual PPO members renewing in the Marketplace effective January 1, 2025 through December 1, 2025. The actual range of proposed rate changes vary from 7.3% to 9.0%. The key drivers of this increase are changes in the normalized risk pool experience, trend, risk adjustment, and pricing AOs. The total projected 2025 administrative costs are slightly higher than those used for the current 2024 rates. As required by federal regulations and using the Federally prescribed M&B methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2025 to maintain the desired medical level.

**Geisinger Quality Options
Individual Filing for 2025
Calibration of Age Factors**

	(2)	(1) X (2)	(1) X (2) (2)
	Proj Members	Factor X Members	Calibration Factor:
Total members with premium:	3,345	6,487.78	1.940
Members in 0-20 age with no premium:	10		
Total:	3,355		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	164	125.46
15	16	0.833	15	12.50
16	17	0.859	7	6.01
17	18	0.885	16	14.16
18	19	0.913	10	9.13
19	20	0.941	21	19.76
20	21	0.970	31	30.07
21	22	1.000	28	28.00
22	23	1.000	25	25.00
23	24	1.000	30	30.00
24	25	1.000	22	22.00
25	26	1.004	24	24.10
26	27	1.024	40	40.96
27	28	1.048	31	32.49
28	29	1.087	37	40.22
29	30	1.119	37	41.40
30	31	1.135	42	47.67
31	32	1.159	30	34.77
32	33	1.183	39	46.14
33	34	1.198	50	59.90
34	35	1.214	52	63.13
35	36	1.222	49	59.88
36	37	1.230	45	55.35
37	38	1.238	51	63.14
38	39	1.246	50	62.30
39	40	1.262	41	51.74
40	41	1.278	43	54.95
41	42	1.302	69	89.84
42	43	1.325	59	78.18
43	44	1.357	56	75.99
44	45	1.397	62	86.61
45	46	1.444	71	102.52
46	47	1.500	48	72.00
47	48	1.563	67	104.72
48	49	1.635	63	103.01
49	50	1.706	57	97.24
50	51	1.786	42	75.01
51	52	1.865	55	102.58
52	53	1.952	65	126.88
53	54	2.040	78	159.12
54	55	2.135	90	192.15
55	56	2.230	94	209.62
56	57	2.333	85	198.31
57	58	2.437	106	258.32
58	59	2.548	109	277.73
59	60	2.603	105	273.32
60	61	2.714	126	341.96
61	62	2.810	156	438.36
62	63	2.873	173	497.03
63	64	2.952	207	611.06
64	200	3.000	272	816.00
Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members

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

	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2023 Member Months	(1) X (3) Factor X 2023 Member Months
Total members:	19,646	37,332.56	228,871	440,951.66

Factor X Member Months
Member Months
Experience Period Enrollment Factor:
1.927
Projected Enrollment Factor:
1.900
Table 5 Factor:
0.986

Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2023 Member Months	(1) X (3) Factor X 2023 Member Months
0	14	0.765	921	704.57	10,541	8,064.06
15	16	0.833	84	69.97	799	665.57
16	17	0.859	79	67.86	1,019	875.32
17	18	0.885	99	87.62	1,100	973.50
18	19	0.913	85	77.61	986	900.22
19	20	0.941	126	118.57	1,404	1,320.69
20	21	0.970	172	166.84	1,722	1,670.34
21	22	1.000	185	185.00	1,613	1,613.00
22	23	1.000	178	178.00	2,006	2,005.78
23	24	1.000	178	178.00	1,890	1,889.98
24	25	1.000	181	181.00	1,608	1,607.84
25	26	1.004	144	144.58	1,920	1,927.51
26	27	1.024	254	260.10	2,655	2,718.65
27	28	1.048	236	247.33	2,875	3,013.28
28	29	1.087	263	285.88	2,771	3,012.42
29	30	1.119	261	292.06	2,806	3,139.73
30	31	1.135	276	313.26	3,040	3,450.49
31	32	1.159	257	297.86	3,043	3,526.84
32	33	1.183	280	331.24	3,163	3,741.83
33	34	1.198	309	370.18	3,480	4,169.04
34	35	1.214	310	376.34	3,213	3,901.07
35	36	1.222	271	331.16	3,205	3,916.19
36	37	1.230	277	340.71	3,395	4,176.38
37	38	1.238	305	377.59	3,816	4,724.41
38	39	1.246	326	406.20	3,383	4,214.69
39	40	1.262	293	369.77	3,113	3,928.61
40	41	1.278	299	382.12	3,776	4,825.73
41	42	1.302	348	453.10	3,630	4,726.60
42	43	1.325	318	421.35	3,366	4,459.96
43	44	1.357	301	408.46	3,829	5,195.70
44	45	1.397	350	488.95	3,820	5,336.36
45	46	1.444	350	505.40	3,938	5,685.95
46	47	1.500	311	466.50	3,852	5,777.85
47	48	1.563	341	532.98	3,525	5,510.20
48	49	1.635	323	528.11	3,785	6,188.48
49	50	1.706	335	571.51	3,908	6,667.44
50	51	1.786	358	639.39	3,866	6,903.87
51	52	1.865	344	641.56	4,771	8,897.08
52	53	1.952	446	870.59	5,658	11,044.61
53	54	2.040	482	983.28	5,531	11,283.16
54	55	2.135	457	975.70	5,474	11,687.14
55	56	2.230	481	1,072.63	5,459	12,173.64
56	57	2.333	507	1,182.83	6,247	14,573.29
57	58	2.437	554	1,350.10	6,515	15,877.66
58	59	2.548	589	1,500.77	7,500	19,110.59
59	60	2.603	679	1,767.44	8,042	20,932.41
60	61	2.714	739	2,005.65	9,264	25,141.44
61	62	2.810	781	2,194.61	9,128	25,648.67
62	63	2.873	973	2,795.43	11,759	33,784.70
63	64	2.952	1,149	3,391.85	12,874	38,002.57
64	200	3.000	1,481	4,443.00	18,790	56,369.13
Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(2) 2023 Member Months	(1) X (2) Factor X 2023 Member Months

**Geisinger Quality Options
Individual Filing for 2025
Calibration of Area Factors**

	(1)	(2)	(1) X (2)	<u>(1) X (2)</u> (2)
Region	Area Factors	Proj Members	Factor X Members	Calibration Factor:
2	1.000	18	18.00	
3	0.950	1,733	1,646.35	
5	0.950	127	120.65	
6	1.000	1,110	1,110.00	
7	1.250	231	288.75	
9	1.200	136	163.20	
		3,355	3,346.95	0.998

**Geisinger Quality Options
 Individual Filing for 2025
 Calibration of Tobacco Factor**

	(1)	(2)	(1) X (2)	(1) X (2) _____ (2)
	Tobacco Factors	Proj Members	Factor X Members	Calibration Factor:
Non-Tobacco Users:	1.000	3,076	3,076.00	
Tobacco Users:	1.100	279	306.90	
Total:		3,355	3,382.90	1.008

**Geisinger Quality Options
Individual Filing for 2025
Trend Exhibit**

12 month rolling Allowed Claims PMPM for Individual

Period	Member Months	Allowed PMPM*	Annual Change	Weight
Jan 2020 - Dec 2020	255,996	\$728.72		
Jan 2021 - Dec 2021	259,650	\$788.93	8.3%	33%
Jan 2022 - Dec 2022	252,322	\$817.32	3.6%	33%
Jan 2023 - Dec 2023	228,871	\$902.32	10.4%	33%

*Includes COVID adjustment for 2020 and 2021 experience

Percentage Annual Trend

7.4%

**Geisinger Quality Options
Individual Filing for 2025
Trend Components**

Cost Components

Service Category	2021 Annual Change	2022 Annual Change	2023 Annual Change	Average
Inpatient Hospital	1.7%	2.6%	5.8%	3.4%
Outpatient Hospital	-2.7%	18.8%	4.4%	6.8%
Professional	1.1%	-10.8%	6.3%	-1.1%
Prescription Drugs	-2.9%	8.2%	12.3%	5.9%
Other Medical	-10.6%	7.1%	0.3%	-1.1%

Utilization Components

Service Category	2021 Annual Change	2022 Annual Change	2023 Annual Change	Average
Inpatient Hospital	13.3%	-7.4%	0.5%	2.2%
Outpatient Hospital	13.5%	-6.6%	2.2%	3.0%
Professional	13.0%	-0.2%	3.2%	5.3%
Prescription Drugs	-7.0%	7.5%	2.7%	1.1%
Other Medical	3.9%	-6.2%	11.8%	3.2%

Service Category Weights

Service Category	2023 Allowed Amount - Net of Rebates	Weight
Inpatient Hospital	\$39,097,160	18.9%
Outpatient Hospital	\$85,294,275	41.3%
Professional	\$36,401,957	17.6%
Prescription Drugs	\$41,952,669	20.3%
Other Medical	\$3,768,446	1.8%
Total	\$206,514,506	100%

**Geisinger Quality Options
Individual Filing for 2025
Projected Reinsurance Calculation**

	PMPM
Reinsurance Premium Jan 2024 - Dec 2024	\$2.55
Estimated Reinsurance Premium Jan 2025 - Dec 2025	\$3.06
Estimated Reinsurance Recoveries	\$0.97
Net Reinsurance	\$2.09
Other Factor - Other	1.002
Total Adjusted Projected Allowed EHB Claims PMPM	\$1,028.92

**Geisinger Quality Options
Individual Filing for 2025
Administrative Expense Exhibit**

	2020	2021	2022	2023
Actual PMPM:	\$70.80	\$60.19	\$66.74	\$71.33
Projected PMPM:	\$38.75	\$50.81	\$62.38	\$65.42

**Geisinger Quality Options
Individual Filing for 2025
Projected Tax Estimates**

Federal Income Tax

Projected Margin: 2%

Projected Federal Income Tax Rate: 21%

Estimated Federal Income Tax:	0.53%
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PA Premium & Other Taxes (if applicable)

Projected Margin: 2%

Projected State Income Tax Rate: 7.99%

Estimated State Income Tax:	0.17%
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**Geisinger Quality Options
Individual Filing for 2025
Induced Utilization Exhibit**

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
75729PA0012630	Silver	100	0.8120	1.08734
75729PA0012631	Silver	1	0.8120	1.08734
75729PA0012635	Silver	8	0.8120	1.08734
75729PA0012640	Silver	1	0.8120	1.08734
75729PA0012647	Gold	55	0.9360	1.18010
75729PA0012651	Gold	71	0.9360	1.18010
75729PA0012655	Gold	874	0.9360	1.18010
75729PA0012657	Gold	50	0.9360	1.18010
75729PA0012664	Silver	5	0.9987	1.23869
75729PA0012668	Silver	15	0.9987	1.23869
75729PA0012672	Silver	149	0.9987	1.23869
75729PA0012674	Silver	20	0.9987	1.23869
75729PA0012681	Expanded Bronze	54	0.7480	1.05150
75729PA0012685	Expanded Bronze	191	0.7480	1.05150
75729PA0012689	Expanded Bronze	957	0.7480	1.05150
75729PA0012691	Expanded Bronze	139	0.7480	1.05150
75729PA0012702	Expanded Bronze	25	0.7700	1.06290
75729PA0012706	Expanded Bronze	68	0.7700	1.06290
75729PA0012710	Expanded Bronze	505	0.7700	1.06290
75729PA0012712	Expanded Bronze	67	0.7700	1.06290
Total		3,355	0.8274	1.1057

**Geisinger Quality Options
 Individual Filing for 2025
 Quality Improvement Initiatives Estimates**

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

**Business Subject to MLR
 Comprehensive Health Coverage
 Individual**

	Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1 Health premiums earned (From Part 2, Line 1.11)	146,280,806	36,728,760	183,009,566
Line 6.6 TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	1,939,607	422,583	2,362,190

Estimated Percentage:	1.29%
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**Geisinger Quality Options
Individual Filing for 2025
Benefit Changes**

2025 HIOS Plan ID	2025 Plan Name	Benefit Changes
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4900	Deductible from \$5500 to \$4900

**Geisinger Quality Options
Individual Filing for 2025
Pricing AV vs Metallic AV**

2025 Plan Name	2025 Pricing AV	2025 Metallic AV	Difference
Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	77.0%	64.0%	13.0%
Geisinger Marketplace All-Access PPO 40/80/8400	74.8%	64.9%	9.9%
Geisinger Marketplace All-Access PPO 30/60/4900	80.8%	70.1%	10.7%
Geisinger Marketplace All-Access PPO 30/50/5500	81.2%	70.2%	11.0%
Geisinger Marketplace All-Access PPO 20/50/3250	93.6%	79.8%	13.9%

**Geisinger Quality Options
Individual Filing for 2025
Pricing AV Examples**

Plan Name:	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 30/60/4900	Geisinger Marketplace All-Access PPO 40/80/8400
HIOS ID:	75729PA0012655	75729PA0012672	75729PA0012689
Metallic Level:	Gold	Silver	Expanded Bronze
Pricing AV Table 10:	93.6%	80.8%	74.8%

Benefit Component	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value
PCP	0.6%	1.9%	1.9%
SPC	0.7%	1.9%	1.8%
ER	0.9%	0.0%	0.0%
IP (inc MH)	0.0%	0.0%	0.0%
OP Facility	0.0%	0.0%	0.0%
MRI/CAT/PET	0.0%	0.0%	0.0%
OP Surgery	0.0%	0.0%	0.0%
Lab	0.0%	0.0%	0.0%
Infusion	0.0%	0.0%	0.0%
SNF	0.0%	0.0%	0.0%
Select Injectibles	0.1%	0.2%	0.1%
Pharmacy Deductible	0.0%	0.9%	0.0%
Pharmacy Generic Preferred Copay	0.1%	0.3%	0.0%
Pharmacy Generic Non-Preferred Copay	1.2%	2.5%	0.0%
Pharmacy Brand Preferred Copay	0.4%	0.0%	0.0%
Pharmacy Brand Preferred Coinsurance	0.0%	0.0%	0.0%
Pharmacy Brand Non-Preferred Copay	0.1%	0.2%	0.0%
Pharmacy Brand Non-Preferred Coinsurance	0.0%	0.0%	0.0%
Pharmacy Specialty Coinsurance	0.0%	6.2%	0.0%
Pharmacy Specialty Maximum	0.2%	0.0%	0.0%
Coinsurance	4.4%	7.8%	0.0%
Deductible	5.9%	18.4%	23.7%
MOOP	-7.0%	-18.2%	-0.3%
Out-of-Network	-1.3%	-2.7%	-2.0%
Total Estimated Cost Sharing	6.4%	19.2%	25.2%
Pricing AV	93.6%	80.8%	74.8%

Company Name: Geisinger Quality Options
 Market: Individual
 Product: PPO
 Effective Date of Rates: January 1, 2025

Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange)=>	75729PA0012630		75729PA0012630		75729PA0012630		75729PA0012631		75729PA0012631		75729PA0012635		75729PA0012635		75729PA0012640		75729PA0012647		75729PA0012647	
HIOS Plan ID (Off Exchange)=>	75729PA0012630		75729PA0012630		75729PA0012630		75729PA0012631		75729PA0012631		75729PA0012635		75729PA0012635		75729PA0012640		75729PA0012647		75729PA0012647	
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 20/50/3250		Geisinger Marketplace All-Access PPO 20/50/3250	
Form # =>	M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25	
Rating Area =>	Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 2		Rating Area 5		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 2		Rating Area 5	
Network =>	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible =>	Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$3,250 / Rx: \$0		Med: \$3,250 / Rx: \$0	
Coinsurance =>	30%		30%		30%		30%		30%		30%		30%		30%		30%		30%	
Copays =>	\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$20 / \$50		\$20 / \$50	
OOP Maximum =>	\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$8,700		\$8,700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$305.69	\$305.69	\$321.78	\$321.78	\$386.13	\$386.13	\$321.78	\$321.78	\$305.69	\$305.69	\$402.22	\$402.22	\$386.13	\$386.13	\$321.78	\$321.78	\$402.55	\$402.55	\$382.43	\$382.43
15	\$332.86	\$332.86	\$350.38	\$350.38	\$420.45	\$420.45	\$350.38	\$350.38	\$332.86	\$332.86	\$437.97	\$437.97	\$420.45	\$420.45	\$350.38	\$350.38	\$438.34	\$438.34	\$416.42	\$416.42
16	\$343.25	\$343.25	\$361.32	\$361.32	\$433.58	\$433.58	\$361.32	\$361.32	\$343.25	\$343.25	\$451.64	\$451.64	\$433.58	\$433.58	\$361.32	\$361.32	\$452.02	\$452.02	\$429.42	\$429.42
17	\$353.64	\$353.64	\$372.25	\$372.25	\$446.70	\$446.70	\$372.25	\$372.25	\$353.64	\$353.64	\$465.31	\$465.31	\$446.70	\$446.70	\$372.25	\$372.25	\$465.70	\$465.70	\$442.41	\$442.41
18	\$364.83	\$364.83	\$384.03	\$384.03	\$460.83	\$460.83	\$384.03	\$384.03	\$364.83	\$364.83	\$480.04	\$480.04	\$460.83	\$460.83	\$384.03	\$384.03	\$480.43	\$480.43	\$456.41	\$456.41
19	\$376.02	\$376.02	\$395.81	\$395.81	\$474.97	\$474.97	\$395.81	\$395.81	\$376.02	\$376.02	\$494.76	\$494.76	\$474.97	\$474.97	\$395.81	\$395.81	\$495.17	\$495.17	\$470.41	\$470.41
20	\$387.60	\$387.60	\$408.00	\$408.00	\$489.61	\$489.61	\$408.00	\$408.00	\$387.60	\$387.60	\$510.01	\$510.01	\$489.61	\$489.61	\$408.00	\$408.00	\$510.43	\$510.43	\$484.91	\$484.91
21	\$399.60	\$439.56	\$420.63	\$462.69	\$504.75	\$555.23	\$420.63	\$462.69	\$399.60	\$439.56	\$525.78	\$578.36	\$504.75	\$555.23	\$420.63	\$462.69	\$526.22	\$578.84	\$499.91	\$549.90
22	\$399.60	\$439.56	\$420.63	\$462.69	\$504.75	\$555.23	\$420.63	\$462.69	\$399.60	\$439.56	\$525.78	\$578.36	\$504.75	\$555.23	\$420.63	\$462.69	\$526.22	\$578.84	\$499.91	\$549.90
23	\$399.60	\$439.56	\$420.63	\$462.69	\$504.75	\$555.23	\$420.63	\$462.69	\$399.60	\$439.56	\$525.78	\$578.36	\$504.75	\$555.23	\$420.63	\$462.69	\$526.22	\$578.84	\$499.91	\$549.90
24	\$399.60	\$439.56	\$420.63	\$462.69	\$504.75	\$555.23	\$420.63	\$462.69	\$399.60	\$439.56	\$525.78	\$578.36	\$504.75	\$555.23	\$420.63	\$462.69	\$526.22	\$578.84	\$499.91	\$549.90
25	\$401.19	\$441.15	\$422.31	\$464.37	\$506.77	\$557.24	\$422.31	\$464.37	\$401.19	\$441.15	\$527.88	\$580.46	\$506.77	\$557.24	\$422.31	\$464.37	\$528.32	\$578.84	\$501.90	\$551.89
26	\$409.18	\$449.94	\$430.72	\$473.62	\$516.86	\$568.35	\$430.72	\$473.62	\$409.18	\$449.94	\$538.40	\$592.03	\$516.86	\$568.35	\$430.72	\$473.62	\$538.84	\$592.52	\$511.90	\$562.89
27	\$418.77	\$460.73	\$440.81	\$484.98	\$528.98	\$581.97	\$440.81	\$484.98	\$418.77	\$460.73	\$551.02	\$606.22	\$528.98	\$581.97	\$440.81	\$484.98	\$551.47	\$606.22	\$523.90	\$576.39
28	\$434.36	\$477.91	\$457.22	\$503.07	\$548.66	\$603.68	\$457.22	\$503.07	\$434.36	\$477.91	\$571.52	\$628.83	\$548.66	\$603.68	\$457.22	\$503.07	\$571.99	\$629.35	\$543.39	\$597.88
29	\$447.14	\$491.90	\$470.68	\$517.79	\$564.81	\$621.34	\$470.68	\$517.79	\$447.14	\$491.90	\$588.35	\$647.23	\$564.81	\$621.34	\$470.68	\$517.79	\$588.83	\$647.77	\$559.39	\$615.38
30	\$453.54	\$499.09	\$477.41	\$525.36	\$572.89	\$630.43	\$477.41	\$525.36	\$453.54	\$499.09	\$596.76	\$656.70	\$572.89	\$630.43	\$477.41	\$525.36	\$597.25	\$657.24	\$567.39	\$624.38
31	\$463.13	\$509.48	\$487.50	\$536.29	\$585.00	\$643.55	\$487.50	\$536.29	\$463.13	\$509.48	\$609.38	\$670.37	\$585.00	\$643.55	\$487.50	\$536.29	\$609.88	\$670.92	\$579.39	\$637.38
32	\$472.72	\$519.87	\$497.60	\$547.23	\$597.12	\$656.68	\$497.60	\$547.23	\$472.72	\$519.87	\$622.00	\$684.04	\$597.12	\$656.68	\$497.60	\$547.23	\$622.51	\$684.60	\$591.39	\$650.37
33	\$478.71	\$526.66	\$503.91	\$554.38	\$604.69	\$665.26	\$503.91	\$554.38	\$478.71	\$526.66	\$629.88	\$692.98	\$604.69	\$665.26	\$503.91	\$554.38	\$630.40	\$693.55	\$598.88	\$658.87
34	\$485.10	\$533.46	\$510.64	\$561.53	\$612.76	\$673.84	\$510.64	\$561.53	\$485.10	\$533.46	\$638.30	\$701.91	\$561.53	\$673.84	\$510.64	\$561.53	\$638.82	\$702.50	\$606.88	\$667.37
35	\$488.30	\$537.05	\$514.00	\$565.32	\$616.80	\$678.38	\$514.00	\$565.32	\$488.30	\$537.05	\$642.50	\$706.65	\$616.80	\$678.38	\$514.00	\$565.32	\$643.03	\$707.23	\$610.88	\$671.87
36	\$491.50	\$540.65	\$517.37	\$569.10	\$620.84	\$682.92	\$517.37	\$569.10	\$491.50	\$540.65	\$646.71	\$711.38	\$569.10	\$682.92	\$517.37	\$569.10	\$647.24	\$711.97	\$614.88	\$676.37
37	\$494.69	\$544.24	\$520.73	\$572.89	\$624.88	\$687.47	\$520.73	\$572.89	\$494.69	\$544.24	\$650.91	\$716.11	\$624.88	\$687.47	\$520.73	\$572.89	\$651.45	\$716.70	\$618.88	\$680.87
38	\$497.89	\$547.84	\$524.10	\$576.67	\$628.92	\$692.01	\$524.10	\$576.67	\$497.89	\$547.84	\$655.12	\$720.84	\$628.92	\$692.01	\$524.10	\$576.67	\$655.66	\$721.44	\$622.88	\$685.37
39	\$504.28	\$554.63	\$530.83	\$583.82	\$636.99	\$700.59	\$530.83	\$583.82	\$504.28	\$554.63	\$663.53	\$729.78	\$636.99	\$700.59	\$530.83	\$583.82	\$664.08	\$730.39	\$630.88	\$693.87
40	\$510.68	\$561.83	\$537.56	\$591.40	\$645.07	\$709.68	\$537.56	\$591.40	\$510.68	\$561.83	\$671.95	\$739.24	\$645.07	\$709.68	\$537.56	\$591.40	\$672.50	\$739.86	\$638.88	\$702.86
41	\$520.27	\$572.22	\$547.65	\$602.33	\$657.18	\$722.80	\$547.65	\$602.33	\$520.27	\$572.22	\$684.56	\$752.92	\$657.18	\$722.80	\$547.65	\$602.33	\$685.13	\$753.54	\$650.87	\$715.86
42	\$529.46	\$582.60	\$557.33	\$613.27	\$668.79	\$735.92	\$557.33	\$613.27	\$529.46	\$582.60	\$696.66	\$766.59	\$668.79	\$735.92	\$557.33	\$613.27	\$697.23	\$767.22	\$662.37	\$728.86
43	\$542.25	\$596.59	\$570.79	\$627.99	\$684.94	\$753.59	\$570.79	\$627.99	\$542.25	\$596.59	\$713.48	\$784.99	\$684.94	\$753.59	\$570.79	\$627.99	\$714.07	\$785.64	\$678.37	\$746.36
44	\$558.23	\$614.17	\$587.61	\$646.50	\$705.13	\$775.80	\$587.61	\$646.50	\$558.23	\$614.17	\$734.51	\$808.12	\$705.13	\$775.80	\$587.61	\$646.50	\$735.12	\$808.79	\$698.36	\$768.35
45	\$577.01	\$634.55	\$607.38	\$667.95	\$728.86	\$801.54	\$607.38	\$667.95	\$577.01	\$634.55	\$759.22	\$834.94	\$728.86	\$801.54	\$607.38	\$667.95	\$759.85	\$835.63	\$721.86	\$793.85
46	\$599.39	\$659.33	\$630.93	\$694.03	\$757.12	\$832.83	\$630.93	\$694.03	\$599.39	\$659.33	\$788.67	\$867.53	\$757.12	\$832.83	\$630.93	\$694.03	\$789.32	\$868.25	\$749.85	\$824.84
47	\$624.56	\$686.90	\$657.43	\$723.05	\$788.92	\$867.66	\$657.43	\$723.05	\$624.56	\$686.90	\$821.79	\$903.81	\$788.92	\$867.66	\$657.43	\$723.05	\$822.47	\$904.56	\$781.35	\$859.33
48	\$653.33	\$718.87	\$687.72	\$756.70	\$825.26	\$908.04	\$687.72	\$756.70	\$653.33	\$718.87	\$859.65	\$946.86	\$825.26	\$908.04	\$687.72	\$756.70	\$859.66	\$946.86	\$811.34	\$899.33
49	\$681.70	\$750.03	\$717.58	\$789.51	\$861.10	\$947.41	\$717.58	\$789.51	\$681.70	\$750.03	\$896.98	\$986.89	\$861.10	\$947.41	\$717.58	\$789.51	\$897.72	\$987.70	\$852.84	\$938.32
50	\$713.67	\$785.20	\$751.23	\$826.52	\$901.48	\$991.83	\$751.23	\$826.52	\$713.67	\$785.20	\$939.04	\$1,033.01	\$901.48	\$991.83	\$751.23	\$826.52	\$939.82	\$1,034.01	\$892.83	\$982.31
51	\$745.24	\$819.96	\$784.46	\$863.12	\$941.35	\$1,035.74	\$784.46	\$863.12	\$745.24	\$819.96	\$980.58	\$1,078.90	\$941.35	\$1,035.74	\$784.46	\$863.12	\$981.39	\$1,079.79	\$932.32	\$1,025.80
52	\$780.00	\$857.92	\$821.06	\$903.08	\$985.27	\$1,083.69	\$821.06	\$903.08	\$780.00	\$857.92	\$1,026.32	\$1,128.85	\$903.08	\$985.27	\$821.06	\$903.08	\$1,027.17	\$1,129.78	\$975.81	\$1,073.29
53	\$815.17	\$896.68	\$858.07	\$943.88	\$1,029.69	\$1,132.65	\$858.07	\$943.88	\$815.17	\$896.68	\$1,072.59	\$1,179.85	\$1,029.69	\$1,132.65	\$858.07	\$943.88	\$1,073.48	\$1,180.82	\$1,019.80	\$1,121.78
54	\$853.13	\$938.24	\$898.03	\$987.62	\$1,077.64	\$1,185.15	\$898.03	\$987.62	\$853.13	\$938.24	\$1,122.54	\$1,234.53	\$1,077.64	\$1,185.15	\$898.03	\$987.62	\$1,123.47	\$1,235.55	\$1,067.29	\$1,173.77
55	\$891.09	\$980.20	\$937																	

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

HIOS Plan ID (On Exchange)=>	75729PA0012651		75729PA0012651		75729PA0012655		75729PA0012655		75729PA0012655		75729PA0012657		75729PA0012664		75729PA0012664		75729PA0012668		75729PA0012668	
HIOS Plan ID (Off Exchange)=>	75729PA0012651		75729PA0012651		75729PA0012655		75729PA0012655		75729PA0012655		75729PA0012657		75729PA0012664		75729PA0012664		75729PA0012668		75729PA0012668	
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 20/50/3250		Geisinger Marketplace All-Access PPO 20/50/3250		Geisinger Marketplace All-Access PPO 20/50/3250		Geisinger Marketplace All-Access PPO 20/50/3250		Geisinger Marketplace All-Access PPO 20/50/3250		Geisinger Marketplace All-Access PPO 20/50/3250		Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 30/60/4900	
Form # =>	M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 6		Rating Area 2		Rating Area 5		Rating Area 7		Rating Area 9	
Network =>	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	Med: \$3,250 / Rx: \$0		Med: \$3,250 / Rx: \$0		Med: \$3,250 / Rx: \$0		Med: \$3,250 / Rx: \$0		Med: \$3,250 / Rx: \$0		Med: \$3,250 / Rx: \$0		Med: \$4,900 / Rx: \$500		Med: \$4,900 / Rx: \$500		Med: \$4,900 / Rx: \$500		Med: \$4,900 / Rx: \$500	
Coinurance =>	30%		30%		30%		30%		30%		30%		30%		30%		30%		30%	
Copays =>	\$20 / \$50		\$20 / \$50		\$20 / \$50		\$20 / \$50		\$20 / \$50		\$20 / \$50		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60	
OOP Maximum =>	\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$9,100		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$503.19	\$503.19	\$483.06	\$483.06	\$382.43	\$382.43	\$402.55	\$402.55	\$483.06	\$483.06	\$402.55	\$402.55	\$450.84	\$450.84	\$428.30	\$428.30	\$563.55	\$563.55	\$541.01	\$541.01
15	\$547.92	\$547.92	\$526.00	\$526.00	\$416.42	\$416.42	\$438.34	\$438.34	\$526.00	\$526.00	\$438.34	\$438.34	\$490.92	\$490.92	\$466.37	\$466.37	\$613.65	\$613.65	\$589.10	\$589.10
16	\$565.02	\$565.02	\$542.42	\$542.42	\$429.42	\$429.42	\$452.02	\$452.02	\$542.42	\$542.42	\$452.02	\$452.02	\$506.24	\$506.24	\$480.93	\$480.93	\$632.80	\$632.80	\$607.49	\$607.49
17	\$582.12	\$582.12	\$558.84	\$558.84	\$442.41	\$442.41	\$465.70	\$465.70	\$558.84	\$558.84	\$465.70	\$465.70	\$521.56	\$521.56	\$495.48	\$495.48	\$651.95	\$651.95	\$625.87	\$625.87
18	\$600.54	\$600.54	\$576.52	\$576.52	\$456.41	\$456.41	\$480.43	\$480.43	\$576.52	\$576.52	\$480.43	\$480.43	\$538.06	\$538.06	\$511.16	\$511.16	\$672.58	\$672.58	\$645.68	\$645.68
19	\$618.96	\$618.96	\$594.20	\$594.20	\$470.41	\$470.41	\$495.17	\$495.17	\$594.20	\$594.20	\$495.17	\$495.17	\$554.56	\$554.56	\$526.84	\$526.84	\$693.21	\$693.21	\$665.48	\$665.48
20	\$638.03	\$638.03	\$612.51	\$612.51	\$484.91	\$484.91	\$510.43	\$510.43	\$612.51	\$612.51	\$510.43	\$510.43	\$571.65	\$571.65	\$543.07	\$543.07	\$714.57	\$714.57	\$685.99	\$685.99
21	\$657.77	\$657.77	\$631.46	\$631.46	\$499.91	\$499.91	\$526.22	\$526.22	\$631.46	\$631.46	\$526.22	\$526.22	\$578.84	\$578.84	\$559.87	\$559.87	\$615.86	\$615.86	\$707.21	\$707.21
22	\$657.77	\$657.77	\$631.46	\$631.46	\$499.91	\$499.91	\$526.22	\$526.22	\$631.46	\$631.46	\$526.22	\$526.22	\$578.84	\$578.84	\$559.87	\$559.87	\$615.86	\$615.86	\$707.21	\$707.21
23	\$657.77	\$657.77	\$631.46	\$631.46	\$499.91	\$499.91	\$526.22	\$526.22	\$631.46	\$631.46	\$526.22	\$526.22	\$578.84	\$578.84	\$559.87	\$559.87	\$615.86	\$615.86	\$707.21	\$707.21
24	\$657.77	\$657.77	\$631.46	\$631.46	\$499.91	\$499.91	\$526.22	\$526.22	\$631.46	\$631.46	\$526.22	\$526.22	\$578.84	\$578.84	\$559.87	\$559.87	\$615.86	\$615.86	\$707.21	\$707.21
25	\$660.40	\$660.40	\$633.98	\$633.98	\$501.90	\$501.90	\$551.89	\$551.89	\$633.98	\$633.98	\$551.89	\$551.89	\$589.34	\$589.34	\$560.63	\$560.63	\$618.09	\$618.09	\$710.03	\$710.03
26	\$673.55	\$673.55	\$646.61	\$646.61	\$511.02	\$511.02	\$562.89	\$562.89	\$646.61	\$646.61	\$562.89	\$562.89	\$603.48	\$603.48	\$573.31	\$573.31	\$630.41	\$630.41	\$754.35	\$754.35
27	\$689.34	\$689.34	\$661.77	\$661.77	\$523.90	\$523.90	\$576.39	\$576.39	\$661.77	\$661.77	\$576.39	\$576.39	\$617.62	\$617.62	\$584.38	\$584.38	\$717.03	\$717.03	\$741.15	\$741.15
28	\$714.99	\$714.99	\$686.39	\$686.39	\$543.39	\$543.39	\$597.88	\$597.88	\$686.39	\$686.39	\$597.88	\$597.88	\$629.35	\$629.35	\$604.61	\$604.61	\$704.84	\$704.84	\$768.73	\$768.73
29	\$736.04	\$736.04	\$706.60	\$706.60	\$559.39	\$559.39	\$615.38	\$615.38	\$706.60	\$706.60	\$615.38	\$615.38	\$647.77	\$647.77	\$629.35	\$629.35	\$704.84	\$704.84	\$791.36	\$791.36
30	\$746.57	\$746.57	\$716.70	\$716.70	\$569.25	\$569.25	\$624.38	\$624.38	\$716.70	\$716.70	\$624.38	\$624.38	\$657.24	\$657.24	\$636.08	\$636.08	\$726.10	\$726.10	\$802.67	\$802.67
31	\$762.35	\$762.35	\$731.86	\$731.86	\$580.11	\$580.11	\$630.88	\$630.88	\$731.86	\$731.86	\$630.88	\$630.88	\$670.92	\$670.92	\$648.89	\$648.89	\$713.83	\$713.83	\$853.80	\$853.80
32	\$778.14	\$778.14	\$747.01	\$747.01	\$591.39	\$591.39	\$650.37	\$650.37	\$747.01	\$747.01	\$650.37	\$650.37	\$684.60	\$684.60	\$662.32	\$662.32	\$718.33	\$718.33	\$883.69	\$883.69
33	\$788.01	\$788.01	\$756.49	\$756.49	\$598.88	\$598.88	\$658.87	\$658.87	\$756.49	\$756.49	\$658.87	\$658.87	\$693.55	\$693.55	\$670.72	\$670.72	\$737.91	\$737.91	\$882.53	\$882.53
34	\$798.53	\$798.53	\$766.59	\$766.59	\$606.88	\$606.88	\$667.37	\$667.37	\$766.59	\$766.59	\$667.37	\$667.37	\$702.50	\$702.50	\$679.68	\$679.68	\$747.42	\$747.42	\$894.32	\$894.32
35	\$803.79	\$803.79	\$771.64	\$771.64	\$610.88	\$610.88	\$671.87	\$671.87	\$771.64	\$771.64	\$671.87	\$671.87	\$707.23	\$707.23	\$684.16	\$684.16	\$752.46	\$752.46	\$900.21	\$900.21
36	\$809.05	\$809.05	\$776.69	\$776.69	\$614.88	\$614.88	\$676.37	\$676.37	\$776.69	\$776.69	\$676.37	\$676.37	\$711.97	\$711.97	\$688.64	\$688.64	\$757.50	\$757.50	\$906.10	\$906.10
37	\$814.32	\$814.32	\$781.74	\$781.74	\$618.88	\$618.88	\$680.87	\$680.87	\$781.74	\$781.74	\$680.87	\$680.87	\$716.70	\$716.70	\$692.67	\$692.67	\$762.54	\$762.54	\$912.00	\$912.00
38	\$819.58	\$819.58	\$786.80	\$786.80	\$622.88	\$622.88	\$685.37	\$685.37	\$786.80	\$786.80	\$685.37	\$685.37	\$721.44	\$721.44	\$697.60	\$697.60	\$767.58	\$767.58	\$917.89	\$917.89
39	\$830.10	\$830.10	\$796.90	\$796.90	\$630.88	\$630.88	\$693.87	\$693.87	\$796.90	\$796.90	\$693.87	\$693.87	\$730.39	\$730.39	\$703.74	\$703.74	\$771.10	\$771.10	\$929.68	\$929.68
40	\$840.63	\$840.63	\$807.00	\$807.00	\$638.88	\$638.88	\$702.86	\$702.86	\$807.00	\$807.00	\$702.86	\$702.86	\$739.86	\$739.86	\$713.51	\$713.51	\$787.17	\$787.17	\$941.46	\$941.46
41	\$856.41	\$856.41	\$822.16	\$822.16	\$650.87	\$650.87	\$715.86	\$715.86	\$822.16	\$822.16	\$715.86	\$715.86	\$753.54	\$753.54	\$728.95	\$728.95	\$801.73	\$801.73	\$959.14	\$959.14
42	\$871.54	\$871.54	\$836.68	\$836.68	\$662.37	\$662.37	\$728.86	\$728.86	\$836.68	\$836.68	\$728.86	\$728.86	\$767.22	\$767.22	\$741.83	\$741.83	\$816.29	\$816.29	\$976.09	\$976.09
43	\$892.59	\$892.59	\$856.89	\$856.89	\$678.37	\$678.37	\$746.36	\$746.36	\$856.89	\$856.89	\$746.36	\$746.36	\$785.64	\$785.64	\$759.74	\$759.74	\$835.88	\$835.88	\$999.66	\$999.66
44	\$918.90	\$918.90	\$882.15	\$882.15	\$690.55	\$690.55	\$768.35	\$768.35	\$882.15	\$882.15	\$768.35	\$768.35	\$808.79	\$808.79	\$773.12	\$773.12	\$853.00	\$853.00	\$1,029.13	\$1,029.13
45	\$949.82	\$949.82	\$911.82	\$911.82	\$702.75	\$702.75	\$771.86	\$771.86	\$911.82	\$911.82	\$771.86	\$771.86	\$815.63	\$815.63	\$785.00	\$785.00	\$868.45	\$868.45	\$1,063.75	\$1,063.75
46	\$986.65	\$986.65	\$947.19	\$947.19	\$749.85	\$749.85	\$824.84	\$824.84	\$947.19	\$947.19	\$824.84	\$824.84	\$868.25	\$868.25	\$801.73	\$801.73	\$892.78	\$892.78	\$1,105.00	\$1,105.00
47	\$1,028.09	\$1,028.09	\$986.97	\$986.97	\$781.35	\$781.35	\$859.33	\$859.33	\$986.97	\$986.97	\$859.33	\$859.33	\$904.56	\$904.56	\$821.13	\$821.13	\$907.61	\$907.61	\$1,151.41	\$1,151.41
48	\$1,075.45	\$1,075.45	\$1,032.43	\$1,032.43	\$1,135.99	\$1,135.99	\$899.33	\$899.33	\$1,032.43	\$1,032.43	\$899.33	\$899.33	\$946.66	\$946.66	\$862.32	\$862.32	\$915.38	\$915.38	\$1,204.45	\$1,204.45
49	\$1,122.15	\$1,122.15	\$1,077.27	\$1,077.27	\$1,185.24	\$1,185.24	\$938.32	\$938.32	\$1,077.27	\$1,077.27	\$938.32	\$938.32	\$987.70	\$987.70	\$895.14	\$895.14	\$950.92	\$950.92	\$1,256.76	\$1,256.76
50	\$1,174.77	\$1,174.77	\$1,127.78	\$1,127.78	\$1,240.81	\$1,240.81	\$982.83	\$982.83	\$1,127.78	\$1,127.78	\$982.83	\$982.83	\$1,034.01	\$1,034.01	\$915.04	\$915.04	\$969.99	\$969.99	\$1,315.69	\$1,315.69
51	\$1,226.74	\$1,226.74	\$1,177.67	\$1,177.67	\$1,295.75	\$1,295.75	\$1,025.80	\$1,025.80	\$1,177.67	\$1,177.67	\$1,025.80	\$1,025.80	\$1,079.79	\$1,079.79	\$951.33	\$951.33	\$1,009.11	\$1,009.11	\$1,373.89	\$1,373.89
52	\$1,283.96	\$1,283.96	\$1,232.60	\$1,232.60	\$1,355.74	\$1,355.74	\$1,072.17	\$1,072.17	\$1,232.60	\$1,232.60	\$1,072.17	\$1,072.17	\$1,129.78	\$1,129.78	\$1,050.38	\$1,050.38	\$1,092.86	\$1,092.86	\$1,437.98	\$1,437.98
53	\$1,341.85	\$1,341.85	\$1,288.17	\$1,288.17	\$1,416.99	\$1,416.99	\$1,121.78	\$1,121.78	\$1,288.17	\$1,288.17	\$1,121.78	\$1,121.78	\$1,180.82	\$1,180.82	\$1,102.24	\$1,102.24	\$1,142.13	\$1,142.13	\$1,502.80	\$1,502.80
54	\$1,404.33	\$1,404.33	\$1,348.16	\$1,348.16	\$1,482.66	\$1,482.66	\$1,173.77	\$1,173.77	\$1,348.16	\$1,348.16	\$1,173.77	\$1,173.77	\$1,235.55	\$1,235.55	\$1,153.77	\$1,153.77				

