

Independence Assurance Company – Small Group Plans

Rate request filing ID # INAC-134056112 – 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: 7.17% Revised requested average rate change: 7.17%

Range of requested: 5.56% to 7.74% Effective date: January 1, 2025

Mapped members: 77,382
Available in: Rating Area 8

Key Information

Jan. 2023 - Dec. 2023 financial experience

Premiums	\$0
Claims	\$0
Administrative Expenses	\$0
Taxes & Fees	\$0
Insurer made (after taxes)	\$0

How insurer plans to spend your premium

This is how the insurance company plans to spend

the premium it collects in 2025

Claims: 85%
Administrative: 11%
Taxes & Fees: 3%

Profit: 2%

The insurer expects its annual medical costs to increase 6.9%.

Explanation of Requested Rate Change:

Premium rates for health care insurance are increasing as the cost of health care service rise.

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.

Independence 🚭

May 15, 2024

Ms. Lindsi Swartz, Director Bureau of Accident and Health Insurance Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

SUBMITTED VIA SERFF

RE: Independence Assurance Company 2025 Small Group PPO Rate Filing INAC-134056112

Dear Ms. Swartz:

Independence Assurance Company (IAC) is submitting this rate filing for Small Group Health Insurance rates effective January 1, 2025 and later.

Attached is the 2025 annual rate filing for PPO plans of Independence Assurance Company, Inc. (IAC) in the Small Group marketplace in the Commonwealth of Pennsylvania. Rates for all plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA). The rates are based on the combined experience of Small Group plans offered by Keystone Health Plan East and QCC Insurance Company, Inc.

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2025 through December 31, 2025.

The proposed rates represent a 7.17% increase over the previously approved 2024 rates. Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	Independence Assurance Company
		16053
2.	Market	Small Group
3.	On or Off Exchange	Off
4.	Effective Date of Coverage	January 1, 2025
5.	Average Rate Change Requested	7.17%
6.	Range of Rate Changes Requested	5.6 % to 7.7%
7.	Total Annual Revenue Generated from	
	the Proposed Rate Change	\$40,992,554

Independence 🍇

8. PPO **Products** 9. Rating Areas and Change from 2025 Rating Area 8; N/A 10. Metal Levels and Catastrophic Plans Platinum, Gold, Silver, Bronze 11. Current covered lives and policyholders 0 lives as of February 1, 2024 Number of plans offered in 2025 and 12. 20 plans in 2025; 20 plans in 2024 change from 2024 Corresponding contract form number, 13. SERFF # INLG-134079881, SERFF, and binder numbers INLG-134080019, INLG-PA25-125118197 See appendix for form numbers. HIOS Issuer ID # 44415; Tracking # 14. HIOS Issuer ID # and submission tracking Number N/A with any questions Please contact at or regarding this filing. Sincerely, cc:

Independence 🚭

APPENDIX

Form Numbers

17027.WR-III Rev. 1.25 17027-BC.SG.OFF Rev. 1.25 17027-BC.SG.OFF.HSAHRA Rev. 1.25 17028.WR Rev. 1.25 17028-BC.SG.OFF.HSA Rev. 1.25 PREV/SCH-II Rev. 1.25

PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by Independence Assurance Company in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Company Legal Name: Independence Assurance Company ("IAC")

State: Pennsylvania

NAIC #: 16053

Market: Small Group
Marketplace: Off Exchange

Effective Date(s): 1/1/2025 - 3/31/2025, 4/1/2025 - 6/30/2025, 7/1/2025 - 9/30/2025,

10/1/2025 - 12/31/2025

Average Rate Change: 7.17%

Range of Rate Changes: 5.6 % to 7.7%

Products: PPO

Rating Areas: Rating Area 8

Metal Levels: Platinum, Gold, Silver, Bronze

Current Members: 0
Number of 2025 Plans: 20
HIOS Issuer ID (5-digit): 44415

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 44415.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:



B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

N/A

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 7.17%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2023 to calendar year 2025 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is 7.17%

D. MEMBERSHIP COUNT

There are no members currently enrolled in IAC plans. We anticipate that members will be begin enrolling beginning July 1, 2024.

E. BENEFIT CHANGES

Benefit changes were made to the following plans to assure compliance with Actuarial Value Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

The experience period data used for IAC is the combined experience of QCC Insurance Company, Inc., and the experience period data for Keystone Health Plan East ("KHPE"). This should provide a more stable basis for projecting the Index Rate. The combined data is shown in Tab Ib. The Change in Network Factor is intended to result in IAC rates that are reasonable in relation to KHPE and QCC rates.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2023 and paid through February 2024. Earned premiums and member months are for January through December 2023. The data are for all direct-written Small group business of QCC in the Commonwealth of Pennsylvania, including out-of-network claims written by QCC but paid by QCC for POS plans. No private reinsurance was applicable.

Projected Risk Adjustment PMPM

The Non-EHB benefits portion of Allowed Claims is shown separately in cell H36 of Table 2. Capitation is uniform by age for the experience period. Net pharmacy rebates are illustrated in cell I36 of Table 2.

Projected Risk Adjustment is accounted for in Projected Incurred Claims before Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2023 risk transfer results.

In the URRT v6.0, it is necessary to divide Risk Adjustment by the Paid to Allowed factor when it is used in calculations based on Allowed Claims to produce calculations that are consistent with the Actuarial Memo Rate Exhibit.

G. CREDIBILITY OF DATA

The experience period data, defined in Section F as the combined experience of QCC Insurance Company, Inc., and the experience period data for Keystone Health Plan East ("KHPE"). is considered 100% credible.

H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

We populated the URRT with the Total Annual Trend calculated in cell G52 of Table 3. The URRT requires that factors are rounded to four decimal places which results in some small differences.

I. HISTORICAL EXPERIENCE

IAC is a new legal entity and has no prior experience. Costs are projected from the historical experience of KHPE and QCC Small Group plans.

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

c. Rebates

There are no rebate payments projected since IAC was not offering coverage in prior years.

J. TERMINATED PLANS

No plans are being terminated during 2025.

2. RATE DEVELOPMENT AND CHANGE

A. DEVELOPMENT OF PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, & TOTAL ALLOWED CLAIMS

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

We incorporated the quarterly trend methodology from Table 5A into the URRT Part 1 Worksheet 1 Section II so that the calculated MAIR in the URRT was consistent with the MAIR calculated in the Actuarial Memo Rate Exhibits. The factor is also applied in the URRT Worksheet 2 Section 3, Plan Adjustment Factors, to correctly calculate the first quarter 2025 rates.

Table 5 of the Actuarial Memorandum Rate Exhibit shows the components used in calculating change in other. The calculations of the components are based on the changes in values shown in Table 7.

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

Administrative Expenses		14.12%
General and Claims	8.45%	
Agent/Broker Fees and Commissions	4.87%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		0.63%
Risk Adjustment User Fee	0.04%	
PCORI Fee	0.06%	

PA Premium Tax	0.00%
Federal Income Tax	0.53%
Health Insurance Providers Fee	0.00%

Profit/Contingency 2.00%

Total Retention 16.74%

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2024 filing. The changes in the factors reflect small differences from the projected populations in 2024 and 2025.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 is consistent with the 2024 and 2025 URRT with the exception of Risk Adjustment which was revised to project company-specific values.

E. MLR DEMONSTRATION

Projected Claims PMPM (After Reinsurance)	\$569.87
Premium PMPM	\$684.47
Quality Improvement Expense PMPM	\$5.48
Exchange User Fee PMPM	\$0.00
HIF PMPM	\$0.00
Federal Income Tax PMPM	\$3.64
Premium Tax PMPM	\$0.00
Federal MLR	84.5%

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2025 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

The factor "AV and Cost Sharing Design of Plan" in Worksheet 2 of the URRT is the product of the Pricing AV, the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. We incorporated the first

quarter factor from cell J34 of Table 5A of the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2024 filing.

6. ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium rate increases, for certification of qualified health plans for Federally facilitated exchanges, and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
 - —Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - —Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 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.

May 15, 2024

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Independence Assurance Company
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2025
Base Period Start Date:	1/1/2023
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	0.0	0.0	0.0
Total	0	0	0
<18	0	0	0
18-24	0	0	0
25-29	0	0	0
30-34	0	0	0
35-39	0	0	0
40-44	0	0	0
45-49	0	0	0
50-54	0	0	0
55-59	0	0	0
60-63	0	0	0
64+	0	0	

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recov
S -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	s -	s -	S
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)								\$			
Loss Ratio									0.		