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

HIOS Plan ID (On Exchange)=>	75729PA0012672		75729PA0012672		75729PA0012672		75729PA0012674		75729PA0012681		75729PA0012681		75729PA0012685		75729PA0012685		75729PA0012689		75729PA0012689	
HIOS Plan ID (Off Exchange)=>	75729PA0012672		75729PA0012672		75729PA0012672		75729PA0012674		75729PA0012681		75729PA0012681		75729PA0012685		75729PA0012685		75729PA0012689		75729PA0012689	
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 30/60/4900		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400	
Form # =>	M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25	
Rating Area =>	Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 6		Rating Area 2		Rating Area 5		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 6	
Network =>	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Silver		Silver		Silver		Silver		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze	
Deductible =>	Med: \$4,900 / Rx: \$500		Med: \$4,900 / Rx: \$500		Med: \$4,900 / Rx: \$500		Med: \$4,900 / Rx: \$500		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400		Combined: \$8,400	
Coinsurance =>	30%		30%		30%		30%		0%		0%		0%		0%		0%		0%	
Copays =>	\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$40 / \$80		\$40 / \$80		\$40 / \$80		\$40 / \$80		\$40 / \$80		\$40 / \$80	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$428.30	\$428.30	\$450.84	\$450.84	\$541.01	\$541.01	\$450.84	\$450.84	\$286.64	\$286.64	\$272.31	\$272.31	\$358.31	\$358.31	\$343.97	\$343.97	\$272.31	\$272.31	\$286.64	\$286.64
15	\$466.37	\$466.37	\$490.92	\$490.92	\$589.10	\$589.10	\$490.92	\$490.92	\$312.12	\$312.12	\$296.52	\$296.52	\$390.16	\$390.16	\$374.55	\$374.55	\$296.52	\$296.52	\$312.12	\$312.12
16	\$480.93	\$480.93	\$506.24	\$506.24	\$607.49	\$607.49	\$506.24	\$506.24	\$321.87	\$321.87	\$305.77	\$305.77	\$402.33	\$402.33	\$386.24	\$386.24	\$305.77	\$305.77	\$321.87	\$321.87
17	\$495.48	\$495.48	\$521.56	\$521.56	\$625.87	\$625.87	\$521.56	\$521.56	\$331.61	\$331.61	\$315.03	\$315.03	\$414.51	\$414.51	\$397.93	\$397.93	\$315.03	\$315.03	\$331.61	\$331.61
18	\$511.16	\$511.16	\$538.06	\$538.06	\$645.68	\$645.68	\$538.06	\$538.06	\$342.10	\$342.10	\$325.00	\$325.00	\$427.63	\$427.63	\$410.52	\$410.52	\$325.00	\$325.00	\$342.10	\$342.10
19	\$526.84	\$526.84	\$554.56	\$554.56	\$665.48	\$665.48	\$554.56	\$554.56	\$352.59	\$352.59	\$334.96	\$334.96	\$440.74	\$440.74	\$423.11	\$423.11	\$334.96	\$334.96	\$352.59	\$352.59
20	\$543.07	\$543.07	\$571.65	\$571.65	\$685.99	\$685.99	\$571.65	\$571.65	\$363.46	\$363.46	\$345.29	\$345.29	\$454.32	\$454.32	\$436.15	\$436.15	\$345.29	\$345.29	\$363.46	\$363.46
21	\$559.87	\$559.87	\$589.34	\$589.34	\$707.21	\$707.21	\$589.34	\$589.34	\$374.70	\$374.70	\$355.97	\$355.97	\$468.38	\$468.38	\$449.64	\$449.64	\$355.97	\$355.97	\$374.70	\$374.70
22	\$559.87	\$559.87	\$589.34	\$589.34	\$707.21	\$707.21	\$589.34	\$589.34	\$374.70	\$374.70	\$355.97	\$355.97	\$468.38	\$468.38	\$449.64	\$449.64	\$355.97	\$355.97	\$374.70	\$374.70
23	\$559.87	\$559.87	\$589.34	\$589.34	\$707.21	\$707.21	\$589.34	\$589.34	\$374.70	\$374.70	\$355.97	\$355.97	\$468.38	\$468.38	\$449.64	\$449.64	\$355.97	\$355.97	\$374.70	\$374.70
24	\$559.87	\$559.87	\$589.34	\$589.34	\$707.21	\$707.21	\$589.34	\$589.34	\$374.70	\$374.70	\$355.97	\$355.97	\$468.38	\$468.38	\$449.64	\$449.64	\$355.97	\$355.97	\$374.70	\$374.70
25	\$562.11	\$562.11	\$618.09	\$618.09	\$710.03	\$710.03	\$591.69	\$591.69	\$376.20	\$376.20	\$359.98	\$359.98	\$470.25	\$470.25	\$451.44	\$451.44	\$359.98	\$359.98	\$376.20	\$376.20
26	\$573.31	\$573.31	\$603.48	\$603.48	\$724.17	\$724.17	\$603.48	\$603.48	\$383.69	\$383.69	\$421.91	\$421.91	\$400.82	\$400.82	\$479.61	\$479.61	\$400.82	\$400.82	\$383.69	\$383.69
27	\$586.74	\$586.74	\$645.53	\$645.53	\$761.62	\$761.62	\$617.62	\$617.62	\$432.03	\$432.03	\$392.68	\$392.68	\$471.22	\$471.22	\$518.43	\$518.43	\$392.68	\$392.68	\$432.03	\$432.03
28	\$608.58	\$608.58	\$660.61	\$660.61	\$704.84	\$704.84	\$645.81	\$645.81	\$407.30	\$407.30	\$448.14	\$448.14	\$386.93	\$386.93	\$425.73	\$425.73	\$386.93	\$386.93	\$407.30	\$407.30
29	\$626.49	\$626.49	\$689.20	\$689.20	\$725.47	\$725.47	\$659.47	\$659.47	\$419.29	\$419.29	\$461.25	\$461.25	\$398.32	\$398.32	\$438.19	\$438.19	\$398.32	\$398.32	\$419.29	\$419.29
30	\$635.45	\$635.45	\$699.28	\$699.28	\$736.08	\$736.08	\$680.67	\$680.67	\$425.28	\$425.28	\$468.00	\$468.00	\$404.02	\$404.02	\$444.60	\$444.60	\$404.02	\$404.02	\$425.28	\$425.28
31	\$648.89	\$648.89	\$713.83	\$713.83	\$751.40	\$751.40	\$691.65	\$691.65	\$434.28	\$434.28	\$477.74	\$477.74	\$412.56	\$412.56	\$453.85	\$453.85	\$412.56	\$412.56	\$434.28	\$434.28
32	\$662.32	\$662.32	\$728.39	\$728.39	\$767.18	\$767.18	\$716.72	\$716.72	\$443.27	\$443.27	\$487.48	\$487.48	\$421.11	\$421.11	\$463.11	\$463.11	\$421.11	\$421.11	\$443.27	\$443.27
33	\$670.72	\$670.72	\$737.91	\$737.91	\$776.02	\$776.02	\$724.17	\$724.17	\$448.89	\$448.89	\$493.85	\$493.85	\$426.44	\$426.44	\$469.16	\$469.16	\$426.44	\$426.44	\$448.89	\$448.89
34	\$679.68	\$679.68	\$747.42	\$747.42	\$785.54	\$785.54	\$734.11	\$734.11	\$454.88	\$454.88	\$500.22	\$500.22	\$432.14	\$432.14	\$475.21	\$475.21	\$432.14	\$432.14	\$454.88	\$454.88
35	\$684.16	\$684.16	\$752.46	\$752.46	\$792.07	\$792.07	\$741.15	\$741.15	\$457.88	\$457.88	\$503.60	\$503.60	\$434.99	\$434.99	\$478.42	\$478.42	\$434.99	\$434.99	\$457.88	\$457.88
36	\$688.64	\$688.64	\$757.50	\$757.50	\$797.37	\$797.37	\$746.86	\$746.86	\$460.88	\$460.88	\$506.97	\$506.97	\$437.84	\$437.84	\$481.62	\$481.62	\$437.84	\$437.84	\$460.88	\$460.88
37	\$693.12	\$693.12	\$762.54	\$762.54	\$802.67	\$802.67	\$751.52	\$751.52	\$463.88	\$463.88	\$510.34	\$510.34	\$440.68	\$440.68	\$484.82	\$484.82	\$440.68	\$440.68	\$463.88	\$463.88
38	\$697.60	\$697.60	\$767.58	\$767.58	\$807.98	\$807.98	\$756.57	\$756.57	\$466.87	\$466.87	\$513.71	\$513.71	\$443.53	\$443.53	\$488.03	\$488.03	\$443.53	\$443.53	\$466.87	\$466.87
39	\$706.55	\$706.55	\$777.10	\$777.10	\$818.00	\$818.00	\$767.49	\$767.49	\$472.87	\$472.87	\$520.08	\$520.08	\$449.23	\$449.23	\$494.08	\$494.08	\$449.23	\$449.23	\$472.87	\$472.87
40	\$715.51	\$715.51	\$787.17	\$787.17	\$828.61	\$828.61	\$773.17	\$773.17	\$478.87	\$478.87	\$526.83	\$526.83	\$454.92	\$454.92	\$500.49	\$500.49	\$454.92	\$454.92	\$478.87	\$478.87
41	\$728.95	\$728.95	\$801.73	\$801.73	\$843.93	\$843.93	\$792.78	\$792.78	\$483.93	\$483.93	\$536.57	\$536.57	\$463.47	\$463.47	\$509.74	\$509.74	\$463.47	\$463.47	\$483.93	\$483.93
42	\$741.83	\$741.83	\$816.29	\$816.29	\$859.25	\$859.25	\$807.04	\$807.04	\$489.48	\$489.48	\$546.31	\$546.31	\$471.65	\$471.65	\$519.00	\$519.00	\$471.65	\$471.65	\$489.48	\$489.48
43	\$759.74	\$759.74	\$835.88	\$835.88	\$879.73	\$879.73	\$824.17	\$824.17	\$495.43	\$495.43	\$559.43	\$559.43	\$483.04	\$483.04	\$531.45	\$531.45	\$483.04	\$483.04	\$495.43	\$495.43
44	\$782.14	\$782.14	\$860.52	\$860.52	\$905.81	\$905.81	\$859.67	\$859.67	\$503.45	\$503.45	\$575.91	\$575.91	\$497.28	\$497.28	\$547.12	\$547.12	\$497.28	\$497.28	\$503.45	\$503.45
45	\$808.45	\$808.45	\$889.07	\$889.07	\$935.86	\$935.86	\$891.20	\$891.20	\$511.04	\$511.04	\$595.02	\$595.02	\$514.01	\$514.01	\$565.27	\$565.27	\$514.01	\$514.01	\$511.04	\$511.04
46	\$839.80	\$839.80	\$923.78	\$923.78	\$972.40	\$972.40	\$916.80	\$916.80	\$525.05	\$525.05	\$618.25	\$618.25	\$533.95	\$533.95	\$587.34	\$587.34	\$533.95	\$533.95	\$525.05	\$525.05
47	\$875.07	\$875.07	\$962.41	\$962.41	\$1,013.07	\$1,013.07	\$951.36	\$951.36	\$541.11	\$541.11	\$644.11	\$644.11	\$556.37	\$556.37	\$611.90	\$611.90	\$556.37	\$556.37	\$541.11	\$541.11
48	\$915.38	\$915.38	\$1,007.20	\$1,007.20	\$1,060.21	\$1,060.21	\$1,000.28	\$1,000.28	\$562.63	\$562.63	\$674.08	\$674.08	\$582.00	\$582.00	\$640.38	\$640.38	\$582.00	\$582.00	\$562.63	\$562.63
49	\$955.14	\$955.14	\$1,050.87	\$1,050.87	\$1,106.18	\$1,106.18	\$1,046.49	\$1,046.49	\$582.24	\$582.24	\$703.31	\$703.31	\$607.27	\$607.27	\$668.14	\$668.14	\$607.27	\$607.27	\$582.24	\$582.24
50	\$999.92	\$999.92	\$1,100.14	\$1,100.14	\$1,158.04	\$1,158.04	\$1,098.65	\$1,098.65	\$609.25	\$609.25	\$736.28	\$736.28	\$635.75	\$635.75	\$699.47	\$699.47	\$635.75	\$635.75	\$609.25	\$609.25
51	\$1,044.15	\$1,044.15	\$1,148.85	\$1,148.85	\$1,209.32	\$1,209.32	\$1,145.18	\$1,145.18	\$639.81	\$639.81	\$768.88	\$768.88	\$663.87	\$663.87	\$730.44	\$730.44	\$663.87	\$663.87	\$639.81	\$639.81
52	\$1,092.86	\$1,092.86	\$1,202.04	\$1,202.04	\$1,265.30	\$1,265.30	\$1,200.46	\$1,200.46	\$673.41	\$673.41	\$804.48	\$804.48	\$694.84	\$694.84	\$764.25	\$764.25	\$694.84	\$694.84	\$673.41	\$673.41
53	\$1,142.13	\$1,142.13	\$1,256.34	\$1,256.34	\$1,322.47	\$1,322.47	\$1,265.30	\$1,265.30	\$704.39	\$704.39	\$840.82	\$840.82	\$726.17	\$726.17	\$798.78	\$798.78	\$726.17	\$726.17	\$704.39	\$704.39
54	\$1,195.32	\$1,195.32	\$1,314.57	\$1,314.57	\$1,383.76	\$1,383.76	\$1,324.57	\$1,324.57	\$739.98	\$739.98	\$879.79	\$879.79	\$759.98	\$759.98	\$835.80	\$835.80	\$759.98	\$759.98	\$739.98	\$739.98
55	\$1,248.51	\$1,248.51	\$1,373.36	\$1,373.36	\$1,445.64	\$1,445.64	\$1,387.77	\$1,387.77												

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

HIOS Plan ID (On Exchange)=>	75729PA0012689		75729PA0012691		75729PA0012702		75729PA0012702		75729PA0012706		75729PA0012706		75729PA0012710		75729PA0012710		75729PA0012710		75729PA0012712	
HIOS Plan ID (Off Exchange)=>	75729PA0012689		75729PA0012691		75729PA0012702		75729PA0012702		75729PA0012706		75729PA0012706		75729PA0012710		75729PA0012710		75729PA0012710		75729PA0012712	
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access QHDHP PPO 7050- HSA		Geisinger Marketplace All-Access QHDHP PPO 7050- HSA		Geisinger Marketplace All-Access QHDHP PPO 7050- HSA		Geisinger Marketplace All-Access QHDHP PPO 7050- HSA		Geisinger Marketplace All-Access QHDHP PPO 7050- HSA		Geisinger Marketplace All-Access QHDHP PPO 7050- HSA		Geisinger Marketplace All-Access QHDHP PPO 7050- HSA		Geisinger Marketplace All-Access QHDHP PPO 7050- HSA	
Form # =>	M-152-115-F Rev. 1/25		M-152-115-F Rev. 1/25		M-152-392-F Rev. 1/25		M-152-392-F Rev. 1/25		M-152-392-F Rev. 1/25		M-152-392-F Rev. 1/25		M-152-392-F Rev. 1/25		M-152-392-F Rev. 1/25		M-152-392-F Rev. 1/25		M-152-392-F Rev. 1/25	
Rating Area =>	Rating Area 9		Rating Area 6		Rating Area 2		Rating Area 5		Rating Area 7		Rating Area 3		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 6	
Network =>	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze		Expanded Bronze	
Deductible =>	Combined: \$8,400		Combined: \$8,400		Combined: \$7,050		Combined: \$7,050		Combined: \$7,050		Combined: \$7,050		Combined: \$7,050		Combined: \$7,050		Combined: \$7,050		Combined: \$7,050	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$40 / \$80		\$40 / \$80		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	\$9,100		\$9,100		\$7,050		\$7,050		\$7,050		\$7,050		\$7,050		\$7,050		\$7,050		\$7,050	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$343.97	\$343.97	\$286.64	\$286.64	\$298.27	\$298.27	\$283.36	\$283.36	\$372.84	\$372.84	\$357.93	\$357.93	\$283.36	\$283.36	\$298.27	\$298.27	\$357.93	\$357.93	\$298.27	\$298.27
15	\$374.55	\$374.55	\$312.12	\$312.12	\$324.79	\$324.79	\$308.55	\$308.55	\$405.98	\$405.98	\$389.74	\$389.74	\$308.55	\$308.55	\$324.79	\$324.79	\$389.74	\$389.74	\$324.79	\$324.79
16	\$386.24	\$386.24	\$321.87	\$321.87	\$334.92	\$334.92	\$318.18	\$318.18	\$418.66	\$418.66	\$401.91	\$401.91	\$318.18	\$318.18	\$334.92	\$334.92	\$401.91	\$401.91	\$334.92	\$334.92
17	\$397.93	\$397.93	\$331.61	\$331.61	\$345.06	\$345.06	\$327.81	\$327.81	\$431.33	\$431.33	\$414.07	\$414.07	\$327.81	\$327.81	\$345.06	\$345.06	\$414.07	\$414.07	\$345.06	\$345.06
18	\$410.52	\$410.52	\$342.10	\$342.10	\$355.98	\$355.98	\$338.18	\$338.18	\$444.97	\$444.97	\$427.17	\$427.17	\$338.18	\$338.18	\$355.98	\$355.98	\$427.17	\$427.17	\$355.98	\$355.98
19	\$423.11	\$423.11	\$352.59	\$352.59	\$366.90	\$366.90	\$348.55	\$348.55	\$458.62	\$458.62	\$440.28	\$440.28	\$348.55	\$348.55	\$366.90	\$366.90	\$440.28	\$440.28	\$366.90	\$366.90
20	\$436.15	\$436.15	\$363.46	\$363.46	\$378.20	\$378.20	\$359.29	\$359.29	\$472.75	\$472.75	\$453.84	\$453.84	\$359.29	\$359.29	\$378.20	\$378.20	\$453.84	\$453.84	\$378.20	\$378.20
21	\$449.64	\$449.64	\$374.70	\$374.70	\$389.90	\$389.90	\$370.41	\$370.41	\$487.38	\$487.38	\$467.88	\$467.88	\$370.41	\$370.41	\$389.90	\$389.90	\$467.88	\$467.88	\$389.90	\$389.90
22	\$449.64	\$449.64	\$374.70	\$374.70	\$389.90	\$389.90	\$370.41	\$370.41	\$487.38	\$487.38	\$467.88	\$467.88	\$370.41	\$370.41	\$389.90	\$389.90	\$467.88	\$467.88	\$389.90	\$389.90
23	\$449.64	\$449.64	\$374.70	\$374.70	\$389.90	\$389.90	\$370.41	\$370.41	\$487.38	\$487.38	\$467.88	\$467.88	\$370.41	\$370.41	\$389.90	\$389.90	\$467.88	\$467.88	\$389.90	\$389.90
24	\$449.64	\$449.64	\$374.70	\$374.70	\$389.90	\$389.90	\$370.41	\$370.41	\$487.38	\$487.38	\$467.88	\$467.88	\$370.41	\$370.41	\$389.90	\$389.90	\$467.88	\$467.88	\$389.90	\$389.90
25	\$451.44	\$451.44	\$391.46	\$391.46	\$408.93	\$408.93	\$371.89	\$371.89	\$493.32	\$493.32	\$469.75	\$469.75	\$371.89	\$371.89	\$408.93	\$408.93	\$469.75	\$469.75	\$391.46	\$391.46
26	\$460.43	\$460.43	\$393.69	\$393.69	\$421.91	\$421.91	\$399.26	\$399.26	\$439.03	\$439.03	\$417.08	\$417.08	\$399.26	\$399.26	\$421.91	\$421.91	\$417.08	\$417.08	\$439.03	\$439.03
27	\$471.22	\$471.22	\$392.68	\$392.68	\$432.03	\$432.03	\$408.62	\$408.62	\$449.55	\$449.55	\$438.18	\$438.18	\$408.62	\$408.62	\$392.68	\$392.68	\$438.18	\$438.18	\$408.62	\$408.62
28	\$488.76	\$488.76	\$407.30	\$407.30	\$448.14	\$448.14	\$423.82	\$423.82	\$466.32	\$466.32	\$443.00	\$443.00	\$423.82	\$423.82	\$407.30	\$407.30	\$443.00	\$443.00	\$423.82	\$423.82
29	\$503.15	\$503.15	\$419.29	\$419.29	\$461.25	\$461.25	\$436.30	\$436.30	\$479.97	\$479.97	\$444.48	\$444.48	\$419.29	\$419.29	\$461.25	\$461.25	\$444.48	\$444.48	\$436.30	\$436.30
30	\$510.34	\$510.34	\$425.28	\$425.28	\$468.00	\$468.00	\$442.54	\$442.54	\$486.99	\$486.99	\$453.04	\$453.04	\$425.28	\$425.28	\$468.00	\$468.00	\$453.04	\$453.04	\$442.54	\$442.54
31	\$521.13	\$521.13	\$434.28	\$434.28	\$477.74	\$477.74	\$451.89	\$451.89	\$497.12	\$497.12	\$462.40	\$462.40	\$434.28	\$434.28	\$477.74	\$477.74	\$462.40	\$462.40	\$451.89	\$451.89
32	\$531.92	\$531.92	\$443.27	\$443.27	\$487.48	\$487.48	\$461.25	\$461.25	\$507.26	\$507.26	\$471.89	\$471.89	\$443.27	\$443.27	\$487.48	\$487.48	\$471.89	\$471.89	\$461.25	\$461.25
33	\$538.67	\$538.67	\$448.89	\$448.89	\$493.85	\$493.85	\$467.10	\$467.10	\$513.89	\$513.89	\$488.19	\$488.19	\$448.89	\$448.89	\$493.85	\$493.85	\$488.19	\$488.19	\$467.10	\$467.10
34	\$545.86	\$545.86	\$454.88	\$454.88	\$500.22	\$500.22	\$473.34	\$473.34	\$520.52	\$520.52	\$494.49	\$494.49	\$454.88	\$454.88	\$500.22	\$500.22	\$494.49	\$494.49	\$473.34	\$473.34
35	\$549.46	\$549.46	\$457.88	\$457.88	\$503.60	\$503.60	\$476.46	\$476.46	\$524.03	\$524.03	\$497.82	\$497.82	\$457.88	\$457.88	\$503.60	\$503.60	\$497.82	\$497.82	\$476.46	\$476.46
36	\$553.06	\$553.06	\$460.88	\$460.88	\$506.97	\$506.97	\$479.58	\$479.58	\$527.53	\$527.53	\$509.47	\$509.47	\$460.88	\$460.88	\$506.97	\$506.97	\$509.47	\$509.47	\$479.58	\$479.58
37	\$556.65	\$556.65	\$463.88	\$463.88	\$510.34	\$510.34	\$482.70	\$482.70	\$531.04	\$531.04	\$504.49	\$504.49	\$463.88	\$463.88	\$510.34	\$510.34	\$504.49	\$504.49	\$482.70	\$482.70
38	\$560.25	\$560.25	\$466.87	\$466.87	\$513.71	\$513.71	\$485.82	\$485.82	\$534.55	\$534.55	\$507.83	\$507.83	\$466.87	\$466.87	\$513.71	\$513.71	\$507.83	\$507.83	\$485.82	\$485.82
39	\$567.44	\$567.44	\$472.87	\$472.87	\$520.08	\$520.08	\$492.05	\$492.05	\$541.18	\$541.18	\$514.12	\$514.12	\$472.87	\$472.87	\$520.08	\$520.08	\$514.12	\$514.12	\$492.05	\$492.05
40	\$574.64	\$574.64	\$478.87	\$478.87	\$526.83	\$526.83	\$498.29	\$498.29	\$548.20	\$548.20	\$520.79	\$520.79	\$478.87	\$478.87	\$526.83	\$526.83	\$520.79	\$520.79	\$498.29	\$498.29
41	\$585.43	\$585.43	\$487.86	\$487.86	\$536.57	\$536.57	\$507.65	\$507.65	\$558.34	\$558.34	\$534.56	\$534.56	\$487.86	\$487.86	\$536.57	\$536.57	\$534.56	\$534.56	\$507.65	\$507.65
42	\$595.77	\$595.77	\$496.48	\$496.48	\$546.31	\$546.31	\$516.62	\$516.62	\$568.47	\$568.47	\$540.05	\$540.05	\$496.48	\$496.48	\$546.31	\$546.31	\$540.05	\$540.05	\$516.62	\$516.62
43	\$610.16	\$610.16	\$508.47	\$508.47	\$559.43	\$559.43	\$529.09	\$529.09	\$582.12	\$582.12	\$553.01	\$553.01	\$508.47	\$508.47	\$559.43	\$559.43	\$553.01	\$553.01	\$529.09	\$529.09
44	\$628.15	\$628.15	\$523.45	\$523.45	\$575.91	\$575.91	\$544.69	\$544.69	\$599.28	\$599.28	\$517.46	\$517.46	\$523.45	\$523.45	\$575.91	\$575.91	\$517.46	\$517.46	\$544.69	\$544.69
45	\$649.28	\$649.28	\$541.07	\$541.07	\$595.02	\$595.02	\$563.02	\$563.02	\$619.16	\$619.16	\$534.86	\$534.86	\$541.07	\$541.07	\$595.02	\$595.02	\$563.02	\$563.02	\$563.02	\$563.02
46	\$674.46	\$674.46	\$562.05	\$562.05	\$618.25	\$618.25	\$584.85	\$584.85	\$643.34	\$643.34	\$555.61	\$555.61	\$562.05	\$562.05	\$618.25	\$618.25	\$555.61	\$555.61	\$584.85	\$584.85
47	\$702.79	\$702.79	\$585.65	\$585.65	\$644.11	\$644.11	\$609.41	\$609.41	\$670.24	\$670.24	\$578.94	\$578.94	\$585.65	\$585.65	\$644.11	\$644.11	\$609.41	\$609.41	\$609.41	\$609.41
48	\$735.16	\$735.16	\$612.63	\$612.63	\$674.08	\$674.08	\$637.49	\$637.49	\$701.43	\$701.43	\$605.61	\$605.61	\$612.63	\$612.63	\$674.08	\$674.08	\$605.61	\$605.61	\$637.49	\$637.49
49	\$767.08	\$767.08	\$639.24	\$639.24	\$703.31	\$703.31	\$665.17	\$665.17	\$731.84	\$731.84	\$631.91	\$631.91	\$639.24	\$639.24	\$703.31	\$703.31	\$665.17	\$665.17	\$665.17	\$665.17
50	\$803.05	\$803.05	\$669.21	\$669.21	\$736.28	\$736.28	\$696.36	\$696.36	\$766.15	\$766.15	\$661.54	\$661.54	\$669.21	\$669.21	\$736.28	\$736.28	\$696.36	\$696.36	\$696.36	\$696.36
51	\$838.58	\$838.58	\$698.81	\$698.81	\$768.88	\$768.88	\$727.16	\$727.16	\$800.07	\$800.07	\$690.81	\$690.81	\$698.81	\$698.81	\$768.88	\$768.88	\$727.16	\$727.16	\$727.16	\$727.16
52	\$877.69	\$877.69	\$731.41	\$731.41	\$804.48	\$804.48	\$761.08	\$761.08	\$837.12	\$837.12	\$723.03	\$723.03	\$731.41	\$731.41	\$804.48	\$804.48	\$761.08	\$761.08	\$761.08	\$761.08
53	\$917.26	\$917.26	\$764.39	\$764.39	\$840.82	\$840.82	\$795.40	\$795.40	\$874.94	\$874.94	\$755.63	\$755.63	\$764.39	\$764.39	\$840.82	\$840.82	\$795.40	\$795.40	\$795.40	\$795.40
54	\$959.98	\$959.98	\$819.79	\$819.79	\$892.44	\$892.44	\$849.79	\$849.79	\$915.49	\$915.49	\$809.81	\$809.81	\$819.79	\$819.79	\$892.44	\$892.44	\$849.79	\$849.79	\$849.79	\$849.79
55	\$1,002.69	\$1,002.69	\$835.58	\$835.58	\$919.14	\$919.14	\$869.48	\$869.48	\$956.42	\$956.42	\$826.00	\$826.00	\$835.58	\$835.58	\$919.14	\$919.14	\$869.48	\$869.48	\$869.48	\$869.48
56																				

**Geisinger Quality Options
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 2, Rating Area 5	Bradford, Carbon, Clinton, Lackawanna, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton

Company Name Geisinger Quality Options

Market Individual

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

02-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4900	PPO	Silver	On/Off
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off

RATING AREA 1

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

RATING AREA 2

7	2	9
Elk	Cameron	Potter

	\$420.63	\$420.63	\$420.63
	\$526.22	\$526.22	\$526.22
	\$589.34	\$589.34	\$589.34
	\$374.70	\$374.70	\$374.70
	\$389.90	\$389.90	\$389.90

RATING AREA 5

2	12	47	9	52	3	2
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

229	157	132	57	31	145	99	117	68	75
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

39	19	42	131
Adams	Berks	Lancaster	York

\$399.60 \$399.60 \$399.60 \$399.60 \$399.60 \$399.60 \$399.60

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\$468.38 \$468.38 \$468.38 \$468.38

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RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

41	32	2	8	14	34	5
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$504.75

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\$467.88

1	Unified Rate Review v6.0													
2											To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.			
3	Company Legal Name: Geisinger Quality Options										To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.			
4	HIOS Issuer ID: 75729		State: PA								To validate, select the Validate button or Ctrl + Shift + I.			
5	Effective Date of Rate Change(s): 1/1/2025		Market: Individual								To finalize, select the Finalize button or Ctrl + Shift + F.			
6														
7														
8	Market Level Calculations (Same for all Plans)													
9														
10														
11	Section I: Experience Period Data													
12	Experience Period: 1/1/2023 to 12/31/2023													
13														
14	Allowed Claims		Total		PMPM									
15			\$40,206,965.07				\$944.60							
16	Reinsurance		\$2,121,183.23				\$49.83							
17	Incurred Claims in Experience Period		\$31,076,707.69				\$730.10							
18	Risk Adjustment		\$5,637,551.24				\$132.45							
19	Experience Period Premium		\$31,007,594.37				\$728.48							
20	Experience Period Member Months		42,565											
21	Section II: Projections													
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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

To add a product to Worksheet 2 - Plan

To add a plan to Worksheet 2 - Plan Pa

To validate, select the Validate button c

To finalize, select the Finalize button or

To remove a product, navigate to the cc

To remove a plan, navigate to the corre

Company Legal Name: Geisinger Quality Options
 HIOS Issuer ID: 75729 State: PA
 Effective Date of Rate Change(s): 1/1/2025 Market: Individual

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information														
1.1	Product Name: Geisinger Quality Options PPO														
1.2	Product ID: 75729PA001														
1.3	Plan Name: Geisinger														
1.4	Plan ID (Standard Component ID)	75729PA0012630	75729PA0012631	75729PA0012635	75729PA0012640	75729PA0012647	75729PA0012651	75729PA0012655	75729PA0012657	75729PA0012664	75729PA0012668	75729PA0012672	75729PA0012674	75729PA0012681	
1.5	Metal	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	
1.6	AV Metal Value	0.702	0.702	0.702	0.702	0.798	0.798	0.798	0.798	0.701	0.701	0.701	0.701	0.649	
1.7	Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	
1.8	Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
1.9	Exchange Plan?	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
1.10	Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	
1.11	Cumulative Rate Change % (over 12 mos prior)	7.66%	7.66%	7.66%	7.66%	7.47%	7.47%	7.47%	7.47%	9.01%	9.01%	9.01%	9.01%	7.08%	
1.12	Product Rate Increase %														7.39%
1.13	Submission Level Rate Increase %														7.39%