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.60%	4.29%		10.12%	15.37%
Outpatient Hospital	4.79%	4.29%		9.29%	21.84%
Professional	2.90%	4.29%		7.31%	26.93%
Other Medical	2.90%			7.31%	0.00%
Capitation				3.51%	11.04%
Prescription Drugs	-0.54%	4.29%		3.72%	24.82%
Total Annual Trend				6.89%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.143	

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

**Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPN
Jan-20		\$ -	0.0000	#DIV/01	-	#DIV/01		s -	S -	#DIV/0!
Feb-20		s -	0.0000	#DIV/DI		#DIV/01		s -	s -	#DIV/01
Mar-20		ş .	0.0000	#DIV/01	-	#DIV/01		s -		#DIV/01
Apr-20		\$ -	0.0000	#DIV/DI		#DIV/01		s -	s -	#DIV/01
May-20		s .	0.0000	#DIV/0!		#DIV/01		s -	s .	#DIV/01
Jun-20		\$ -	0.0000	#DIV/01		#DIV/01		s -	S -	#DIV/01
Jul-20		s .	0.0000	#DIV/DI		#DIV/01		s -	s -	#DIV/01
Aug-20		\$ -	0.0000	#DIV/01		#DIV/01		s -	S -	#DIV/01
Sep-20		\$ -	0.0000	#DIV/DI		#DIV/01		s -	s -	#DIV/01
Oct-20		s .	0.0000	#DIV/0I		#DIV/01		s -	s .	#DIV/01
Nov-20		\$ -	0.0000	#DIV/DI		#DIV/01		s -	s -	#DIV/01
Dec-20	s .	s .	0.0000	#DIV/0I		#DIV/01	s .	s -	s .	#DIV/01
Jan-21		s .	0.0000	#DIV/0I		#DIV/01		s -	S -	#DIV/01
Feb-21		\$ -	0.0000	#DIV/01		#DIV/01		S -	S -	#DIV/01
Mar-21		s .	0.0000	#DIV/0I		#DIV/01		s -	S -	#DIV/01
Apr-21		s -	0.0000	#DIV/01		#DIV/01		s -	s -	#DIV/01
May-21		s -	0.0000	#DIV/01		#DIV/01		s -	s -	#DIV/01
Jun-21		s .	0.0000	#DIV/0!		#DIV/01		s -	s -	#DIV/01
Jul-21		s -	0.0000	#D(V/01		#DIV/01		S -	s -	#DIV/01
Aug-21		s .	0.0000	#DIV/0!		#DIV/01		s -	s -	#DIV/01
Sep-21		٠.	0.0000	#DIV/0!		#DIV/01		۹ .	s .	#DIV/01
Oct-21		٠.	0.0000	#DIV/0!		#DIV/01		۹ .	s .	#DIV/01
Nov-21		٠.	0.0000	#DIV/0!		#DIV/01		۹ .	s .	#DIV/01
Dec-21	٠.	s .	0.0000	#DIV/DI		#DIV/01	٠.	s -	s -	#DIV/01
Jan-22			0.0000	#DIV/01		#DIV/01		٠.	9	#DIV/01
Feb-22			0.0000	#DIV/01		#DIV/01			c .	#DIV/01
Mar-22			0.0000	#DIV/01		#DIV/01			· ·	#DIV/01
Apr-22			0.0000	#DIV/01		#DIV/01			c .	#DIV/01
May-22		-	0.0000	#DIV/01		#DIV/01			· ·	#DIV/01
Jun-22		-	0.0000	#DIV/01		#DIV/01				#DIV/01
Jul-22		7	0.0000	#DIV/01		#DIV/01			· ·	#DIV/01
Aug-22			0.0000	#DIV/01		#DIV/01			3 .	#DIV/01
Sep-22			0.0000	#DIV/01		#DIV/01			5 -	#DIV/01
Sep-22 Oct-22			0.0000	#DIV/01		#DIV/01			S -	#DIV/01
Nov-22			0.0000	#DIV/01		#DIV/01		0		#DIV/01
Dec-22		-	0.0000	#DIV/01		#DIV/01			3 .	#DIV/01
Jan-23	,		0.0000	#DIV/01		#DIV/01	3 .		5	#DIV/01
		5							5 -	
Feb-23 Mar-23		<u> </u>	0.0000	#DIV/01 #DIV/01		#DIV/01		<u> </u>		#DIV/01 #DIV/01
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Apr-23		5 .	0.0000	#DIV/0I		#DIV/01		S -	5 .	#DIV/01
May-23		<u> </u>		#DIV/01		#DIV/01		5 .		#DIV/01
Jun-23		s .	0.0000	#DIV/0I		#DIV/01		S .	S -	#DIV/01
Jul-23		s .	0.0000	#DIV/0I		#DIV/01		S .	S .	#DIV/01
Aug-23		\$.	0.0000	#DIV/01		#DIV/01		S -	S -	#DIV/01
Sep-23		s .	0.0000	#D(V/01		#DIV/01		S -	S -	#DIV/01
Oct-23		\$.	0.0000	#DIV/0I		#DIV/01		,	S -	#DIV/01
Nov-23		s .	0.0000	#DIV/0!		#DIV/01		s .	S -	#DIV/01
Dec.23			0.0000	#DIV/DI		#DIV/01				#DIV/01

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

Carrier Name: Independence Assurance Company
Product[s]: PPO
Market Segment: Small Group
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
\$ 1.248.542.970.15	S 923,649,709,37	\$ 935,080,138,84	1,995,729	\$ 189,864,923,64	S 1.124.945.062.47	s -	\$ (104.296.752.9	1 \$ 124,976,825,51	S 6.125.697.68	\$ (18,258,687.43)	s -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)									\$ 574.04		
Loss Ratio											78.18%

Loss Ratio
"Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.60%	4.29%		10.12%	15.37%
Outpatient Hospital	4,79%	4.29%		9.29%	21.84%
Professional	2.90%	4.29%		7.31%	26.93%
Other Medical	2.90%	4.29%		7.31%	0.00%
Capitation				3.51%	11.04%
Prescription Drugs	-0.54%	4.29%		3.72%	24.82%
Total Annual Trend		l		6.89%	100.00%
Months of Trend				24	
Total Spelled Total Spelestics France	***************************************				

Express Cost, Utilization, Induced Utilization and Weight as percentage:

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		\$ 73.912.533.65	1.0000		186.378			\$ (5.392.814.50)	\$ 85.621.610.15	
Feb-20		\$ 71,179,245.66	1.0000	\$ 71,179,245.66	185,887	\$ 382.92		\$ (5,378,003.79)	\$ 80,977,774.98	\$ 435.63
Mar-20		S 63.881.909.02	1.0000	\$ 63.881.909.02	185.679	S 344.04		\$ (5.372.133.63)	S 71.964.544.23	\$ 387.58
Apr-20		S 49.269.183.25	1.0000	\$ 49.269.183.25	183.805	\$ 268.05		\$ (5.513,564,13)	\$ 53,117,797,33	\$ 288.95
May-20		\$ 57,005,920.10	1.0000	\$ 57,005,920.10	182,608	\$ 312.18		\$ (5,476,707.03)	\$ 62,292,154.76	\$ 341.13
Jun-20		S 68.103.161.46	1.0000		181.011	S 376.24		\$ (5.471.887.56)	S 75.587.249.36	S 417.58
Jul-20		\$ 69,407,880.82	1.0000	\$ 69,407,880.82	180,866	\$ 383.75		\$ (5,700,639.04)	\$ 77,100,597.95	\$ 426.29
Aug-20		\$ 69,071,381.52	1.0000		180,102	\$ 383.51		\$ (5,676,489.54)	\$ 76,758,322.93	\$ 426.19
Sep-20		S 69.441.806.21	1,0000		178,670	S 388.66		\$ (5.633.165.44)	\$ 77,115,859,84	S 431.61
Oct-20		\$ 74,349,525.78	1.0000		178,624	\$ 416.23		\$ (5,803,661.39)	\$ 82,755,510.09	\$ 463.25
Nov-20		S 70.324.264.24	1.0000		177.466	S 396.27		\$ (5.765.435.76)	S 77.834.038.74	
Dec-20	\$ 1,202,060,239,95	\$ 73,155,950.18	1.0000	\$ 73,155,950.18	176,577	\$ 414.30	\$ 159,629,190,99	\$ (5,736,748.34)	\$ 80,685,242.37	\$ 456.9
Jan-21		\$ 72,921,871.60	1.0000	\$ 72,921,871.60	176,488	\$ 413.18		\$ (6,311,922.78)	\$ 82,068,097.54	\$ 465.0:
Feb-21		S 64.314.599.86	1.0000	\$ 64.314.599.86	176.307	\$ 364.79		\$ (6.307.040.73)	S 71.801.621.87	S 407.2
Mar-21		S 82.148.339.87	1.0000		176,294	\$ 465.97		\$ (6.310.189.02)	\$ 92,338,305,99	\$ 523.7
Apr-21		\$ 77,279,089.16	1.0000	\$ 77,279,089.16	175,737	\$ 439.74		\$ (6,696,212.56)	\$ 86,111,420.34	\$ 490.0
May-21		\$ 73.707.922.43	1.0000	\$ 73.707.922.43	175.277	\$ 420.52		\$ (6.683.191.51)	\$ 81.103.108.60	\$ 462.71
Jun-21		\$ 75,886,415.85	1.0000	\$ 75,886,415.85	174,519	\$ 434.83		\$ (6,655,381.17)	\$ 84,184,318.82	\$ 482.38
Jul-21		\$ 67.322.995.37	1.0000	\$ 67.322.995.37	173.412	\$ 388.23		\$ (6.583.174.18)	5 74.982.271.03	\$ 432.39
Aug-21		\$ 73.704.288.11	1.0000	\$ 73.704.288.11	173.094	\$ 425.80		\$ (6.574.460.47)	\$ 81.544,789.05	S 471.10
Sep-21		\$ 72,510,425.52	1.0000	\$ 72,510,425.52	172,956	\$ 419.24		\$ (6,572,828.66)	\$ 79,387,702.83	\$ 459.01
Oct-21		\$ 74.927.387.31	1.0000	\$ 74.927.387.31	172.396	\$ 434.62		\$ (6.678.911.56)	\$ 81,933,350,80	S 475.26
Nov-21		\$ 74,072,443.17	1.0000	\$ 74,072,443.17	172,177	\$ 430.21		\$ (6,671,852.37)	\$ 80,206,469.56	\$ 465.84
Dec-21	\$ 1,207,866,070.03	\$ 78,144,246.37	1.0000	\$ 78,144,246.37	172,869	\$ 452.04	\$ 172,099,599.01	\$ (6,680,339.66)	\$ 84,652,662.53	\$ 489.69
Jan-22		\$ 71.519.778.54	1.0000	\$ 71.519.778.54	171.663	\$ 416.63		\$ (7.505.829.52)	5 78.538.928.39	S 457.52
Feb-22		\$ 67.928.636.98	1.0000	\$ 67.928.636.98	172.039	\$ 394.84		\$ (7.525.267.87)	5 74.338.282.71	S 432.1
Mar-22		\$ 77,425,802.54	1.0000	\$ 77,425,802.54	171,829	\$ 450.60		\$ (7,517,665.79)	\$ 86,262,616.47	\$ 502.0
Apr-22		\$ 70.123.809.27	1.0000	\$ 70.123.809.27	171.732	\$ 408.33		\$ (7.510.717.22)	\$ 77.371.017.14	\$ 450.5
May-22		\$ 78,414,941.53	1.0000	\$ 78,414,941.53	171,463	\$ 457.33		\$ (7,501,098.82)	\$ 85,716,897.77	\$ 499.91
Jun-22		\$ 74.599.774.95	1.0000	\$ 74.599.774.95	171.833	\$ 434.14		\$ (7.520.029.14)	\$ 81.854.387.25	\$ 476.36
Jul-22		S 69.105.077.00	1,0000	S 69.105.077.00	171.011	S 404.10		\$ (7.132.384.31)	\$ 75,176,852,33	S 439.6
Aug-22		\$ 76,997,961.45	1.0000	\$ 76,997,961.45	170.247	\$ 452.27		\$ (7.101.017.82)	\$ 84,752,238,60	\$ 497.82
Sep-22		\$ 78,893,252,99	1,0000	S 78.893.252.99	169.761	S 464.73		S (7.081.410.12)	\$ 85,576,286,34	S 504.1
Oct-22		\$ 75,244,508.67	1.0000	\$ 75,244,508.67	168,918	\$ 445.45		\$ (7,015,254.17)	\$ 81,996,081.79	\$ 485.4
Nov-22		\$ 73.388.870.87	1.0000	\$ 73.388.870.87	168.588	\$ 435.31		\$ (7.001.071.85)	S 80.115.441.41	S 475.2
Dec-22	5 1.222.838.638.48	\$ 72,610,668,90	1,0000	S 72.610.668.90	168.721	S 430.36	\$ 172,617,563,58	\$ (6.974,537,04)	\$ 79.785.333.40	S 472.8
Jan-23		\$ 74.023.022.81	0.9983	\$ 74.147.686.35	167.152	S 443,59		\$ (8.639.399.29)	\$ 82,459,873.00	S 493.3:
Feb-23		\$ 73,907,056,58	0.9978	S 74,069,697,42	166.907	S 443.78		\$ (8.631.067.18)	S 81,339,414,99	S 487.3
Mar-23		S 83.022.566.95	0.9961		166.927	S 499.32		S (8.637,158.31)	S 92.096.241.03	S 551.7
Apr-23		S 74,071,119,33	0.9957	S 74.391.194.81	166.185	S 447.64		S (8.745.261.43)	5 81.249.288.01	S 488.9
May-23		S 81.857.215.92	0.9954	S 82,236,100,21	166,589	S 493.65		\$ (8.770.445.24)	\$ 90,380,214,91	S 542.53
Jun-23		S 76.274.191.71	0.9928		166.422	S 461.62		\$ (8.761.370.84)	\$ 83,958,708,76	S 504.46
Jul-23		S 72.011.664.23	0.9920	S 72.595.591.51	165.932	S 437.50		\$ (8.615.051.39)	5 78.748.738.28	S 474.5i
Aug-23		S 80.807.298.43	0.9894		165,974			\$ (8.620.642.72)	\$ 88.801.773.30	\$ 535.0
Sep-23		S 74,657,886,41	0.9856		165.755	S 456.99		S (8.610.826.09)	\$ 81,726,998,38	S 493.0
Oct-23		\$ 80,642,054,40	0.9819	\$ 82,125,085,56	165,480	S 496.28		S (8.737,207,94)	\$ 88,951,783,21	S 537.5
Nov-23		\$ 80.514.599.86	0.9730	S 82.746.473.94	165 790	S 499.10		\$ (8.757,725,12)	\$ 89.163.210.91	S 537.8
Dec.23	S 1.248.542.970.15	5 71.861.032.74	0.9559	S 75.174.490.19	166.616	S 451.18	5 189 864 923 64	\$ (8.770.597.35)	S 81,772,064,79	\$ 490.78
Express Completion Factor as a per		71,001,032.74	0.3333	73,114,430.13	100,010	431.10	103,004,313.04	(0,770,337.33)	01,711,004.75	430.7

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

PA Rate Template Part II
Rate Development and Change
Carrier Name:
Product(s):
Market Segment:
Rate (Trictube Date:

Independence Assurance Company PPO Small Group 1/1/2025

Development of the Projected Index Rate	A	tual Experience Data		Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	5		s	574.04	<- Actual Experience PMPM :
Two year trend projection Factor		1.143		1.143	
Inadjusted Projected Allowed EHB Claims PMPM	\$		\$	655.91	
inale Risk Pool Adjustment Factors					
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000	
Change in Morbidity - All Other		1.000		1.000	<- See URRT Instructions
Total Non-Morbidity Changes		0.000		1.221	
Change in Demographics		0.997		0.996	<- See URRT Instructions
Channe in Network		0.000		1.223	
Change in Benefits		1.000		1.000	<- See URRT Instructions
Channe in Other		1.000		1.000	<- See URRT Instructions
otal Adjusted Projected Allowed EHS Claims PMPM	5		s	800.63	
Credibility Factors		0%		100%	<- See Instructions
Slended Projected EHS Claims PMPM			5	800.63	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					
Adjusted Projected Allowed EHB Claims PMPM	5	800.63	<- Inc	lex Rate for Proje	ction Period on URRT
Projected Paid to Allowed Ratio		0.719			
Projected Incurred EHB Claims PMPM	5	575.64			
Market-wide Adjustments					
Projected Incurred Risk Adjustment PMPM	5	17.74			
Projected Incurred Exchange User Fees PMPM		\$0.00			
Projected Incurred Reinsurance Recoveries PMPM		\$0.00			
Market-Adjusted Projected Incurred EHB Claims PMPM	5	557.90			
Market-Adjusted Projected Allowed EHS Claims PMPM	s	775.96	< Mi	inket-Adjusted In	dex Rate
rejected Allmord Non-EHS Claims DMDM		6.70			