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information															
2.1	Plan ID (Standard Component ID)	Total	75729PA0012630	75729PA0012631	75729PA0012635	75729PA0012640	75729PA0012647	75729PA0012651	75729PA0012655	75729PA0012657	75729PA0012664	75729PA0012668	75729PA0012672	75729PA0012674	75729PA0012681	
\$40,206,965	2.2	Allowed Claims	\$40,206,965	\$1,025,426	\$904	\$360,731	\$1,368	\$642,649	\$1,416,598	\$12,624,615	\$1,331,752	\$386,459	\$879,208	\$2,286,832	\$206,005	\$189,797
\$2,121,183	2.3	Reinsurance	\$2,121,183	\$54,098	\$48	\$19,031	\$72	\$33,904	\$74,735	\$666,032	\$70,259	\$20,388	\$46,384	\$120,645	\$10,868	\$10,013
	2.4	Member Cost Sharing	\$7,009,074	\$237,878	\$214	\$17,468	\$440	\$103,066	\$234,315	\$1,926,046	\$147,082	\$14,488	\$41,399	\$189,812	\$5,326	\$52,635
	2.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$31,076,708	2.6	Incurred Claims	\$31,076,708	\$733,451	\$642	\$324,232	\$856	\$505,679	\$1,107,548	\$10,032,537	\$1,114,411	\$351,586	\$791,425	\$1,976,374	\$189,811	\$127,149
\$5,637,551	2.7	Risk Adjustment Transfer Amount	\$5,637,551	\$165,020	\$1,722	\$12,715	\$1,589	\$96,288	\$159,994	\$1,555,412	\$82,009	\$16,026	\$27,019	\$210,916	\$10,331	\$81,905
\$31,007,594	2.8	Premium	\$31,007,594	\$934,546	\$9,750	\$72,004	\$9,000	\$614,286	\$1,020,712	\$9,923,217	\$523,031	\$117,255	\$197,687	\$1,543,700	\$75,586	\$391,754
42,565	2.9	Experience Period Member Months	42,565	1,246	13	96	12	727	1,208	11,744	619	121	204	1,593	78	618
	2.10	Current Enrollment	3,355	100	1	8	1	55	71	874	50	5	15	149	20	54
	2.11	Current Premium PMPM	\$797.33	\$762.45	\$762.45	\$762.45	\$762.45	\$955.62	\$955.62	\$955.62	\$955.62	\$1,055.12	\$1,055.12	\$1,055.12	\$1,055.12	\$682.93
	2.12	Loss Ratio	84.80%	66.70%	5.99%	38.72%	8.08%	71.16%	93.80%	87.40%	184.19%	352.21%	112.64%	220.92%	26.84%	
	Per Member Per Month															
	2.13	Allowed Claims	\$944.60	\$822.97	\$69.52	\$3,757.61	\$114.00	\$883.97	\$1,172.68	\$1,074.98	\$2,151.46	\$3,193.88	\$4,309.84	\$1,435.55	\$2,641.09	\$307.11
	2.14	Reinsurance	\$49.83	\$43.42	\$3.67	\$198.24	\$6.01	\$46.64	\$61.87	\$56.71	\$113.50	\$168.50	\$227.37	\$75.73	\$139.34	\$16.20
	2.15	Member Cost Sharing	\$164.67	\$190.91	\$16.49	\$181.95	\$36.68	\$141.77	\$193.97	\$164.00	\$237.61	\$119.70	\$202.94	\$119.15	\$68.28	\$85.17
	2.16	Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17	Incurred Claims	\$730.10	\$588.64	\$49.36	\$3,377.42	\$71.31	\$695.57	\$916.84	\$854.27	\$1,800.34	\$2,905.67	\$3,879.53	\$1,240.66	\$2,433.48	\$205.74
	2.18	Risk Adjustment Transfer Amount	\$132.45	\$132.44	\$132.45	\$132.45	\$132.45	\$132.45	\$132.45	\$132.44	\$132.49	\$132.45	\$132.45	\$132.40	\$132.45	\$132.53
	2.19	Premium	\$728.48	\$750.04	\$750.04	\$750.04	\$750.04	\$844.96	\$844.96	\$844.96	\$844.96	\$969.05	\$969.05	\$969.05	\$969.05	\$633.91

Section III: Plan Adjustment Factors																
3.1	Plan ID (Standard Component ID)	75729PA0012630	75729PA0012631	75729PA0012635	75729PA0012640	75729PA0012647	75729PA0012651	75729PA0012655	75729PA0012657	75729PA0012664	75729PA0012668	75729PA0012672	75729PA0012674	75729PA0012681		
3.2	Market Adjusted Index Rate															\$910.11
3.3	AV and Cost Sharing Design of Plan	0.7985	0.7985	0.7985	0.7985	0.9990	0.9990	0.9990	0.9990	0.9990	1.1188	1.1188	1.1188	1.1188	0.7113	
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	
3.5	Benefits in Addition to EHB	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		
Administrative Costs																
3.6	Administrative Expense	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	
3.7	Taxes and Fees	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	
3.8	Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%		
3.9	Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
3.10	Plan Adjusted Index Rate	\$820.88	\$820.88	\$820.88	\$820.88	\$1,026.99	\$1,026.99	\$1,026.99	\$1,026.99	\$1,026.99	\$1,150.15	\$1,150.15	\$1,150.15	\$1,150.15	\$731.23	
3.11	Age Calibration Factor	0.5155														0.5155
3.12	Geographic Calibration Factor	1.0020														1.0020
3.13	Tobacco Calibration Factor	0.9921														0.9921
3.14	Calibrated Plan Adjusted Index Rate	\$420.66	\$420.66	\$420.66	\$420.66	\$526.28	\$526.28	\$526.28	\$526.28	\$526.28	\$589.40	\$589.40	\$589.40	\$589.40	\$374.72	

Section IV: Projected Plan Level Information																
4.1	Plan ID (Standard Component ID)	Total	75729PA0012630	75729PA0012631	75729PA0012635	75729PA0012640	75729PA0012647	75729PA0012651	75729PA0012655	75729PA0012657	75729PA0012664	75729PA0012668	75729PA0012672	75729PA0012674	75729PA0012681	
4.2	Allowed Claims	\$36,641,130	\$1,092,135	\$10,921	\$87,371	\$10,921	\$600,674	\$775,416	\$9,545,260	\$546,068	\$54,607	\$163,820	\$1,627,281	\$218,427	\$589,753	
4.3	Reinsurance	\$1,895,017	\$56,483	\$565	\$4,519	\$565	\$31,066	\$40,103	\$493,665	\$28,242	\$2,824	\$8,473	\$84,160	\$11,297	\$30,501	
4.4	Member Cost Sharing	\$4,428,554	\$131,999	\$1,320	\$10,560	\$1,320	\$72,599	\$93,719	\$1,153,668	\$65,999	\$6,600	\$19,800	\$196,678	\$26,400	\$71,279	
4.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6	Incurred Claims	\$30,317,560	\$903,653	\$9,037	\$72,292	\$9,037	\$497,009	\$641,594	\$7,897,928	\$451,827	\$45,183	\$135,548	\$1,346,443	\$180,731	\$487,973	
4.7	Risk Adjustment Transfer Amount	\$2,987,292	\$89,040	\$890	\$7,123	\$890	\$48,972	\$63,218	\$778,210	\$44,520	\$4,452	\$13,356	\$132,670	\$17,808	\$48,082	
4.8	Premium	\$34,471,541	\$985,051	\$9,851	\$78,804	\$9,851	\$677,816	\$874,999	\$10,771,118	\$616,197	\$69,009	\$207,027	\$2,056,471	\$276,036	\$473,839	
4.9	Projected Member Months	40,260	1,200	12	96	12	660	852	10,488	600	60	180	1,788	240	648	
4.10	Loss Ratio	80.94%	84.13%	84.13%	84.13%	84.13%	68.38%	68.38%	68.38%	68.38%	61.51%	61.51%	61.51%	61.51%	93.50%	
Per Member Per Month																
4.11	Allowed Claims	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	
4.12	Reinsurance	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	
4.13	Member Cost Sharing	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	
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	
4.15	Incurred Claims	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	
4.16	Risk Adjustment Transfer Amount	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	
4.17	Premium	\$856.22	\$820.88	\$820.88	\$820.88	\$820.88	\$1,026.99	\$1,026.99	\$1,026.99	\$1,026.99	\$1,150.15	\$1,150.15	\$1,150.15	\$1,150.15	\$731.23	

Product-Plan Data Collection

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

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

Product Info, select the Add Plan button or Ctrl + Shift + L.
 or Ctrl + Shift + I.
 Ctrl + Shift + F.
 Corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
 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							
1.2	Product ID							
1.3	Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	
1.4	Plan ID (Standard Component ID)	75729PA0012685	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012706	75729PA0012710	
1.5	Metal	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	
1.6	AV Metal Value	0.649	0.649	0.649	0.640	0.640	0.640	
1.7	Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	
1.8	Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	
1.9	Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	
1.10	Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	
1.11	Cumulative Rate Change % (over 12 mos prior)	7.08%	7.08%	7.08%	7.08%	7.08%	7.08%	
1.12	Product Rate Increase %							
1.13	Submission Level Rate Increase %							

Worksheet 1 Totals Section II: Experience Period and Current Plan Level							
2.1	Plan ID (Standard Component ID)	75729PA0012685	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012706	75729PA0012710
\$40,206,965	2.2 Allowed Claims	\$3,301,620	\$6,008,585	\$1,340,663	\$639,225	\$1,461,220	\$5,676,716
\$2,121,183	2.3 Reinsurance	\$174,182	\$316,993	\$70,729	\$33,723	\$77,089	\$299,484
	2.4 Member Cost Sharing	\$500,453	\$1,725,041	\$273,287	\$82,689	\$253,031	\$1,088,035
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0
\$31,076,708	2.6 Incurred Claims	\$2,626,985	\$3,966,552	\$996,647	\$522,813	\$1,131,100	\$4,289,197
\$5,637,551	2.7 Risk Adjustment Transfer Amount	\$406,342	\$1,576,410	\$215,223	\$34,303	\$144,805	\$766,518
\$31,007,594	2.8 Premium	\$1,944,822	\$7,544,743	\$1,030,096	\$170,244	\$718,445	\$3,804,536
42,565	2.9 Experience Period Member Months	3,068	11,902	1,625	259	1,093	5,788
	2.10 Current Enrollment	191	957	139	25	68	505
	2.11 Current Premium PMPM	\$682.93	\$682.93	\$682.93	\$710.61	\$710.61	\$710.61
	2.12 Loss Ratio	111.73%	43.49%	80.03%	255.59%	131.03%	93.83%
	Per Member Per Month						
	2.13 Allowed Claims	\$1,076.15	\$504.84	\$825.02	\$2,468.05	\$1,336.89	\$980.77
	2.14 Reinsurance	\$56.77	\$26.63	\$43.53	\$130.21	\$70.53	\$51.74
	2.15 Member Cost Sharing	\$163.12	\$144.94	\$168.18	\$319.26	\$231.50	\$187.98
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$856.25	\$333.27	\$613.32	\$2,018.58	\$1,034.86	\$741.05
	2.18 Risk Adjustment Transfer Amount	\$132.45	\$132.45	\$132.45	\$132.45	\$132.48	\$132.50
	2.19 Premium	\$633.91	\$633.91	\$633.91	\$657.31	\$657.31	\$657.31

Section III: Plan Adjustment Factors								
3.1	Plan ID (Standard Component ID)	75729PA0012685	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012706	75729PA0012710	
3.2	Market Adjusted Index Rate							
3.3	AV and Cost Sharing Design of Plan	0.7113	0.7113	0.7113	0.7402	0.7402	0.7402	
3.4	Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.5	Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Administrative Costs								
3.6	Administrative Expense	8.71%	8.71%	8.71%	8.71%	8.71%	8.71%	
3.7	Taxes and Fees	0.76%	0.76%	0.76%	0.76%	0.76%	0.76%	
3.8	Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	
3.9	Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.10	Plan Adjusted Index Rate	\$731.23	\$731.23	\$731.23	\$760.94	\$760.94	\$760.94	

3.11	Age Calibration Factor							
3.12	Geographic Calibration Factor							
3.13	Tobacco Calibration Factor							
3.14	Calibrated Plan Adjusted Index Rate	\$374.72	\$374.72	\$374.72	\$389.95	\$389.95	\$389.95	

Section IV: Projected Plan Level Information							
4.1	Plan ID (Standard Component ID)	75729PA0012685	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012706	75729PA0012710
\$2,085,978	4.2 Allowed Claims	\$2,085,978	\$10,451,732	\$1,518,068	\$273,034	\$742,652	\$5,515,282
\$107,883	4.3 Reinsurance	\$107,883	\$540,546	\$78,512	\$14,121	\$38,409	\$285,241
\$252,117	4.4 Member Cost Sharing	\$252,117	\$1,263,227	\$183,478	\$33,000	\$89,759	\$666,593
\$0	4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0
\$1,725,977	4.6 Incurred Claims	\$1,725,977	\$8,647,960	\$1,256,078	\$225,913	\$614,484	\$4,563,448
\$170,066	4.7 Risk Adjustment Transfer Amount	\$170,066	\$852,113	\$123,766	\$22,260	\$60,547	\$449,652
\$1,675,985	4.8 Premium	\$1,675,985	\$8,397,473	\$1,219,696	\$228,283	\$620,929	\$4,611,310
2,292	4.9 Projected Member Months	2,292	11,484	1,668	300	816	6,060
93.50%	4.10 Loss Ratio	93.50%	93.50%	93.50%	90.17%	90.17%	90.17%
	Per Member Per Month						
\$910.11	4.11 Allowed Claims	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11	\$910.11
\$47.07	4.12 Reinsurance	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07	\$47.07
\$110.00	4.13 Member Cost Sharing	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00	\$110.00
\$0.00	4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$753.04	4.15 Incurred Claims	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04	\$753.04
\$74.20	4.16 Risk Adjustment Transfer Amount	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20	\$74.20
\$731.23	4.17 Premium	\$731.23	\$731.23	\$731.23	\$760.94	\$760.94	\$760.94

Rating Area Data Collection

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

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

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	75729				
Rate Effective Date*	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
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	305.69	305.69
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	15	332.86	332.86
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	16	343.25	343.25
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	17	353.64	353.64
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	18	364.83	364.83
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	19	376.02	376.02
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	20	387.60	387.60
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	21	399.60	439.56
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	22	399.60	439.56
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	23	399.60	439.56
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	24	399.60	439.56
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	25	401.19	441.15
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	26	409.18	449.94
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	27	418.77	460.73
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	28	434.36	477.91
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	29	447.14	491.90
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	30	453.54	499.09
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	31	463.13	509.48
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	32	472.72	519.87
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	33	478.71	526.66
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	34	485.10	533.46
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	35	488.30	537.05
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	36	491.50	540.65
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	37	494.69	544.24
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	38	497.89	547.84
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	39	504.28	554.63
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	40	510.68	561.83
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	41	520.27	572.22
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	42	529.46	582.60
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	43	542.25	596.59
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	44	558.23	614.17
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	45	577.01	634.55
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	46	599.39	659.33
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	47	624.56	686.90
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	48	653.33	718.87
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	49	681.70	750.03
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	50	713.67	785.20
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	51	745.24	819.96
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	52	780.00	857.92
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	53	815.17	896.68
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	54	853.13	938.24
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	55	891.09	980.20
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	56	932.25	1025.35
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	57	973.81	1071.31
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	58	1018.16	1120.06
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	59	1040.14	1144.03
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	60	1084.49	1192.78
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	61	1122.85	1235.14
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	62	1148.03	1262.71
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	63	1179.60	1297.47
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1198.78	1318.65
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	321.78	321.78
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	15	350.38	350.38
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	16	361.32	361.32
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	17	372.25	372.25
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	18	384.03	384.03
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	19	395.81	395.81
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	20	408.00	408.00
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	21	420.63	462.69
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	22	420.63	462.69
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	23	420.63	462.69
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	24	420.63	462.69
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	25	422.31	464.37
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	26	430.72	473.62
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	27	440.81	484.98
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	28	457.22	503.07
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	29	470.68	517.79
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	30	477.41	525.36
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	31	487.50	536.29
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	32	497.60	547.23
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	33	503.91	554.38
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	34	510.64	561.53
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	35	514.00	565.32
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	36	517.37	569.10
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	37	520.73	572.89
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	38	524.10	576.67
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	39	530.83	583.82
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	40	537.56	591.40
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	41	547.65	602.33
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	42	557.33	613.27
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	43	570.79	627.99
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	44	587.61	646.50
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	45	607.38	667.95
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	46	630.93	694.03
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	47	657.43	723.05
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	48	687.72	756.70
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	49	717.58	789.51
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	50	751.23	826.52
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	51	784.46	863.12
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	52	821.06	903.08
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	53	858.07	943.88
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	54	898.03	987.62
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	55	937.99	1031.79
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	56	981.31	1079.32
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	57	1025.06	1127.69
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	58	1071.75	1179.01
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	59	1094.88	1204.24
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	60	1141.57	1255.56
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	61	1181.95	1300.15
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	62	1208.45	1329.17
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	63	1241.68	1365.76
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1261.87	1388.06
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	386.13	386.13
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	15	420.45	420.45
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	16	433.58	433.58
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	17	446.70	446.70
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	18	460.83	460.83
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	19	474.97	474.97
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	20	489.61	489.61
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	21	504.75	555.23
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	22	504.75	555.23
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	23	504.75	555.23
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	24	504.75	555.23

75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	25	506.77	557.24
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	26	516.86	568.35
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	27	528.98	581.97
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	28	548.66	603.68
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	29	564.81	621.34
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	30	572.89	630.43
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	31	585.00	643.55
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	32	597.12	656.68
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	33	604.69	665.26
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	34	612.76	673.84
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	35	616.80	678.38
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	36	620.84	682.92
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	37	624.88	687.47
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	38	628.92	692.01
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	39	636.99	700.59
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	40	645.07	709.68
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	41	657.18	722.80
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	42	668.79	735.92
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	43	684.94	753.59
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	44	705.13	775.80
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	45	728.86	801.54
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	46	757.12	832.83
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	47	788.92	867.66
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	48	825.26	908.04
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	49	861.10	947.41
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	50	901.48	991.83
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	51	941.35	1035.74
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	52	985.27	1083.69
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	53	1029.69	1132.65
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	54	1077.64	1185.15
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	55	1125.59	1238.15
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	56	1177.58	1295.18
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	57	1230.07	1353.23
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	58	1286.10	1414.81
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	59	1313.86	1445.09
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	60	1369.88	1506.67
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	61	1418.34	1560.17
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	62	1450.14	1595.00
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	63	1490.01	1638.92
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1514.24	1665.67
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	321.78	321.78
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	15	350.38	350.38
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	16	361.32	361.32
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	17	372.25	372.25
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	18	384.03	384.03
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	19	395.81	395.81
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	20	408.00	408.00
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	21	420.63	462.69
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	22	420.63	462.69
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	23	420.63	462.69
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	24	420.63	462.69
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	25	422.31	464.37
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	26	430.72	473.62
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	27	440.81	484.98
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	28	457.22	503.07
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	29	470.68	517.79
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	30	477.41	525.36
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	31	487.50	536.29
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	32	497.60	547.23
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	33	503.91	554.38
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	34	510.64	561.53
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	35	514.00	565.32
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	36	517.37	569.10
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	37	520.73	572.89
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	38	524.10	576.67
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	39	530.83	583.82
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	40	537.56	591.40
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	41	547.65	602.33
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	42	557.33	613.27
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	43	570.79	627.99
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	44	587.61	646.50
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	45	607.38	667.95
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	46	630.93	694.03
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	47	657.43	723.05
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	48	687.72	756.70
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	49	717.58	789.51
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	50	751.23	826.52
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	51	784.46	863.12
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	52	821.06	903.08
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	53	858.07	943.88
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	54	898.03	987.62
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	55	937.99	1031.79
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	56	981.31	1079.32
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	57	1025.06	1127.69
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	58	1071.75	1179.01
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	59	1094.88	1204.24
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	60	1141.57	1255.56
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	61	1181.95	1300.15
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	62	1208.45	1329.17
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	63	1241.68	1365.76
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1261.87	1388.06
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	305.69	305.69
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	15	332.86	332.86
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	16	343.25	343.25
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	17	353.64	353.64
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	18	364.83	364.83
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	19	376.02	376.02
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	20	387.60	387.60
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	21	399.60	439.56
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	22	399.60	439.56
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	23	399.60	439.56
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	24	399.60	439.56
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	25	401.19	441.15
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	26	409.18	449.94
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	27	418.77	460.73
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	28	434.36	477.91
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	29	447.14	491.90
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	30	453.54	499.09
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	31	463.13	509.48
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	32	472.72	519.87
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	33	478.71	526.66