Blended Base Period Unadjusted Claims before Normalization	5	574.04	Index Rate of Experience Period on URI
Blended Earned Premium	5	1,248,542,970.15	
Blended Loss Ratio		78.18%	

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

Effective Date	\neg	1/1/2025		4/1/2025		7/1/2025	10/1/2025	Total	Single Risk Pool
# of Member Months Renewing in Quarter		366,264		185,941		154,613	200,832		907,650
Adjusted Projected Allowed EHS Claims PMPM	5	800.63	5	800.63	5	800.63	\$ 800.63	\$	800.63
Months of Trend				3		6	9		
Annual Trend		6.14%		6.14%		6.14%	6.14%		
Single Risk Pool Projected Allowed Claims	5	800.63	\$	812.64	5	824.83	\$ 837.20	\$	815.30

Retention Items - Express in percentages	Pe	rcentages	PMPM Amounts
Administrative Expenses		14.12%	\$95.35
General and Claims		8.45%	\$57.01
Agent/Broker Fees and Commissions		4.87%	\$32.81
Quality Improvement Initiatives		0.80%	\$5.40
Taxes and Fees		0.63%	\$4.24
Risk Adjustment User Fee		0.04%	\$0.20
PCORI Fee		0.06%	\$0.35
PA Premium & Other Taxes (if applicable)		0.00%	\$0.00
Federal Income Tax		0.53%	\$3.50
Health Insurance Providers Fee (Prorated for Small Groups only)		0.00%	\$0.00
Profit/Contingency (after tax)		2.00%	\$13.50
Total Retention		16.74%	\$113.00
Projected Required Revenue PMPM	s	675.45	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors		2024		025
Average Age Factor		1.502		1.486
Average Geographic Factor		1.000		1.000
Average Tobacco Factor		1.007		1.007
Average Benefit Richness (Induced demand)		1.000		1.000
Average Network Factor		1.000		1.000
Market-Adjusted Projected Allowed Total Claims PMPM	5	734.84	5	782.16
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$	485.48	5	522.53

Table 8. Components of Rate Change

Rate Components		2024		2025		ifference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)		MOIV/OI		ADIV/01		#DIV/01	#DIV/01
Base period allowed claims before normalization	s	525.21	\$	574.04	s	48.83	#DIV/DI
C. Normalization factor component of change	\$	(178.22)	\$	(190.55)	\$	(12.33)	#DIV/01
D. Change in Normalized Allowed Claims Adjustment Components							
D1. Base period allowed claims after normalization	5	346.99	\$	383.49	5	36.50	#DIV/01
D2. URRT Trend	\$	44.51	s	54.70	\$	10.19	#DIV/01
D3. URRT Morbidity	\$		\$		\$		#DIV/01
D4. URRT Other	5	102.42	\$	95.58	\$	(5.75)	#DIV/01
DS. Normalized URRT Risk Adjustment on an allowed basis	\$	(12.20)	\$	(16.48)	\$	(4.28)	#DIV/01
D6. Normalized Exchange User Fee on an allowed basis	\$		\$		\$		#DIV/01
D7. Normalized Reinsurance Recoveries on an allowed basis	\$		\$		\$		#DIV/01
DB. Subtotal - Sum(D1:07)	5	481.72	\$	518.39	\$	36.67	#DIV/01
E. Change in Allowable Plan Adjusted Level Components					ı		
E1. Network	\$	(0.91)	5	(0.97)	\$	(0.06)	#DIV/01
E2. Pricing AV	\$	(132.56)	\$	(144.79)	\$	(12.23)	#DIV/01
E.S. Benefit Richness	\$	(1.32)	\$	(1.42)	\$	(0.09)	#DIV/01
E4. Catastrophic Eligibility	\$		5		\$		#DIV/01
ES. Benefits in Addition to EHS	5	3.33	\$	3.56	\$	0.23	#DIV/01
E6. Subtotal - Sum(E1:E5)	\$	(131.47)	\$	(143.62)	\$	(12.16)	#DIV/01
F. Change in Retention Components							
F1. Administrative Expenses		MOIV/DI		ADIV/01		#DIV/01	#DIV/01
F2. Taxes and Fees		WDIV/DI		#D/W/01		#DfV/01	#DIV/01
F3. Profit and/or Contingency		MOIV/DI		ADIV/01		#DIV/01	#DIV/01
F4. Subtotal - Sum(F1:F3)		MDIV/DI		ADIV/01		#DN/01	#DIV/01
G. Change in Miscellaneous Items	5		s	-	\$		#DIV/01
N. Sum of Components of Rate Change (should approximate the change shown in line A)		WDIV/DI		ADIV/01		#DN/01	#DIV/01

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

	2024	2025	-	7	7	7	7
Paid-to-Allowed	0.723	0.719					
				l	1		
URRT Trend (Total Applied Trend Factor)	1.128	1.143		<- URRT W1, 52	<- UBRT W1. 52	<- URRT W1, 52	e- URRT W1, 52
URRT Morbidity	1.000	1.000		<- URRT W1, 52	<- URRT W1, 52	6- URRT W1, 52	<- URRT W1 52
URRT "Other"	1.262	1.221		<- URRT W1, 52	<- URRT W1. 52	<- URRT W1. 52	<- URRT W1. 52
Risk Adjustment	\$ (13.35)			<- URRT W1, 53			
Exchange User Fee	s -			<- URRT W1. 53			
Reinsurance Recoveries	5 -			<- URRT W1, 53			
Capitation	5 -	\$ -		<- URRT W1, 52	<- URRT W1, 52	<- URRT W1, 52	<- URRT W1, S2
Network	0.998	0.995					
Pricing AV	0.724			<- For 2024 in cell JB1, plea	<- For 2024 in cell JB1, please include a factor equal to th	<- For 2024 in cell JB1, please include a factor equal to the product of the average	<- For 2024 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Fur
Benefit Richness	0.996	0.995					
Catastrophic Eligibility	1.000	1.000					
Benefits in Addition to EHB	1.010	1.010					
Administrative Expenses	14.18%	14.12%					
Taxes and Fees	0.60%	0.63%					
Profit and/or Contingency	2.00%	2.00%					

_		

Totals - Current Membership Total - Project of Membership			8,711		0720 0719	0.896 1.000 1.000 1.000	0 000 10	00 1000 5 37.70 14.24. 0.04. 2.0 00 1000 5 00007 14.24. 0.05. 2.0	9 77,362	ISTANCE ISTANCE	ages/or			
Fee 1 644199400000 PRO Fire 1 6441994000000 PRO Fire 2 64419940000000 PRO	Personal Outle IPO Story MA-011 000 W/S Personal Outle IPO Story MA-011 000 W/S Personal Outle IPO Story Reduced IVA PORTION	DAM PANYTONS	2 Day 27000	American's Collection of Colle	0130 0130	0 tot 1 to	0 001 1 1 100 1	5.0 5.00 5.00 5.0 5.0 5.0 00 1.00 5.00 5.00 5.0 5.0 5.0 5.0 5.0 5.0 5.		5 15240 5 15144 5 4444 5 6650	100. 120. 40 276. 60	(a)		1 -
Fig. 1 664199A00000 PRO Fig. 1 664199A00000 PRO Fig. 1 664199A000000 PRO	Personal Oscilla PRO Platinum Professol SIS/SOC/SOC Personal Oscilla PRO Biolinea Reduced PSO/SOC/SOC Personal Oscilla PRO Gold Performed SIS/SOC/SOC/SOC		0 Bellium 00000110 0 Bellium 0000010	Assessed 1 CH Assessed 1 CH Assessed 1 CH	0334 0378	1007 100	0 100 1	00 100 0014 0 14 15 045 100 100 0014 1 14 15 045	00 1 100 00 00 1 100 00 00 1 100 00 00 00 00 00 00 00 00 00 00 00 00 00 00	5 40941 5 415.00 5 40741 5 402.00 6 40741 5 402.00	73% at 73% at 77% at	(a (a		
Fire 7 BELLSPANISMON PRO	Percent Out #70 Out Carry \$1 10052051000		0 844 079084	Assessed to Pall Assessed 2 CH	0760	0 866 10	0 1000 1	00 100 55512 M 55 055	2127	2 4447 E 1010	7.7% at 6.8% at	(a		1 0
Fier 8 94119-AND0007 PPC Fier 9 94119-AND0008 PPC Fier 12 94119-AND0009 PPC	Personal Outline PRO Silver Secure 54 750/550/580/580/ Personal Outline PRO Silver Classic \$5.000/550/530/90/		2 May 0700000 2 May 0700000	Assessed 2 CH Assessed 2 CH	0181 0181	2144 III	0 100 1 0 100 1	00 100 53312 1415 045 00 100 53312 1415 045	200 1 1000	0 12181 0 16150 0 16841 0 16240	6.0% AC 5.0% AC 7.0% AC	ia ia		
Fig. 12 - 2011/PANDONS PRO Fig. 12 - 2011/PANDONS PRO Fig. 13 - 2011/PANDONS PRO	Personal Charles FAC Plate Court FE STATE AND ADDRESS OF PACKETS AND		0 Harrison 091201	American College	250	100 10	0 100 1	00 100 55110 H 10 045	200 200	5 11786 5 105.00 5 12786 5 105.00	72% at 74% at	(a (a		-
Fig. 11 - 641(PANDOXI - PIC Fig. 11 - 641(PANDOXI - PIC	Percent Out of PRO Guerrise 013 200/1009.		O DAY CALOUN	Assessed 1 CH	0805 0476	1 0 M	0 100 10	00 1 00 500 11 10 01 01 00 01 01 01 01 01 01 01 0	140	E 48227 E 526.70 - 100.00 E 412.30	72% at	ia ia		1 00
Fig. 15 64419-000007 PRO	Secure Code SEC Since SEC SECOND		A Comment of Calculation	Instruct C	0.00	04H 15	0 100 1	00 1800 55149 1415 045	200	- 100 M T 200 M	5.8% 85 6.7% 85	(a (a		
Fig. 22 844199A00003 PRO Fig. 21 844199A00003 PRO Fig. 21	Personal Outine PRO Secret HEAD SECONDO		A Add Agent	American College	200	244 15	1 100 1	1 100 1001 1110 040 1 100 1001 1110 040	2 110	2 2010 C 10120	725 #6 005 #6	ia ia		1 1
First 12 First 13			_			_		5000 5000			00% K	(a (a		1
Se H								5000			60% H	(a		
Figs 26 Figs 29								5000 5000			60% K	(a (a		-
Fig. 12 Fig. 12								5000 5000 5000			00% KG	ia ia		
Fig. 33 Fig. 34 Fig. 33			_			_		5000 5000			00% K	(a (a		-
Fig. 14 Fig. 17								5000			0.0% #6	(a)		- 8
Fig. 13 Fig. 13 Fig. 42			_	_	-	_		5000 5000			00% H	(0		-
First 12						_		5000			00% K	(a		
First .								5000			0.0% #0 0.0% #0	ia ia		0
Fier ST Fier ST								9000 9000			50% K	ia ia		1
Fig. 22 Fig. 32			_			_		5000 5000			00% K	(a (a		1
Early Early								5000			60% H	(a		
Figs 15 Figs 16								5000 5000			60% K	(a (a		-
Fie II Fie II								5000 5000 5000			00% KG	ia ia		
For 60 For 61			_			_		500			50% H	(0		1
Ferti			_			_		5000			0.0% AC	(a		
Fier 65 Fier 62								5000 5000			60% K	(a (a		-
Fig. 55 Fig. 50 Fig. 30						_		5000 5000			00% K	(a (a		1
Fig. 12 Fig. 12						_		5000			00% K	(a		
Ne N Ne N								5000			0.0% #6	(a (a		- 8
Fig. 17								5000 5000			20% K	(0		-
For II			_			_		5000 5000			00% K	(a		1
Ne Si Ne Si								5000 5000			00% K	ia ia		1
Con II.								5000			00% K	(0)		1
For III								5000 5000			00% K	(a)		1
Figs 10 Figs 10 Figs 10								5000 5000			00% #0 00% #0	fa fa		-
Fig. 14								500			0.0% AC	(a		-
Fire St.								5000 5000			60% K	ia ia		-
Figs 10 Figs 10								5000 5000			00% AC 00% AC	ia ia		1
Figs 100 Figs 100								5000 5000			0.0% #0 0.0% #0	ia ia		-
Fig. 10 Fig. 10								500			00% K	(a)		-
Figs 100 Figs 100 Figs 100								5000 5000			00% #0 00% #0	fa fa		
Fer 10 Fer 10 Fer 11								5000 5000			00% K	ia ia		1
Fig. 132 Fig. 133								5000			00% K	(0)		1
For 18 For 18								5000 5000			00% K	ia ia		-
Fig. 12 Fig. 13 Fig. 13			_			_		5000 5000			00% K	(a (a		1
File 120 File 125								5000 5000			60% K	(a (a		-
Fire 120 Fire 120 Fire 120								5000			00% K	ia ia		
Fig. 125 Fig. 125						_		5000			00% K	(a		
No. 126 No. 128								5000			0.0% #6	(a (a		- 8
For IV For IV								5000 5000			52% K	ia ia		1
Fig. 15 Fig. 15 Fig. 15			_			_		5000 5000			00% K	(a (a		1
Se III								5000			0.0% #0 0.0% #0	ia ia		0
Fig. 10 Fig. 10								500 500			00% K	(a (a		
Fig. 10 Fig. 10 Fig. 10						_		5000 5000			00% K	(a (a		1
Fer 16			_			_		5000			0.0% AC	(a		
Fie 10 Fie 10								5000 5000			101	fo fo		-
Fig. 100 Fig. 150 Fig. 151			_	_	-	_		5000 5000			00% H	(0		-
Fe 10								5000			0.0% #0 0.0% #0	ia ia		0
Fig. 155 Fig. 156								5000			00% #6	(a)		
Fig. 10 Fig. 10 Fig. 10								5000 5000 5000			00% K	ia ia		
Fig. 10 Fig. 10 Fig. 10			_			_		5000 5000			00% K	(a (a		1
Pier 165 Pier 165								9000 9000			101 E	(0		-
For 165 For 165 For 167								5000			00% K	ia ia		
Figs 105 Figs 105 Figs 170						_		5000 5000			00% K	(a (a		1
5e 10 5e 10			_			_		5000			0.0% AC	(a		
For 171 For 171 For 175								5000 5000			52% K	ia ia		1
For 170 For 177 For 178			_	_	-	_		5000 5000			00% H	(0		-
Se IR								5000			0.0% #0 0.0% #0	ia ia		0
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For 19 For 19								5000 5000			00% K	(a (a		-
Fig. 18 Fig. 18 Fig. 18								5000 5000			00% H	ia ia		-
Page 188 Page 189						F		500			00% A	io io		1
Fig. 100 Fig. 200								5000 5000			00% KI	ia ia		-
For 200 For 200 For 200								5000 5000			00% #0 00% #0	fa fa		
Fig. 100 Fig. 107 Fig. 208								5000 5000			00% K	ia ia		1
No. 100 No. 110 No. 111								5000 5000			00% K	ia ia		1
Fig. 112 Fig. 213								5000 5000			00% K	ia ia		-
Fig. 18 Fig. 18								5000 5000			00% K	(a (a		-
Fig. 10 Fig. 10 Fig. 10								5000 5000			00% #6 00% #6	ia ia		-
He 100 He 101 He 200								5000 5000			00% K	ia ia		1
Fig. 131						-		5000			60% K	(a		-
Figs 135 Figs 135 Figs 137								5000 5000			00% #6 00% #6	ia ia		-
No. 13 No. 13 No. 13								500			00% K	(a (a		# =
Fig. 10 Fig. 10								5000			00% H	(a		-
Fig. 10 Fig. 10 Fig. 10								\$500 \$500 \$500			00% AC 00% AC	ia ia		1
No 10 No 10 No 10								5000 5000			00% K	ia ia		1
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Fig. 10 Fig. 10								5000 5000			00% K	(a (a		-
For 16 For 16								5000 5000			00% #6 00% #6	fa fa		-
5e-16 5e-16								5000			00% K	ia ia		1
Fig. 140 Fig. 142								5000 5000			00% K	ia ia		-
Fig. 255 Fig. 256								5000 5000			00% KI	ia ia		-
Fig. 24 Fig. 24 Fig. 27								500			60% K	(a (a		#
Fig. 101 Fig. 102								500			0.0% AC	(a		-
Fier 242 Fier 242								\$500 \$500 \$500			00% KI	(a (a		-
Figs 245 Figs 245								5000 5000			00% K	ia ia		1
Fig. 10								5000			00% K	(a)		===
Plan 248 Plan 248 Plan 270								5000 5000			00% #6 00% #6	ia ia		-
No. 175 No. 175 No. 175								5000 5000			00% K	(a (a		# =
Pie 275 Pie 275								500			0.0% AC	(a		-
Fee 277 Fee 278								5000 5000			00% K	ia ia		-
Fig. 19 Fig. 19 Fig. 19								100			00% KE	ia ia		
Fig. 20 Fig. 20								5000 5000			00% K	ia ia		-
								500			00% K	(a (a		# =
Par 165 Par 165					-	_		500			100	100		_
Fig. 141 Fig. 141 Fig. 141 Fig. 141 Fig. 141							_	5000			60% 60	(S)		-
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### A PART		