75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	34	485.10	533.46
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	35	488.30	537.05
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	36	491.50	540.65
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	37	494.69	544.24
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	38	497.89	547.84
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	39	504.28	554.63
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	40	510.68	561.83
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	41	520.27	572.22
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	42	529.46	582.60
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	43	542.25	596.59
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	44	558.23	614.17
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	45	577.01	634.55
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	46	599.39	659.33
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	47	624.56	686.90
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	48	653.33	718.87
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	49	681.70	750.03
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	50	713.67	785.20
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	51	745.24	819.96
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	52	780.00	857.92
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	53	815.17	896.68
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	54	853.13	938.24
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	55	891.09	980.20
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	56	932.25	1025.35
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	57	973.81	1071.31
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	58	1018.16	1120.06
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	59	1040.14	1144.03
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	60	1084.49	1192.78
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	61	1122.85	1235.14
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	62	1148.03	1262.71
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	63	1179.60	1297.47
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1198.78	1318.65
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	402.22	402.22
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	15	437.97	437.97
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	16	451.64	451.64
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	17	465.31	465.31
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	18	480.04	480.04
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	19	494.76	494.76
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	20	510.01	510.01
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	21	525.78	578.36
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	22	525.78	578.36
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	23	525.78	578.36
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	24	525.78	578.36
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	25	527.88	580.46
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	26	538.40	592.03
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	27	551.02	606.22
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	28	571.52	628.83
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	29	588.35	647.23
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	30	596.76	656.70
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	31	609.38	670.37
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	32	622.00	684.04
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	33	629.88	692.98
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	34	638.30	701.91
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	35	642.50	706.65
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	36	646.71	711.38
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	37	650.91	716.11
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	38	655.12	720.84
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	39	663.53	729.78
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	40	671.95	739.24
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	41	684.56	752.92
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	42	696.66	766.59
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	43	713.48	784.99
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	44	734.51	808.12
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	45	759.22	834.94
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	46	788.67	867.53
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	47	821.79	903.81
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	48	859.65	945.88

75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	49	896.98	986.89
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	50	939.04	1033.16
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	51	980.58	1078.90
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	52	1026.32	1128.85
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	53	1072.59	1179.85
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	54	1122.54	1234.53
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	55	1172.49	1289.74
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	56	1226.64	1349.15
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	57	1281.32	1409.61
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	58	1339.68	1473.76
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	59	1368.60	1505.30
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	60	1426.96	1569.45
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	61	1477.44	1625.18
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	62	1510.56	1661.46
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	63	1552.10	1707.20
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1577.34	1735.07
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	386.13	386.13
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	15	420.45	420.45
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	16	433.58	433.58
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	17	446.70	446.70
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	18	460.83	460.83
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	19	474.97	474.97
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	20	489.61	489.61
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	21	504.75	555.23
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	22	504.75	555.23
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	23	504.75	555.23
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	24	504.75	555.23
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	25	506.77	557.24
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	26	516.86	568.35
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	27	528.98	581.97
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	28	548.66	603.68
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	29	564.81	621.34
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	30	572.89	630.43
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	31	585.00	643.55
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	32	597.12	656.68
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	33	604.69	665.26
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	34	612.76	673.84
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	35	616.80	678.38
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	36	620.84	682.92
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	37	624.88	687.47
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	38	628.92	692.01
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	39	636.99	700.59
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	40	645.07	709.68
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	41	657.18	722.80
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	42	668.79	735.92
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	43	684.94	753.59
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	44	705.13	775.80
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	45	728.86	801.54
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	46	757.12	832.83
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	47	788.92	867.66
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	48	825.26	908.04
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	49	861.10	947.41
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	50	901.48	991.83
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	51	941.35	1035.74
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	52	985.27	1083.69
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	53	1029.69	1132.65
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	54	1077.64	1185.15
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	55	1125.59	1238.15
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	56	1177.58	1295.18
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	57	1230.07	1353.23
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	58	1286.10	1414.81
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	59	1313.86	1445.09
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	60	1369.88	1506.67
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	61	1418.34	1560.17
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	62	1450.14	1595.00
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	63	1490.01	1638.92

75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1514.24	1665.67
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	321.78	321.78
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	15	350.38	350.38
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	16	361.32	361.32
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	17	372.25	372.25
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	18	384.03	384.03
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	19	395.81	395.81
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	20	408.00	408.00
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	21	420.63	462.69
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	22	420.63	462.69
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	23	420.63	462.69
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	24	420.63	462.69
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	25	422.31	464.37
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	26	430.72	473.62
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	27	440.81	484.98
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	28	457.22	503.07
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	29	470.68	517.79
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	30	477.41	525.36
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	31	487.50	536.29
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	32	497.60	547.23
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	33	503.91	554.38
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	34	510.64	561.53
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	35	514.00	565.32
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	36	517.37	569.10
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	37	520.73	572.89
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	38	524.10	576.67
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	39	530.83	583.82
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	40	537.56	591.40
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	41	547.65	602.33
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	42	557.33	613.27
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	43	570.79	627.99
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	44	587.61	646.50
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	45	607.38	667.95
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	46	630.93	694.03
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	47	657.43	723.05
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	48	687.72	756.70
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	49	717.58	789.51
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	50	751.23	826.52
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	51	784.46	863.12
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	52	821.06	903.08
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	53	858.07	943.88
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	54	898.03	987.62
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	55	937.99	1031.79
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	56	981.31	1079.32
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	57	1025.06	1127.69
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	58	1071.75	1179.01
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	59	1094.88	1204.24
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	60	1141.57	1255.56
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	61	1181.95	1300.15
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	62	1208.45	1329.17
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	63	1241.68	1365.76
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1261.87	1388.06
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	402.55	402.55
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	15	438.34	438.34
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	16	452.02	452.02
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	17	465.70	465.70
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	18	480.43	480.43
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	19	495.17	495.17
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	20	510.43	510.43
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	21	526.22	578.84
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	22	526.22	578.84
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	23	526.22	578.84
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	24	526.22	578.84
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	25	528.32	580.94
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	26	538.84	592.52
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	27	551.47	606.72

75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	28	571.99	629.35
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	29	588.83	647.77
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	30	597.25	657.24
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	31	609.88	670.92
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	32	622.51	684.60
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	33	630.40	693.55
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	34	638.82	702.50
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	35	643.03	707.23
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	36	647.24	711.97
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	37	651.45	716.70
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	38	655.66	721.44
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	39	664.08	730.39
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	40	672.50	739.86
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	41	685.13	753.54
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	42	697.23	767.22
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	43	714.07	785.64
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	44	735.12	808.79
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	45	759.85	835.63
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	46	789.32	868.25
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	47	822.47	904.56
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	48	860.36	946.66
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	49	897.72	987.70
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	50	939.82	1034.01
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	51	981.39	1079.79
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	52	1027.17	1129.78
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	53	1073.48	1180.82
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	54	1123.47	1235.55
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	55	1173.46	1290.80
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	56	1227.66	1350.27
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	57	1282.38	1410.78
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	58	1340.79	1474.98
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	59	1369.74	1506.55
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	60	1428.14	1570.75
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	61	1478.66	1626.53
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	62	1511.81	1662.84
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	63	1553.38	1708.62
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1578.64	1736.51
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	382.43	382.43
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	15	416.42	416.42
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	16	429.42	429.42
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	17	442.41	442.41
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	18	456.41	456.41
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	19	470.41	470.41
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	20	484.91	484.91
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	21	499.91	549.90
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	22	499.91	549.90
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	23	499.91	549.90
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	24	499.91	549.90
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	25	501.90	551.89
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	26	511.90	562.89
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	27	523.90	576.39
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	28	543.39	597.88
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	29	559.39	615.38
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	30	567.39	624.38
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	31	579.39	637.38
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	32	591.39	650.37
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	33	598.88	658.87
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	34	606.88	667.37
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	35	610.88	671.87
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	36	614.88	676.37
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	37	618.88	680.87
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	38	622.88	685.37
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	39	630.88	693.87
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	40	638.88	702.86
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	41	650.87	715.86
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	42	662.37	728.86

75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	43	678.37	746.36
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	44	698.36	768.35
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	45	721.86	793.85
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	46	749.85	824.84
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	47	781.35	859.33
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	48	817.34	899.33
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	49	852.84	938.32
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	50	892.83	982.31
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	51	932.32	1025.80
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	52	975.81	1073.29
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	53	1019.80	1121.78
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	54	1067.29	1173.77
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	55	1114.78	1226.26
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	56	1166.27	1282.75
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	57	1218.26	1340.24
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	58	1273.75	1401.23
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	59	1301.25	1431.22
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	60	1356.74	1492.21
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	61	1404.73	1545.20
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	62	1436.22	1579.69
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	63	1475.71	1623.19
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1499.71	1649.68
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	503.19	503.19
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	15	547.92	547.92
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	16	565.02	565.02
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	17	582.12	582.12
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	18	600.54	600.54
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	19	618.96	618.96
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	20	638.03	638.03
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	21	657.77	723.55
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	22	657.77	723.55
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	23	657.77	723.55
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	24	657.77	723.55
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	25	660.40	726.18
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	26	673.55	740.65
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	27	689.34	758.41
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	28	714.99	786.69
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	29	736.04	809.71
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	30	746.57	821.55
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	31	762.35	838.65
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	32	778.14	855.76
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	33	788.01	866.94
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	34	798.53	878.12
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	35	803.79	884.04
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	36	809.05	889.96
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	37	814.32	895.88
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	38	819.58	901.80
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	39	830.10	912.98
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	40	840.63	924.82
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	41	856.41	941.92
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	42	871.54	959.03
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	43	892.59	982.05
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	44	918.90	1010.99
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	45	949.82	1044.53
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	46	986.65	1085.32
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	47	1028.09	1130.70
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	48	1075.45	1183.32
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	49	1122.15	1234.63
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	50	1174.77	1292.51
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	51	1226.74	1349.74
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	52	1283.96	1412.23
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	53	1341.85	1476.03
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	54	1404.33	1544.44
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	55	1466.82	1613.50
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	56	1534.57	1687.83
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	57	1602.98	1763.47

75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	58	1675.99	1843.72
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	59	1712.17	1883.19
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	60	1785.18	1963.44
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	61	1848.33	2033.16
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	62	1889.77	2078.55
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	63	1941.73	2135.77
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1973.30	2170.63
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	483.06	483.06
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	15	526.00	526.00
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	16	542.42	542.42
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	17	558.84	558.84
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	18	576.52	576.52
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	19	594.20	594.20
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	20	612.51	612.51
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	21	631.46	694.61
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	22	631.46	694.61
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	23	631.46	694.61
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	24	631.46	694.61
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	25	633.98	697.13
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	26	646.61	711.02
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	27	661.77	728.07
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	28	686.39	755.22
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	29	706.60	777.32
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	30	716.70	788.69
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	31	731.86	805.11
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	32	747.01	821.53
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	33	756.49	832.26
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	34	766.59	842.99
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	35	771.64	848.68
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	36	776.69	854.36
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	37	781.74	860.04
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	38	786.80	865.73
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	39	796.90	876.46
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	40	807.00	887.83
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	41	822.16	904.25
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	42	836.68	920.66
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	43	856.89	942.77
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	44	882.15	970.55
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	45	911.82	1002.75
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	46	947.19	1041.90
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	47	986.97	1085.47
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	48	1032.43	1135.99
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	49	1077.27	1185.24
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	50	1127.78	1240.81
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	51	1177.67	1295.75
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	52	1232.60	1355.74
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	53	1288.17	1416.99
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	54	1348.16	1482.66
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	55	1408.15	1548.96
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	56	1473.19	1620.32
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	57	1538.86	1692.94
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	58	1608.95	1769.97
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	59	1643.68	1807.86
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	60	1713.77	1884.90
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	61	1774.39	1951.83
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	62	1814.18	1995.40
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	63	1864.06	2050.34
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1894.37	2083.81
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	382.43	382.43
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	15	416.42	416.42
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	16	429.42	429.42
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	17	442.41	442.41
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	18	456.41	456.41
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	19	470.41	470.41
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	20	484.91	484.91
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	21	499.91	549.90

75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	22	499.91	549.90
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	23	499.91	549.90
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	24	499.91	549.90
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	25	501.90	551.89
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	26	511.90	562.89
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	27	523.90	576.39
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	28	543.39	597.88
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	29	559.39	615.38
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	30	567.39	624.38
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	31	579.39	637.38
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	32	591.39	650.37
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	33	598.88	658.87
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	34	606.88	667.37
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	35	610.88	671.87
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	36	614.88	676.37
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	37	618.88	680.87
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	38	622.88	685.37
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	39	630.88	693.87
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	40	638.88	702.86
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	41	650.87	715.86
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	42	662.37	728.86
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	43	678.37	746.36
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	44	698.36	768.35
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	45	721.86	793.85
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	46	749.85	824.84
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	47	781.35	859.33
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	48	817.34	899.33
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	49	852.84	938.32
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	50	892.83	982.31
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	51	932.32	1025.80
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	52	975.81	1073.29
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	53	1019.80	1121.78
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	54	1067.29	1173.77
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	55	1114.78	1226.26
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	56	1166.27	1282.75
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	57	1218.26	1340.24
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	58	1273.75	1401.23
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	59	1301.25	1431.22
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	60	1356.74	1492.21
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	61	1404.73	1545.20
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	62	1436.22	1579.69
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	63	1475.71	1623.19
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1499.71	1649.68
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	402.55	402.55
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	15	438.34	438.34
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	16	452.02	452.02
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	17	465.70	465.70
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	18	480.43	480.43
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	19	495.17	495.17
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	20	510.43	510.43
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	21	526.22	578.84
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	22	526.22	578.84
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	23	526.22	578.84
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	24	526.22	578.84
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	25	528.32	580.94
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	26	538.84	592.52
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	27	551.47	606.72
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	28	571.99	629.35
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	29	588.83	647.77
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	30	597.25	657.24
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	31	609.88	670.92
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	32	622.51	684.60
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	33	630.40	693.55
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	34	638.82	702.50
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	35	643.03	707.23
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	36	647.24	711.97

75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	37	651.45	716.70
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	38	655.66	721.44
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	39	664.08	730.39
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	40	672.50	739.86
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	41	685.13	753.54
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	42	697.23	767.22
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	43	714.07	785.64
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	44	735.12	808.79
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	45	759.85	835.63
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	46	789.32	868.25
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	47	822.47	904.56
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	48	860.36	946.66
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	49	897.72	987.70
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	50	939.82	1034.01
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	51	981.39	1079.79
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	52	1027.17	1129.78
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	53	1073.48	1180.82
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	54	1123.47	1235.55
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	55	1173.46	1290.80
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	56	1227.66	1350.27
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	57	1282.38	1410.78
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	58	1340.79	1474.98
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	59	1369.74	1506.55
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	60	1428.14	1570.75
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	61	1478.66	1626.53
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	62	1511.81	1662.84
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	63	1553.38	1708.62
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1578.64	1736.51
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	483.06	483.06
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	15	526.00	526.00
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	16	542.42	542.42
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	17	558.84	558.84
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	18	576.52	576.52
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	19	594.20	594.20
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	20	612.51	612.51
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	21	631.46	694.61
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	22	631.46	694.61
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	23	631.46	694.61
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	24	631.46	694.61
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	25	633.98	697.13
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	26	646.61	711.02
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	27	661.77	728.07
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	28	686.39	755.22
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	29	706.60	777.32
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	30	716.70	788.69
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	31	731.86	805.11
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	32	747.01	821.53
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	33	756.49	832.26
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	34	766.59	842.99
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	35	771.64	848.68
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	36	776.69	854.36
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	37	781.74	860.04
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	38	786.80	865.73
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	39	796.90	876.46
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	40	807.00	887.83
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	41	822.16	904.25
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	42	836.68	920.66
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	43	856.89	942.77
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	44	882.15	970.55
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	45	911.82	1002.75
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	46	947.19	1041.90
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	47	986.97	1085.47
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	48	1032.43	1135.99
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	49	1077.27	1185.24
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	50	1127.78	1240.81
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	51	1177.67	1295.75

75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	52	1232.60	1355.74
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	53	1288.17	1416.99
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	54	1348.16	1482.66
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	55	1408.15	1548.96
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	56	1473.19	1620.32
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	57	1538.86	1692.94
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	58	1608.95	1769.97
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	59	1643.68	1807.86
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	60	1713.77	1884.90
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	61	1774.39	1951.83
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	62	1814.18	1995.40
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	63	1864.06	2050.34
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1894.37	2083.81
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	402.55	402.55
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	15	438.34	438.34
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	16	452.02	452.02
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	17	465.70	465.70
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	18	480.43	480.43
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	19	495.17	495.17
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	20	510.43	510.43
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	21	526.22	578.84
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	22	526.22	578.84
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	23	526.22	578.84
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	24	526.22	578.84
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	25	528.32	580.94
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	26	538.84	592.52
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	27	551.47	606.72
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	28	571.99	629.35
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	29	588.83	647.77
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	30	597.25	657.24
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	31	609.88	670.92
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	32	622.51	684.60
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	33	630.40	693.55
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	34	638.82	702.50
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	35	643.03	707.23
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	36	647.24	711.97
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	37	651.45	716.70
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	38	655.66	721.44
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	39	664.08	730.39
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	40	672.50	739.86
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	41	685.13	753.54
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	42	697.23	767.22
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	43	714.07	785.64
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	44	735.12	808.79
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	45	759.85	835.63
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	46	789.32	868.25
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	47	822.47	904.56
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	48	860.36	946.66
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	49	897.72	987.70
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	50	939.82	1034.01
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	51	981.39	1079.79
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	52	1027.17	1129.78
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	53	1073.48	1180.82
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	54	1123.47	1235.55
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	55	1173.46	1290.80
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	56	1227.66	1350.27
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	57	1282.38	1410.78
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	58	1340.79	1474.98
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	59	1369.74	1506.55
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	60	1428.14	1570.75
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	61	1478.66	1626.53
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	62	1511.81	1662.84
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	63	1553.38	1708.62
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1578.64	1736.51
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	450.84	450.84
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	15	490.92	490.92