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PA Rate Quarterly Template Part V **Consumer Factors**

Table 12. Age and Tobacco Factors

	Proj	ection Perio	d Age and	Tobacco F	actors	
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.225
15	0.833			41	1.302	1.225
16	0.859			42	1.325	1.225
17	0.885			43	1.357	1.225
18	0.913			44	1.397	1.225
19	0.941			45	1.444	1.225
20	0.970			46	1.500	1.225
21	1.000	1.125		47	1.563	1.225
22	1.000	1.125		48	1.635	1.225
23	1.000	1.125		49	1.706	1.225
24	1.000	1.125		50	1.786	1.375
25	1.004	1.125		51	1.865	1.375
26	1.024	1.125		52	1.952	1.375
27	1.048	1.125		53	2.040	1.375
28	1.087	1.125		54	2.135	1.375
29	1.119	1.125		55	2.230	1.375
30	1.135	1.175		56	2.333	1.375
31	1.159	1.175		57	2.437	1.375
32	1.183	1.175		58	2.548	1.375
33	1.198	1.175		59	2.603	1.375
34	1.214	1.175		60	2.714	1.375
35	1.222	1.175		61	2.810	1.375
36	1.230	1.175		62	2.873	1.375
37	1.238	1.175		63	2.952	1.375
38	1.246	1.175		64+	3.000	1.375
39	1.262	1.175				

^{*}PA follows the federal default age curve.

Independence Assurance Company

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

Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8	Bucks, Chester, Delaware, Philadelphia, Montgomery	1.000	1.000
Rating Area 9			

Table 14. Network Factors

	Projection Period Network	Factors		
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
PPO	Rating Area 8	1.000	1.000	5/6/1997
EPO	Rating Area 8	0.950	0.950	5/6/1997

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

Overview
Initial Requested Average Rate Change:
Revised Requested Average Rate Change:
Revised Requested Rate Change:
Maximum Requested Rate Change:
Maximum Requested Rate Change:
Mayed Mapped Members:
Available in Rating Areas: 5.56% 7.74% 0

Key Information
Jan. 2023 - Dec. 2023 Financial Experience
Premium
Claims
Administrative Expenses
Taxes & Fees
Company Made After Taxes

The company expects its annual medical costs to increase:

Explanation of requested rate change: Premium rate

6.89%



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

Table 16. Risk Adjustme	ent Calculation	
Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment	675.98	
Administrative Cost Adjustment	0.86	
State Average Monthly Premium	581.34	
Actuarial Value (AV)	0.78	0.77
Plan Liability Risk Score (PLRS)	1.26	1.26
Allowable Rating Factor (ARF)	1.50	1.49
Induced Demand Factor (IDF)	1.07	1.07
Geographic Cost Factor (GCF)	0.97	0.98
Factors Including Risk Score	1.31	1.33
Factors Excluding Risk Score	1.22	1.20
Risk Adjustment Transfer PMPM		17.74
Insurer Specific Manual Adjustment PMPM		
High Cost Risk Pool Adjustment PMPM		
Total Risk Adjustment Transfer		17.74

<-- Negative implies payer of RA

<-- Please provide explanation and calculation if value provided.