75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	16	506.24	506.24
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	17	521.56	521.56
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	18	538.06	538.06
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	19	554.56	554.56
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	20	571.65	571.65
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	21	589.34	648.27
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	22	589.34	648.27
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	23	589.34	648.27
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	24	589.34	648.27
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	25	591.69	650.63
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	26	603.48	663.59
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	27	617.62	679.50
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	28	640.61	704.84
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	29	659.47	725.47
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	30	668.90	736.08
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	31	683.04	751.40
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	32	697.18	766.72
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	33	706.02	776.74
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	34	715.45	786.76
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	35	720.17	792.07
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	36	724.88	797.37
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	37	729.60	802.67
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	38	734.31	807.98
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	39	743.74	818.00
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	40	753.17	828.61
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	41	767.31	843.93
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	42	780.87	859.25
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	43	799.73	879.88
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	44	823.30	905.81
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	45	851.00	935.86
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	46	884.00	972.40
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	47	921.13	1013.07
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	48	963.56	1060.21
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	49	1005.41	1106.18
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	50	1052.55	1158.04
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	51	1099.11	1209.32
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	52	1150.38	1265.30
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	53	1202.24	1322.47
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	54	1258.23	1383.76
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	55	1314.22	1445.64
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	56	1374.92	1512.23
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	57	1436.21	1580.01
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	58	1501.63	1651.91
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	59	1534.04	1687.27
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	60	1599.46	1759.16
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	61	1656.03	1821.63
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	62	1693.16	1862.30
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	63	1739.72	1913.57
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1768.01	1944.81
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	428.30	428.30
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	15	466.37	466.37
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	16	480.93	480.93
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	17	495.48	495.48
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	18	511.16	511.16
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	19	526.84	526.84
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	20	543.07	543.07
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	21	559.87	615.86
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	22	559.87	615.86
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	23	559.87	615.86
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	24	559.87	615.86
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	25	562.11	618.09
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	26	573.31	630.41
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	27	586.74	645.53
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	28	608.58	669.60
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	29	626.49	689.20
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	30	635.45	699.28

75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	31	648.89	713.83
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	32	662.32	728.39
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	33	670.72	737.91
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	34	679.68	747.42
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	35	684.16	752.46
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	36	688.64	757.50
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	37	693.12	762.54
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	38	697.60	767.58
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	39	706.55	777.10
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	40	715.51	787.17
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	41	728.95	801.73
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	42	741.83	816.29
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	43	759.74	835.88
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	44	782.14	860.52
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	45	808.45	889.07
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	46	839.80	923.78
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	47	875.07	962.41
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	48	915.38	1007.20
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	49	955.14	1050.87
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	50	999.92	1100.14
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	51	1044.15	1148.85
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	52	1092.86	1202.04
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	53	1142.13	1256.34
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	54	1195.32	1314.57
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	55	1248.51	1373.36
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	56	1306.17	1436.62
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	57	1364.40	1501.01
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	58	1426.54	1569.31
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	59	1457.34	1602.90
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	60	1519.48	1671.21
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	61	1573.23	1730.55
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	62	1608.50	1769.18
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	63	1652.73	1817.89
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1679.60	1847.57
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	563.55	563.55
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	15	613.65	613.65
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	16	632.80	632.80
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	17	651.95	651.95
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	18	672.58	672.58
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	19	693.21	693.21
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	20	714.57	714.57
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	21	736.67	810.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	22	736.67	810.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	23	736.67	810.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	24	736.67	810.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	25	739.62	813.28
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	26	754.35	829.49
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	27	772.03	849.38
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	28	800.76	881.06
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	29	824.33	906.84
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	30	836.12	920.10
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	31	853.80	939.25
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	32	871.48	958.41
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	33	882.53	970.93
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	34	894.32	983.45
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	35	900.21	990.08
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	36	906.10	996.71
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	37	912.00	1003.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	38	917.89	1009.97
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	39	929.68	1022.50
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	40	941.46	1035.76
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	41	959.14	1054.91
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	42	976.09	1074.06
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	43	999.66	1099.85
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	44	1029.13	1132.26
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	45	1063.75	1169.83

75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	46	1105.00	1215.50
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	47	1151.41	1266.33
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	48	1204.45	1325.27
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	49	1256.76	1382.73
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	50	1315.69	1447.55
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	51	1373.89	1511.64
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	52	1437.98	1581.63
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	53	1502.80	1653.08
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	54	1572.79	1729.70
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	55	1642.77	1807.05
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	56	1718.65	1890.29
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	57	1795.26	1975.01
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	58	1877.03	2064.88
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	59	1917.55	2109.08
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	60	1999.32	2198.96
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	61	2070.04	2277.04
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	62	2116.45	2327.87
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	63	2174.65	2391.96
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	2210.01	2431.01
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	541.01	541.01
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	15	589.10	589.10
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	16	607.49	607.49
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	17	625.87	625.87
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	18	645.68	645.68
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	19	665.48	665.48
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	20	685.99	685.99
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	21	707.21	777.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	22	707.21	777.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	23	707.21	777.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	24	707.21	777.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	25	710.03	780.75
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	26	724.17	796.31
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	27	741.15	815.40
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	28	768.73	845.81
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	29	791.36	870.57
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	30	802.67	883.30
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	31	819.65	901.68
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	32	836.62	920.07
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	33	847.23	932.09
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	34	858.54	944.11
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	35	864.20	950.48
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	36	869.86	956.84
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	37	875.52	963.21
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	38	881.17	969.57
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	39	892.49	981.60
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	40	903.80	994.33
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	41	920.78	1012.71
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	42	937.04	1031.10
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	43	959.67	1055.85
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	44	987.96	1086.97
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	45	1021.20	1123.04
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	46	1060.80	1166.88
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	47	1105.36	1215.68
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	48	1156.28	1272.26
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	49	1206.49	1327.42
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	50	1263.06	1389.65
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	51	1318.93	1451.18
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	52	1380.46	1518.36
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	53	1442.69	1586.96
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	54	1509.88	1660.51
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	55	1577.06	1734.77
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	56	1649.90	1814.68
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	57	1723.45	1896.01
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	58	1801.95	1982.29
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	59	1840.85	2024.72
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	60	1919.35	2111.00

75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	61	1987.24	2185.96
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	62	2031.79	2234.76
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	63	2087.66	2296.28
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2121.61	2333.77
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	428.30	428.30
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	15	466.37	466.37
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	16	480.93	480.93
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	17	495.48	495.48
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	18	511.16	511.16
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	19	526.84	526.84
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	20	543.07	543.07
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	21	559.87	615.86
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	22	559.87	615.86
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	23	559.87	615.86
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	24	559.87	615.86
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	25	562.11	618.09
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	26	573.31	630.41
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	27	586.74	645.53
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	28	608.58	669.60
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	29	626.49	689.20
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	30	635.45	699.28
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	31	648.89	713.83
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	32	662.32	728.39
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	33	670.72	737.91
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	34	679.68	747.42
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	35	684.16	752.46
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	36	688.64	757.50
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	37	693.12	762.54
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	38	697.60	767.58
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	39	706.55	777.10
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	40	715.51	787.17
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	41	728.95	801.73
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	42	741.83	816.29
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	43	759.74	835.88
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	44	782.14	860.52
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	45	808.45	889.07
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	46	839.80	923.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	47	875.07	962.41
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	48	915.38	1007.20
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	49	955.14	1050.87
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	50	999.92	1100.14
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	51	1044.15	1148.85
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	52	1092.86	1202.04
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	53	1142.13	1256.34
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	54	1195.32	1314.57
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	55	1248.51	1373.36
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	56	1306.17	1436.62
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	57	1364.40	1501.01
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	58	1426.54	1569.31
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	59	1457.34	1602.90
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	60	1519.48	1671.21
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	61	1573.23	1730.55
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	62	1608.50	1769.18
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	63	1652.73	1817.89
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1679.60	1847.57
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	450.84	450.84
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	15	490.92	490.92
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	16	506.24	506.24
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	17	521.56	521.56
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	18	538.06	538.06
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	19	554.56	554.56
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	20	571.65	571.65
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	21	589.34	648.27
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	22	589.34	648.27
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	23	589.34	648.27
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	24	589.34	648.27

75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	25	591.69	650.63
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	26	603.48	663.59
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	27	617.62	679.50
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	28	640.61	704.84
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	29	659.47	725.47
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	30	668.90	736.08
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	31	683.04	751.40
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	32	697.18	766.72
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	33	706.02	776.74
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	34	715.45	786.76
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	35	720.17	792.07
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	36	724.88	797.37
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	37	729.60	802.67
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	38	734.31	807.98
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	39	743.74	818.00
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	40	753.17	828.61
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	41	767.31	843.93
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	42	780.87	859.25
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	43	799.73	879.88
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	44	823.30	905.81
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	45	851.00	935.86
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	46	884.00	972.40
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	47	921.13	1013.07
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	48	963.56	1060.21
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	49	1005.41	1106.18
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	50	1052.55	1158.04
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	51	1099.11	1209.32
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	52	1150.38	1265.30
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	53	1202.24	1322.47
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	54	1258.23	1383.76
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	55	1314.22	1445.64
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	56	1374.92	1512.23
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	57	1436.21	1580.01
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	58	1501.63	1651.91
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	59	1534.04	1687.27
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	60	1599.46	1759.16
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	61	1656.03	1821.63
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	62	1693.16	1862.30
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	63	1739.72	1913.57
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1768.01	1944.81
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	541.01	541.01
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	15	589.10	589.10
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	16	607.49	607.49
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	17	625.87	625.87
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	18	645.68	645.68
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	19	665.48	665.48
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	20	685.99	685.99
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	21	707.21	777.93
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	22	707.21	777.93
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	23	707.21	777.93
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	24	707.21	777.93
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	25	710.03	780.75
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	26	724.17	796.31
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	27	741.15	815.40
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	28	768.73	845.81
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	29	791.36	870.57
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	30	802.67	883.30
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	31	819.65	901.68
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	32	836.62	920.07
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	33	847.23	932.09
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	34	858.54	944.11
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	35	864.20	950.48
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	36	869.86	956.84
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	37	875.52	963.21
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	38	881.17	969.57
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	39	892.49	981.60

75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	40	903.80	994.33
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	41	920.78	1012.71
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	42	937.04	1031.10
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	43	959.67	1055.85
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	44	987.96	1086.97
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	45	1021.20	1123.04
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	46	1060.80	1166.88
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	47	1105.36	1215.68
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	48	1156.28	1272.26
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	49	1206.49	1327.42
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	50	1263.06	1389.65
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	51	1318.93	1451.18
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	52	1380.46	1518.36
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	53	1442.69	1586.96
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	54	1509.88	1660.51
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	55	1577.06	1734.77
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	56	1649.90	1814.68
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	57	1723.45	1896.01
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	58	1801.95	1982.29
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	59	1840.85	2024.72
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	60	1919.35	2111.00
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	61	1987.24	2185.96
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	62	2031.79	2234.76
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	63	2087.66	2296.28
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2121.61	2333.77
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	450.84	450.84
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	15	490.92	490.92
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	16	506.24	506.24
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	17	521.56	521.56
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	18	538.06	538.06
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	19	554.56	554.56
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	20	571.65	571.65
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	21	589.34	648.27
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	22	589.34	648.27
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	23	589.34	648.27
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	24	589.34	648.27
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	25	591.69	650.63
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	26	603.48	663.59
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	27	617.62	679.50
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	28	640.61	704.84
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	29	659.47	725.47
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	30	668.90	736.08
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	31	683.04	751.40
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	32	697.18	766.72
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	33	706.02	776.74
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	34	715.45	786.76
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	35	720.17	792.07
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	36	724.88	797.37
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	37	729.60	802.67
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	38	734.31	807.98
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	39	743.74	818.00
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	40	753.17	828.61
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	41	767.31	843.93
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	42	780.87	859.25
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	43	799.73	879.88
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	44	823.30	905.81
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	45	851.00	935.86
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	46	884.00	972.40
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	47	921.13	1013.07
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	48	963.56	1060.21
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	49	1005.41	1106.18
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	50	1052.55	1158.04
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	51	1099.11	1209.32
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	52	1150.38	1265.30
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	53	1202.24	1322.47
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	54	1258.23	1383.76

75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	55	1314.22	1445.64
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	56	1374.92	1512.23
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	57	1436.21	1580.01
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	58	1501.63	1651.91
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	59	1534.04	1687.27
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	60	1599.46	1759.16
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	61	1656.03	1821.63
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	62	1693.16	1862.30
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	63	1739.72	1913.57
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1768.01	1944.81
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	286.64	286.64
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	15	312.12	312.12
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	16	321.87	321.87
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	17	331.61	331.61
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	18	342.10	342.10
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	19	352.59	352.59
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	20	363.46	363.46
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	21	374.70	412.17
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	22	374.70	412.17
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	23	374.70	412.17
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	24	374.70	412.17
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	25	376.20	413.67
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	26	383.69	421.91
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	27	392.68	432.03
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	28	407.30	448.14
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	29	419.29	461.25
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	30	425.28	468.00
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	31	434.28	477.74
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	32	443.27	487.48
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	33	448.89	493.85
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	34	454.88	500.22
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	35	457.88	503.60
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	36	460.88	506.97
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	37	463.88	510.34
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	38	466.87	513.71
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	39	472.87	520.08
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	40	478.87	526.83
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	41	487.86	536.57
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	42	496.48	546.31
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	43	508.47	559.43
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	44	523.45	575.91
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	45	541.07	595.02
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	46	562.05	618.25
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	47	585.65	644.11
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	48	612.63	674.08
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	49	639.24	703.31
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	50	669.21	736.28
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	51	698.81	768.88
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	52	731.41	804.48
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	53	764.39	840.82
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	54	799.98	879.79
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	55	835.58	919.14
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	56	874.17	961.48
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	57	913.14	1004.57
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	58	954.73	1050.28
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	59	975.34	1072.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	60	1016.93	1118.48
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	61	1052.90	1158.19
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	62	1076.51	1184.05
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	63	1106.11	1216.65
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1124.10	1236.51
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	272.31	272.31
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	15	296.52	296.52
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	16	305.77	305.77
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	17	315.03	315.03
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	18	325.00	325.00

75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	19	334.96	334.96
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	20	345.29	345.29
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	21	355.97	391.57
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	22	355.97	391.57
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	23	355.97	391.57
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	24	355.97	391.57
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	25	357.39	392.98
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	26	364.51	400.82
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	27	373.05	410.43
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	28	386.93	425.73
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	29	398.32	438.19
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	30	404.02	444.60
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	31	412.56	453.85
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	32	421.11	463.11
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	33	426.44	469.16
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	34	432.14	475.21
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	35	434.99	478.42
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	36	437.84	481.62
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	37	440.68	484.82
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	38	443.53	488.03
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	39	449.23	494.08
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	40	454.92	500.49
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	41	463.47	509.74
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	42	471.65	519.00
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	43	483.04	531.45
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	44	497.28	547.12
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	45	514.01	565.27
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	46	533.95	587.34
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	47	556.37	611.90
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	48	582.00	640.38
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	49	607.27	668.14
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	50	635.75	699.47
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	51	663.87	730.44
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	52	694.84	764.25
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	53	726.17	798.78
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	54	759.98	835.80
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	55	793.80	873.18
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	56	830.46	913.40
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	57	867.48	954.34
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	58	907.00	997.77
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	59	926.57	1019.13
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	60	966.09	1062.55
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	61	1000.26	1100.28
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	62	1022.68	1124.85
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	63	1050.81	1155.82
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1067.89	1174.68
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	358.31	358.31
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	15	390.16	390.16
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	16	402.33	402.33
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	17	414.51	414.51
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	18	427.63	427.63
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	19	440.74	440.74
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	20	454.32	454.32
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	21	468.38	515.22
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	22	468.38	515.22
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	23	468.38	515.22
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	24	468.38	515.22
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	25	470.25	517.08
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	26	479.61	527.39
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	27	490.86	540.03
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	28	509.12	560.18
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	29	524.11	576.57
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	30	531.60	585.00
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	31	542.85	597.18
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	32	554.09	609.35
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	33	561.11	617.32

75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	34	568.61	625.28
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	35	572.35	629.49
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	36	576.10	633.71
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	37	579.85	637.93
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	38	583.59	642.14
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	39	591.09	650.10
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	40	598.58	658.53
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	41	609.82	670.71
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	42	620.60	682.89
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	43	635.58	699.28
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	44	654.32	719.89
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	45	676.33	743.78
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	46	702.56	772.82
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	47	732.07	805.13
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	48	765.79	842.60
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	49	799.05	879.14
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	50	836.52	920.35
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	51	873.52	961.10
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	52	914.27	1005.60
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	53	955.48	1051.03
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	54	999.98	1099.74
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	55	1044.47	1148.92
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	56	1092.72	1201.85
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	57	1141.43	1255.71
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	58	1193.42	1312.85
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	59	1219.18	1340.95
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	60	1271.17	1398.10
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	61	1316.13	1447.74
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	62	1345.64	1480.06
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	63	1382.64	1520.81
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1405.12	1545.63
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	343.97	343.97
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	15	374.55	374.55
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	16	386.24	386.24
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	17	397.93	397.93
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	18	410.52	410.52
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	19	423.11	423.11
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	20	436.15	436.15
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	21	449.64	494.61
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	22	449.64	494.61
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	23	449.64	494.61
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	24	449.64	494.61
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	25	451.44	496.40
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	26	460.43	506.29
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	27	471.22	518.43
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	28	488.76	537.77
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	29	503.15	553.51
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	30	510.34	561.60
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	31	521.13	573.29
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	32	531.92	584.98
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	33	538.67	592.62
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	34	545.86	600.27
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	35	549.46	604.31
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	36	553.06	608.36
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	37	556.65	612.41
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	38	560.25	616.45
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	39	567.44	624.10
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	40	574.64	632.19
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	41	585.43	643.88
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	42	595.77	655.57
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	43	610.16	671.31
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	44	628.15	691.09
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	45	649.28	714.03
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	46	674.46	741.90
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	47	702.79	772.93
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	48	735.16	808.90