Company Name Market Product Effective Date of Rates	troli free	moory 2		En:	ling date of Rates	. [Model	2 203																																
HOS Plan ID (De Exchange) ()																																			_			=		
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Consulator 10	20% after ded/20%	Macded	95,511	_	510.530		(11)	ten .	5400	en.	(m)	en .	522 to 616/35	Conded .	500 no de4/3	WT on deal	SEC no ded/	Manual and	900 an dad (51	Manufed .	540 an dad 5	197 on ded	ON after de		125		Charles de		ON after 6		200 Mar	ded	20% 12% after d	44	10% (Dec.)	ded	DL after	ded	ON ADMINISTRA	
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9:16	1205.91	5265.95	1009.09 100		509587	5099.87	5676.09	5079.00	5176.82	587682	5396.64	5395.64	5395.52	590.12	5362.75	5395.74	1212.00	5362.80	1214.01	1254.00	5291.61	5290.65	5623.61	5073.63	5355.82	5894.82	5000 94	5002.96	5553.88	SHAR	5282.55	528033	5315.00	5111.00	1220.73	120.71	5279.62	5219.62	100.21	100.0
15	\$282.80	\$292.88		14.78	9105.61	\$544.61	\$108.08	\$518.88	\$630.33	5433.85	\$429.72	5429.72	\$887.78	\$807.29	5395.89	\$303.00	\$286.25	5386.21	\$276.30	\$276.38	\$817.53	\$827.58		5065.06	\$875.67	\$875.47	\$488.76	5488.76	\$843.35	\$143.35	\$305.49	\$805.49	\$940.82		\$296.90	\$234.93	\$360.52	\$260.92	\$893.59	\$395.29
26	\$801.87 \$803.30	\$800.00 \$800.10	\$172.00 \$10 \$189.61 \$16	72.01	\$162.40 \$1.75.39	\$541.40 \$578.00	\$556.56 \$556.76	9135.56 5135.75	\$623.32 \$633.92	5423.12 5639.92	500533	5443.13 5430.34	5430.20 5422.40	\$630.20 \$632.61	5436.19 5436.48	5436.19 5428.48	\$295.54 \$304.08	\$295.14 \$304.08	5285.22 5293.86	\$205.22 \$253.86	\$327.44 \$327.70	\$827.46 \$887.85		\$477.88 \$692.60	\$807.20 \$298.90	\$887.28 \$898.90	5032.03 5006.13	5012.01	\$854.07 \$864.79	595427 5364.79	\$113.00 \$326.50	\$815.02 \$826.56	\$351.06 \$362.00		\$263.26 \$265.60	\$242.26 \$289.60	\$300.06 \$277.21	\$298.06 \$277.23	\$408.40 \$403.40	5408.40 5433.63
2	500 m	5322.90		28.09	2275.67	5375.67	\$368.26	5565.20	500172	5005.72	500.00	5070.00	5683.96	100.00	5011.72	5683.77	585.72	5111.70	5803.23	5823.13	5105.01	\$305.00		Shoray	501133	5633.30	100030	5082.90	\$825.33	5376.33	5336.82	5335.82	5573.30	5175.33	\$297.49	1217.01	5203.00	5283.9K	1625.20	503.70
28	\$890.00 \$800.00	\$882.80 \$882.99	\$626.71 \$60 5600.77 \$60	26.75	5656.00	\$624.99 \$635.94	\$585.58 \$603.65	\$185.58 \$605.68	5065.51 5677.79	5063.55 5077.79	\$00.01 \$00.00	5485.48 5900.89	5009.36 5005.22	5000.36 5000.70	5440.96	5445.96 5495.67	\$103.00	\$123.32 \$111.70	\$812.45 \$822.08	\$102.00 \$102.00	588.70 588.70	588.70 588.70		\$323.35 \$323.45	5424.15	\$624.15 \$687.22	50% 64 5030 NZ	5095.64	\$887.87 \$899.82	5087.87 5099.82	\$845.09 \$855.78	\$800.00 \$800.70	\$105.01 \$256.00		\$265.39	5205.39	\$296.75 \$306.83	\$290.75 \$200.80	500.91	500.91
20	580.99	\$302.00 \$305.00		09.23	901530	5785.24	5623.82	\$300.00	5092.37	5375.76	\$500.00 \$525.87	\$100.39	5677.33	5568.20 5587.22	5012.86	5258.67	5303.26	5395.56	\$102.06 \$892.06	\$873.35	590.75	5505.75		5039.00	5617.33	\$687.22 \$927.08	\$525.72	5552.50 5592.50	5633.19	5005.72	5395.73	5452.57	5000.00		5276.57 5282.01	\$275.57 \$857.26	\$100.83 \$113.23	5801.81 5802.86	5005.50	505.53
22	5853.54	\$295.68	\$666.00 \$71	09.29	5653.35	\$783.24	5622.32	\$700.09	5092.57	5104.14	\$505.87	\$180.75	5477.58	\$587.22	5472.86	9182.97	\$343.59	5386.54	\$892.00	\$879.55	5301.20	5428.80	5556.38	5623.98	5490.76	\$107.08	\$526.72	\$192.56	5032.29	5068.71	5366.73	\$433.37	5009.35	5000.29	SZKZOS	\$817.28	\$118.28	\$852.88	Somaz	\$528.82
28	\$893.54	5305.48		09.25	9653.35	\$785.24	\$623.30	\$700.00	5092.57	\$154.14	\$525.87	\$180.33	\$427.58	\$537.22	5472.86	\$585.97	\$363.59	5386.54	\$892.00	\$879.55	5301.20	5428.80		\$625.93	5410.76	\$107.06	\$536.72	9192.56	\$653.19	506571	5366.73	5453.57	\$409.15	500.29	\$282.00	\$817.28	\$818.28	\$852.88	50m az	\$128.12 \$128.12
25	\$80.50 \$80.70	5895.08 5897.09	5666.00 \$71 5668.66 \$77		5655.55 5656.20	\$785.24 \$785.18	\$623.92 \$625.79	\$700.00 \$700.80	509.57	\$556.14 \$356.38	\$525.87 \$557.80	\$180.81 \$182.68	5077.50	\$587.22 \$599.37	5072.86 5073.70	\$181.97 \$186.32	\$363.58 \$366.79	\$386.54 \$586.08	\$882.00 \$888.87	\$879.95 \$879.00	5001.10 5002.71	5630.33		5625.93 5625.63	5610.70	\$507.08 \$509.11	\$536.72 \$536.83	\$192.56 \$195.85	5033.09	5005.71 5005.37	\$366.73 \$368.20	5612.17 5616.22	\$600.15 \$620.79	5002.23	\$282.00 \$283.10	\$80.7.28 \$83830	\$113.21 \$114.65	\$802.00 \$800.79	589 AZ 5673.30	\$1380.44
26	Sans sx	5404.97	5001.00 570	KT 20	5009.20	\$752.89	\$637.26	\$716.89	\$106.99	\$567.66	\$528.25	\$196.28	5486.99	\$550.11	5480.21	\$546.79	\$893.84	\$89.82	\$862.05	\$967.50	\$390.34	5489.18	\$565.79	\$660.95	5065.56	\$809.25	\$539.36	\$606.78	\$822.08	5010.84	\$879.58	5422.47	5416.87	5475.34	\$288.80	\$836.90	\$820.75	\$860.80	\$660.89	\$141.00
27	\$88.60 \$80.32	5424.67 5429.89		89.25 56.68	5686.82 5730.61	\$770.34	5653.17 5676.65	\$733.69 \$766.00	\$536.21 \$536.42	\$580.74 5602.55	\$540.63 \$560.75	5606.21 5680.86	\$100.05 \$100.06	\$568.01 \$583.76	5895.56 5334.00	\$107.50	\$80.00 \$873.00	\$405.00 \$630.17	\$507.96	5891.00 5806.00	5099.49 503430	5009.62 5009.33		\$655.87 \$680.00	5672.88	\$181.42 \$351.22	\$552.00 \$572.54	5621.00 5665.11	5031.98	5085.87 5305.00	\$386.33 \$396.66	500.07	\$638.79		\$295.17 \$305.17	\$800.51 \$800.89	\$328.27 \$300.08	\$368.00 \$388.00	582.36	5153.4K
28	580.12	500.30	\$701.00 SE		5752.41 5752.32	\$799.21 \$622.76	3076.00	\$762.00 \$783.00	358.42	5620.05 5620.08	5540.75 5577.26	5665.62	\$128.00 \$105.00	5605.10	\$129.18	5179.25 5189.27	1394.01	5652.54	5872.33	500.00	503135	5604.15		\$80.61 \$700.61	500.00	3167.61	\$572.54 \$589.60	5665.ET	5061.26	\$53K 90	5633.87	5001.02	5000.75		5505.57	5300.00	\$300.00 \$300.00	5895.00	\$330.68 \$323.50	\$555.29 \$565.29
80	\$899.00	5068.82	\$765.95 \$80	88.29	\$765.78	\$873.59	\$706.10	5829.95	\$559.27	5656.90	\$589.53	\$667.56	\$142.00	\$636.85	\$536.70	5683.62	\$885.97	5418.32	\$876.87	\$40.82	5482 AS	\$108.36	\$633.49	\$742.00	911.10	5601.12	\$597.83	\$702.45	5067.80	\$549.71	5416.34	SERVOR	5065.39	\$545.65	\$820.10	\$876.32	\$888.52	\$407.79	\$583.02	\$626.30