75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	49	767.08	843.97
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	50	803.05	883.54
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	51	838.58	922.66
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	52	877.69	965.37
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	53	917.26	1008.99
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	54	959.98	1055.75
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	55	1002.69	1102.96
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	56	1049.01	1153.77
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	57	1095.77	1205.48
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	58	1145.68	1260.34
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	59	1170.41	1287.32
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	60	1220.32	1342.17
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	61	1263.49	1389.83
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	62	1291.81	1420.86
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	63	1327.33	1459.98
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1348.92	1483.81
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	272.31	272.31
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	15	296.52	296.52
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	16	305.77	305.77
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	17	315.03	315.03
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	18	325.00	325.00
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	19	334.96	334.96
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	20	345.29	345.29
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	21	355.97	391.57
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	22	355.97	391.57
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	23	355.97	391.57
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	24	355.97	391.57
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	25	357.39	392.98
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	26	364.51	400.82
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	27	373.05	410.43
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	28	386.93	425.73
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	29	398.32	438.19
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	30	404.02	444.60
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	31	412.56	453.85
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	32	421.11	463.11
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	33	426.44	469.16
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	34	432.14	475.21
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	35	434.99	478.42
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	36	437.84	481.62
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	37	440.68	484.82
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	38	443.53	488.03
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	39	449.23	494.08
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	40	454.92	500.49
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	41	463.47	509.74
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	42	471.65	519.00
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	43	483.04	531.45
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	44	497.28	547.12
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	45	514.01	565.27
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	46	533.95	587.34
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	47	556.37	611.90
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	48	582.00	640.38
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	49	607.27	668.14
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	50	635.75	699.47
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	51	663.87	730.44
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	52	694.84	764.25
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	53	726.17	798.78
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	54	759.98	835.80
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	55	793.80	873.18
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	56	830.46	913.40
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	57	867.48	954.34
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	58	907.00	997.77
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	59	926.57	1019.13
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	60	966.09	1062.55
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	61	1000.26	1100.28
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	62	1022.68	1124.85
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	63	1050.81	1155.82

75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1067.89	1174.68
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	286.64	286.64
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	15	312.12	312.12
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	16	321.87	321.87
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	17	331.61	331.61
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	18	342.10	342.10
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	19	352.59	352.59
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	20	363.46	363.46
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	21	374.70	412.17
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	22	374.70	412.17
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	23	374.70	412.17
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	24	374.70	412.17
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	25	376.20	413.67
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	26	383.69	421.91
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	27	392.68	432.03
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	28	407.30	448.14
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	29	419.29	461.25
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	30	425.28	468.00
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	31	434.28	477.74
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	32	443.27	487.48
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	33	448.89	493.85
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	34	454.88	500.22
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	35	457.88	503.60
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	36	460.88	506.97
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	37	463.88	510.34
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	38	466.87	513.71
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	39	472.87	520.08
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	40	478.87	526.83
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	41	487.86	536.57
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	42	496.48	546.31
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	43	508.47	559.43
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	44	523.45	575.91
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	45	541.07	595.02
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	46	562.05	618.25
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	47	585.65	644.11
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	48	612.63	674.08
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	49	639.24	703.31
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	50	669.21	736.28
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	51	698.81	768.88
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	52	731.41	804.48
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	53	764.39	840.82
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	54	799.98	879.79
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	55	835.58	919.14
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	56	874.17	961.48
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	57	913.14	1004.57
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	58	954.73	1050.28
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	59	975.34	1072.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	60	1016.93	1118.48
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	61	1052.90	1158.19
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	62	1076.51	1184.05
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	63	1106.11	1216.65
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1124.10	1236.51
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	343.97	343.97
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	15	374.55	374.55
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	16	386.24	386.24
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	17	397.93	397.93
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	18	410.52	410.52
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	19	423.11	423.11
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	20	436.15	436.15
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	21	449.64	494.61
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	22	449.64	494.61
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	23	449.64	494.61
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	24	449.64	494.61
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	25	451.44	496.40
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	26	460.43	506.29
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	27	471.22	518.43

75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	28	488.76	537.77
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	29	503.15	553.51
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	30	510.34	561.60
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	31	521.13	573.29
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	32	531.92	584.98
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	33	538.67	592.62
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	34	545.86	600.27
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	35	549.46	604.31
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	36	553.06	608.36
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	37	556.65	612.41
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	38	560.25	616.45
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	39	567.44	624.10
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	40	574.64	632.19
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	41	585.43	643.88
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	42	595.77	655.57
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	43	610.16	671.31
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	44	628.15	691.09
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	45	649.28	714.03
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	46	674.46	741.90
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	47	702.79	772.93
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	48	735.16	808.90
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	49	767.08	843.97
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	50	803.05	883.54
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	51	838.58	922.66
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	52	877.69	965.37
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	53	917.26	1008.99
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	54	959.98	1055.75
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	55	1002.69	1102.96
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	56	1049.01	1153.77
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	57	1095.77	1205.48
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	58	1145.68	1260.34
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	59	1170.41	1287.32
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	60	1220.32	1342.17
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	61	1263.49	1389.83
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	62	1291.81	1420.86
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	63	1327.33	1459.98
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1348.92	1483.81
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	286.64	286.64
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	15	312.12	312.12
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	16	321.87	321.87
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	17	331.61	331.61
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	18	342.10	342.10
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	19	352.59	352.59
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	20	363.46	363.46
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	21	374.70	412.17
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	22	374.70	412.17
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	23	374.70	412.17
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	24	374.70	412.17
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	25	376.20	413.67
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	26	383.69	421.91
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	27	392.68	432.03
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	28	407.30	448.14
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	29	419.29	461.25
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	30	425.28	468.00
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	31	434.28	477.74
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	32	443.27	487.48
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	33	448.89	493.85
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	34	454.88	500.22
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	35	457.88	503.60
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	36	460.88	506.97
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	37	463.88	510.34
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	38	466.87	513.71
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	39	472.87	520.08
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	40	478.87	526.83
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	41	487.86	536.57
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	42	496.48	546.31

75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	43	508.47	559.43
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	44	523.45	575.91
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	45	541.07	595.02
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	46	562.05	618.25
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	47	585.65	644.11
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	48	612.63	674.08
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	49	639.24	703.31
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	50	669.21	736.28
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	51	698.81	768.88
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	52	731.41	804.48
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	53	764.39	840.82
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	54	799.98	879.79
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	55	835.58	919.14
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	56	874.17	961.48
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	57	913.14	1004.57
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	58	954.73	1050.28
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	59	975.34	1072.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	60	1016.93	1118.48
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	61	1052.90	1158.19
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	62	1076.51	1184.05
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	63	1106.11	1216.65
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1124.10	1236.51
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.27	298.27
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	15	324.79	324.79
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	16	334.92	334.92
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	17	345.06	345.06
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	18	355.98	355.98
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	19	366.90	366.90
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	20	378.20	378.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	21	389.90	428.89
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	22	389.90	428.89
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	23	389.90	428.89
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	24	389.90	428.89
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	25	391.46	430.45
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	26	399.26	439.03
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	27	408.62	449.55
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	28	423.82	466.32
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	29	436.30	479.97
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	30	442.54	486.99
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	31	451.89	497.12
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	32	461.25	507.26
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	33	467.10	513.89
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	34	473.34	520.52
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	35	476.46	524.03
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	36	479.58	527.53
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	37	482.70	531.04
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	38	485.82	534.55
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	39	492.05	541.18
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	40	498.29	548.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	41	507.65	558.34
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	42	516.62	568.47
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	43	529.09	582.12
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	44	544.69	599.28
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	45	563.02	619.16
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	46	584.85	643.34
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	47	609.41	670.24
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	48	637.49	701.43
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	49	665.17	731.84
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	50	696.36	766.15
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	51	727.16	800.07
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	52	761.08	837.12
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	53	795.40	874.94
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	54	832.44	915.49
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	55	869.48	956.42
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	56	909.64	1000.48
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	57	950.19	1045.32

75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	58	993.47	1092.89
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	59	1014.91	1116.28
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	60	1058.19	1163.85
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	61	1095.62	1205.18
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	62	1120.18	1232.08
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	63	1150.98	1266.01
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1169.70	1286.67
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	283.36	283.36
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	15	308.55	308.55
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	16	318.18	318.18
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	17	327.81	327.81
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	18	338.18	338.18
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	19	348.55	348.55
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	20	359.29	359.29
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	21	370.41	407.45
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	22	370.41	407.45
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	23	370.41	407.45
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	24	370.41	407.45
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	25	371.89	408.93
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	26	379.29	417.08
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	27	388.18	427.08
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	28	402.63	443.00
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	29	414.48	455.97
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	30	420.41	462.64
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	31	429.30	472.27
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	32	438.19	481.90
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	33	443.75	488.19
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	34	449.67	494.49
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	35	452.63	497.82
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	36	455.60	501.16
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	37	458.56	504.49
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	38	461.52	507.83
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	39	467.45	514.12
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	40	473.38	520.79
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	41	482.27	530.42
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	42	490.79	540.05
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	43	502.64	553.01
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	44	517.46	569.31
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	45	534.86	588.20
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	46	555.61	611.17
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	47	578.94	636.73
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	48	605.61	666.36
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	49	631.91	695.25
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	50	661.54	727.85
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	51	690.81	760.07
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	52	723.03	795.26
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	53	755.63	831.19
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	54	790.81	869.71
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	55	826.00	908.60
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	56	864.15	950.46
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	57	902.68	993.06
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	58	943.79	1038.25
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	59	964.16	1060.47
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	60	1005.28	1105.66
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	61	1040.84	1144.92
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	62	1064.17	1170.48
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	63	1093.44	1202.71
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1111.22	1222.34
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	372.84	372.84
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	15	405.98	405.98
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	16	418.66	418.66
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	17	431.33	431.33
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	18	444.97	444.97
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	19	458.62	458.62
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	20	472.75	472.75
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	21	487.38	536.12

75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	22	487.38	536.12
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	23	487.38	536.12
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	24	487.38	536.12
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	25	489.32	538.06
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	26	499.07	548.78
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	27	510.77	561.94
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	28	529.78	582.90
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	29	545.37	599.96
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	30	553.17	608.73
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	31	564.87	621.40
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	32	576.56	634.07
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	33	583.88	642.36
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	34	591.67	650.65
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	35	595.57	655.03
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	36	599.47	659.42
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	37	603.37	663.80
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	38	607.27	668.19
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	39	615.07	676.48
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	40	622.87	685.25
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	41	634.56	697.92
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	42	645.77	710.59
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	43	661.37	727.65
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	44	680.86	749.10
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	45	703.77	773.95
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	46	731.06	804.17
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	47	761.77	837.80
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	48	796.86	876.79
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	49	831.46	914.80
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	50	870.45	957.69
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	51	908.95	1000.09
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	52	951.36	1046.39
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	53	994.25	1093.67
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	54	1040.55	1144.36
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	55	1086.85	1195.53
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	56	1137.05	1250.60
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	57	1187.73	1306.65
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	58	1241.83	1366.11
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	59	1268.64	1395.35
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	60	1322.74	1454.81
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	61	1369.52	1506.48
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	62	1400.23	1540.11
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	63	1438.73	1582.51
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1462.13	1608.34
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	357.93	357.93
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	15	389.74	389.74
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	16	401.91	401.91
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	17	414.07	414.07
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	18	427.17	427.17
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	19	440.28	440.28
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	20	453.84	453.84
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	21	467.88	514.67
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	22	467.88	514.67
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	23	467.88	514.67
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	24	467.88	514.67
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	25	469.75	516.54
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	26	479.11	526.83
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	27	490.34	539.47
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	28	508.59	559.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	29	523.56	575.96
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	30	531.04	584.38
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	31	542.27	596.55
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	32	553.50	608.71
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	33	560.52	616.67
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	34	568.01	624.62
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	35	571.75	628.83
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	36	575.49	633.04

75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	37	579.24	637.25
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	38	582.98	641.46
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	39	590.46	649.42
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	40	597.95	657.84
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	41	609.18	670.00
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	42	619.94	682.17
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	43	634.91	698.54
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	44	653.63	719.13
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	45	675.62	742.99
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	46	701.82	772.00
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	47	731.30	804.29
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	48	764.98	841.72
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	49	798.20	878.21
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	50	835.63	919.38
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	51	872.60	960.09
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	52	913.30	1004.54
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	53	954.48	1049.92
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	54	998.92	1098.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	55	1043.37	1147.71
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	56	1091.56	1200.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	57	1140.22	1254.39
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	58	1192.16	1311.47
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	59	1217.89	1339.54
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	60	1269.83	1396.62
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	61	1314.74	1446.22
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	62	1344.22	1478.50
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	63	1381.18	1519.21
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1403.64	1544.00
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	283.36	283.36
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	15	308.55	308.55
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	16	318.18	318.18
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	17	327.81	327.81
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	18	338.18	338.18
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	19	348.55	348.55
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	20	359.29	359.29
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	21	370.41	407.45
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	22	370.41	407.45
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	23	370.41	407.45
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	24	370.41	407.45
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	25	371.89	408.93
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	26	379.29	417.08
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	27	388.18	427.08
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	28	402.63	443.00
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	29	414.48	455.97
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	30	420.41	462.64
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	31	429.30	472.27
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	32	438.19	481.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	33	443.75	488.19
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	34	449.67	494.49
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	35	452.63	497.82
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	36	455.60	501.16
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	37	458.56	504.49
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	38	461.52	507.83
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	39	467.45	514.12
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	40	473.38	520.79
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	41	482.27	530.42
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	42	490.79	540.05
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	43	502.64	553.01
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	44	517.46	569.31
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	45	534.86	588.20
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	46	555.61	611.17
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	47	578.94	636.73
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	48	605.61	666.36
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	49	631.91	695.25
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	50	661.54	727.85
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	51	690.81	760.07

75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	52	723.03	795.26
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	53	755.63	831.19
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	54	790.81	869.71
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	55	826.00	908.60
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	56	864.15	950.46
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	57	902.68	993.06
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	58	943.79	1038.25
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	59	964.16	1060.47
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	60	1005.28	1105.66
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	61	1040.84	1144.92
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	62	1064.17	1170.48
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	63	1093.44	1202.71
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1111.22	1222.34
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	298.27	298.27
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	15	324.79	324.79
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	16	334.92	334.92
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	17	345.06	345.06
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	18	355.98	355.98
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	19	366.90	366.90
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	20	378.20	378.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	21	389.90	428.89
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	22	389.90	428.89
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	23	389.90	428.89
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	24	389.90	428.89
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	25	391.46	430.45
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	26	399.26	439.03
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	27	408.62	449.55
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	28	423.82	466.32
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	29	436.30	479.97
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	30	442.54	486.99
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	31	451.89	497.12
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	32	461.25	507.26
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	33	467.10	513.89
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	34	473.34	520.52
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	35	476.46	524.03
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	36	479.58	527.53
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	37	482.70	531.04
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	38	485.82	534.55
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	39	492.05	541.18
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	40	498.29	548.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	41	507.65	558.34
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	42	516.62	568.47
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	43	529.09	582.12
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	44	544.69	599.28
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	45	563.02	619.16
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	46	584.85	643.34
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	47	609.41	670.24
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	48	637.49	701.43
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	49	665.17	731.84
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	50	696.36	766.15
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	51	727.16	800.07
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	52	761.08	837.12
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	53	795.40	874.94
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	54	832.44	915.49
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	55	869.48	956.42
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	56	909.64	1000.48
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	57	950.19	1045.32
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	58	993.47	1092.89
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	59	1014.91	1116.28
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	60	1058.19	1163.85
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	61	1095.62	1205.18
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	62	1120.18	1232.08
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	63	1150.98	1266.01
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1169.70	1286.67
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	357.93	357.93
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	15	389.74	389.74

75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	16	401.91	401.91
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	17	414.07	414.07
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	18	427.17	427.17
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	19	440.28	440.28
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	20	453.84	453.84
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	21	467.88	514.67
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	22	467.88	514.67
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	23	467.88	514.67
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	24	467.88	514.67
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	25	469.75	516.54
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	26	479.11	526.83
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	27	490.34	539.47
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	28	508.59	559.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	29	523.56	575.96
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	30	531.04	584.38
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	31	542.27	596.55
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	32	553.50	608.71
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	33	560.52	616.67
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	34	568.01	624.62
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	35	571.75	628.83
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	36	575.49	633.04
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	37	579.24	637.25
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	38	582.98	641.46
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	39	590.46	649.42
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	40	597.95	657.84
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	41	609.18	670.00
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	42	619.94	682.17
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	43	634.91	698.54
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	44	653.63	719.13
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	45	675.62	742.99
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	46	701.82	772.00
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	47	731.30	804.29
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	48	764.98	841.72
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	49	798.20	878.21
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	50	835.63	919.38
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	51	872.60	960.09
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	52	913.30	1004.54
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	53	954.48	1049.92
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	54	998.92	1098.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	55	1043.37	1147.71
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	56	1091.56	1200.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	57	1140.22	1254.39
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	58	1192.16	1311.47
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	59	1217.89	1339.54
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	60	1269.83	1396.62
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	61	1314.74	1446.22
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	62	1344.22	1478.50
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	63	1381.18	1519.21
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1403.64	1544.00
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	298.27	298.27
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	15	324.79	324.79
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	16	334.92	334.92
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	17	345.06	345.06
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	18	355.98	355.98
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	19	366.90	366.90
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	20	378.20	378.20
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	21	389.90	428.89
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	22	389.90	428.89
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	23	389.90	428.89
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	24	389.90	428.89
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	25	391.46	430.45
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	26	399.26	439.03
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	27	408.62	449.55
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	28	423.82	466.32
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	29	436.30	479.97
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	30	442.54	486.99

75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	31	451.89	497.12
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	32	461.25	507.26
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	33	467.10	513.89
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	34	473.34	520.52
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	35	476.46	524.03
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	36	479.58	527.53
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	37	482.70	531.04
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	38	485.82	534.55
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	39	492.05	541.18
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	40	498.29	548.20
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	41	507.65	558.34
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	42	516.62	568.47
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	43	529.09	582.12
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	44	544.69	599.28
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	45	563.02	619.16
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	46	584.85	643.34
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	47	609.41	670.24
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	48	637.49	701.43
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	49	665.17	731.84
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	50	696.36	766.15
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	51	727.16	800.07
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	52	761.08	837.12
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	53	795.40	874.94
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	54	832.44	915.49
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	55	869.48	956.42
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	56	909.64	1000.48
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	57	950.19	1045.32
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	58	993.47	1092.89
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	59	1014.91	1116.28
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	60	1058.19	1163.85
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	61	1095.62	1205.18
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	62	1120.18	1232.08
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	63	1150.98	1266.01
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1169.70	1286.67