	\$407.40 \$600.87	5078.70 5088.60	\$771.89 \$80 \$797.88 \$80		\$757.46 \$778.35	\$890.02 \$806.03	\$723.25 \$785.18	5807.46 5805.05	\$5.70.89 \$582.71	5670.79	\$547.89 \$622.27	\$702.52 \$717.67	\$10.0 AG	5450.30 5465.78	\$168.06 \$139.39	5603.96 5607.29	5898.22 5806.67	5017.81 5677.60	5884.80	503.16	5041.80 500.70	9119.11 5129.80		\$757.00 \$773.00	\$522.41 \$585.25	5603.88 5626.06	\$620.67 \$623.22	\$717.30 \$732.15	5077.79	\$562.33 \$572.95	\$625.06 \$623.50	50W-02 5303.79	\$6%.20 \$6%.02		\$126.87 \$333.60	5964 DE	\$368.08 \$870.33	5426.56 5435.42	\$504.29 \$339.36	5689.54 5652.78
	\$421.54	5094.85	\$797.87 \$10	87.09	\$782.85	\$829.87	\$265.52	\$875.58	\$590.10	5683.37	\$638.03	5726.26	\$172.08	\$873.20	\$566.49	5665.62	\$403.62	5083.45	\$807.76	\$467.40	506.67	\$136.56	3666.34	\$783.19	\$135.99	\$694.68	\$631.01	\$763.44	5093.80	\$580.22	5489.34	\$106.21	\$690.16	\$375.94	\$887.87	\$897.00	\$175.25	5645.92	\$562.60	5661.06
	\$424.77 \$429.38	\$105.45 \$105.75	\$606.53 \$60 \$613.00 \$60		\$795.41 \$795.64	\$832.26 \$838.60	\$755.47	5887.68 5895.53	SNET RE SHEEL RZ	\$702.48 \$207.26	\$636.27 \$690.78	\$730.86 \$390.72	\$179.12 \$183.56	5881.17 5881.60	\$101.05 \$1077.88	5674.12 5675.76	\$40.7.52 \$40.0.07	5890.11	5003.30 5003.73	\$673.60 \$676.70	5062.76 5003.81	\$543.75 \$547.79		\$795.45 \$797.99	\$547.30 \$557.90	5642.96 5667.20	5639.00 5655.60	\$752.50 \$756.70	\$900.00 \$903.70	\$587.87 \$595.86	5005.21	\$125.12 \$126.17	50% 71 5099 88	\$100.40 \$107.46	5102.00	\$80.80 \$60.00	\$80.36 \$80.77	500 KG	\$570.12	5609.39 5675.30
	5635.09	5508.06 5308.06	\$611.85 \$50 \$829.38 \$50		\$798.64 \$805.87	3916.34	\$790.45 \$790.41	\$899.33	SACL NO SACS. NO	\$753.88	5836.38 5836.32	\$700.70 \$700.50	\$167.50	5690.25	\$1077.83 \$1082.62	5679.66	5622.62	5000.34	5405.75	1071.00	500.00	\$507.55 \$300.95		5758.38	\$100.60 \$106.61	9603.68	SMETAT	\$754.29 \$762.24	\$105.99	5595.72	5008.50	\$536.57 \$580.02	5200 NX 5305 Z3	\$587.48 \$195.32	5305.00	500.95	5302.77 5305.27	5602.75	\$5.75.8K	5676.30 5678.72
	5495.25	\$123.87	\$834.53 \$96	18.82	\$809.09	\$950.69	\$770.43	\$905.28	\$609.80	\$756.52	\$638.45	\$790.41	\$165.18	5894.60	\$183.40	\$467.85	\$49.8	509.80	\$411.0F	\$683.00	5673.93	\$154.50	\$668.82	\$829.34	9158.02	\$655.67	\$652.08	5766.29	\$100.29	\$599.59	5414.01	\$505.00	\$506.53	\$105.17	\$809.15	\$60.25	\$87.78	5003.66	\$583.09	5683.23
	500.02	911447 5121.28	\$629.84 \$60 \$800.69 \$50		5814.82 5824.76	\$956.EX	\$775.38 \$785.36	\$911.08 9811.78	\$633.74 \$633.63	\$725.15 \$790.45	\$603.77	\$755.26 \$766.56	\$105.00	5499.28 5708.22	\$189.38 \$186.75	5802.29 5755.18	\$628.11 \$678.61	\$100.03 \$100.03	5413.72	5086.12	5010 No.	9118.08 5100.75		\$834.57	\$565.62 \$566.83	5655.90	5656.29 5666.72	\$775.34 \$783.05	\$508.50 \$520.18	\$608.67 \$611.22	5016.95	\$556.90	\$509.80 \$339.75	\$199.E2	\$851.41 \$850.00	501291	\$390.28 539.30	5000.00	\$585.25 \$587.66	5687.55 5686.78
	5005.00	\$100.78 \$100.70	\$80.00 \$10 \$81.23 \$1.01			\$1,023.17	3793.32 5793.32	5975.26	5821.62 5829.50	\$790.45 \$770.16	5851-01 5859-28	\$764.66 \$807.62	5600.00	\$70K.11	5196.75 5606.32	5700.18 5700.29	509.11	\$500.00 \$507.55	5424.00 5424.00	\$80.0 \$500.00	501.0	5565.25 5096.77		5871.04	9548.85 9179.05	5723.66	5873.23	582545	\$126.78 \$126.78	5811.22 5863.30	5002.81	5525.55	\$534.95 \$532.89	5600.71	5395.60	500.33	5996.50	5000.00	5000.00	5096.5X 5783.23
	587.75	\$562.69	\$867.23 \$3,00			\$1,042.88	\$856.29	\$992.54	\$643.33	\$795.62	\$673.66	5822.79	\$623.75	\$793.60	5623.66	\$754.20	\$407.05	\$546.01	\$612.32	\$829.59	5096.33	\$607.88		\$887.40	\$586.86	\$758.90	\$685.79	\$840.09	\$536.67	\$857.42	\$477.48	\$186.92	\$532.72	5652.57	\$867.20	5405.82	5407.83	5499.30	5603.45	\$749.62
40	500.79 5077.00	\$170.10	582.65 51,0 595.76 51.10			\$1,000.79	\$824.55 \$804.00	\$1,000.07	5052.66 5668.62	\$799.50 \$858.85	5683.53	\$897.52 \$897.54	5652.79 5665.00	\$775.09 \$795.83	\$626.54 \$645.67	\$767.50 \$768.00	500.26 500.70	\$337.69 \$377.76	5495 W. 5494 W.	\$508.90 \$503.96	\$105.0K	5658.72		\$906.07 \$935.07	9107.28 9111.65	\$793.65 \$799.28	\$897.80 \$734.76	\$854.88 \$875.38	\$506.15 \$559.36	5669.24 5683.29	5085.82	\$595.25 5075.67	\$542.32 \$555.22	\$664.30 \$690.34	\$275.68	5007.77	5433.08 5423.05	\$108.45 \$107.48	\$832.25 \$827.75	\$762.25 \$782.66
44	5013.30	5905.60	\$830.40 \$1,11	19.76	9153.55	\$1,118.00	\$889.35	\$1,060.96	\$688.12	\$842.95	\$730.67	5882.82	5667.11	\$80.7.20	\$660.39	\$809.22	\$400.00	\$587.00	5063.86	\$568.23	\$532.52	5612.34	\$777.26	5952.25	5629.68	\$773.86	\$735.83	\$905.39	\$175.83	\$205.09	\$512.52	\$627.58	\$573.58	\$300.29	\$894.00	5007.60	5417.38	\$186.00	\$456.06	\$808.67
45	\$827.62	9623.86	\$861.70 \$1,11 5880.70 \$1.71			\$1,156.06	\$896.60	\$1,330.79	\$723.27	5871.81	\$766.92	5912.52 5967.93	5689.55	\$844.70	5682.81 5770.70	\$896.66	50%.14	5607.78 5621.70	5479.47	\$567.05	\$100.44	5674.29		5984.3K	5403.87	\$797.85	\$760.58 \$790.08	9865.72	\$895.22 5608.29	\$729.32 \$797.60	\$129.56 \$100.750	5608.75	\$190.81 \$833.75		5027.25	SOURCE	5412.30	\$554.07	\$678.13	\$890.71
	\$527.00 \$500.00	5605.96 5675.06	\$999.00 \$1,20 \$1,000.90 \$1,20			\$1,200.80 \$1,211.84	\$933.45 \$977.65	\$1,163.68	\$788.86 \$788.88	5905.33 5909.33	\$779.81 5876.90	5987.72	\$756.80 \$756.88	\$877.06 Street In	\$700.29 \$700.09	\$868.88 \$800.85	\$505.00	5431.35 5437.86	5000.06	\$400.32 \$630.73	\$371.79 \$185.80	\$700.46		\$1,032.95 \$1,000.78	9679.33 5779.33	\$828.21 \$865.02		9867.85 (0.008.50	5608.29	5797.40 5799.21	5550.50	\$679.87 \$792.17	5831.71 5839.50		\$428.05 \$489.95	\$538.23 \$500.00	5000.85 5000.00	\$175.56	\$704.60 \$704.60	5862.88 5800.17
44	\$824.27	\$704.09	\$1,088.91 \$1,00	88.90	\$1,068.33	\$1,000.00	\$5,007.66	\$1,246.39	\$825.35	5196.34	\$863.45	\$1,088.32	\$790.76	\$86.41	\$773.23	\$167.06	\$863.77	\$688.17	\$142.89	\$665.03	\$623.25	\$763.48		\$1,114.36	\$750.96	\$802.76	\$861.19	12,094.99	\$673.93	\$823.57	\$199.60	\$794.50	\$666.76	5828-68	5083.12	\$164.87	\$512.18	\$627.36	\$267.83	\$940.59
48	\$596.71 \$627.85	\$794.67 \$865.29	\$1,186.20 \$1,00 \$1,209.00 \$1.00			\$1,965.82 \$1,606.96	\$1,061.66 \$1,111.68	\$1,300.51 \$1,328.21	\$840.XZ \$879.78	\$1,029.62 \$0,229.65	\$880.27 \$821.86	\$1,078.00 \$1,296.83	\$854.67 \$852.87	\$807.07	5806.70 5866.33	\$988.25 \$0.160.28	\$586.06 \$603.60	\$718.05 \$868.77	\$366.00 \$395.00	\$83.50 \$50.60	5650.81 5680.82	\$796.68 \$986.11		\$1,362.75 \$1,366.83	\$768.96 \$805.02	\$941.98 \$1,306.90		10,300.77	\$723.22 \$736.17	5841.42 51.032.24	5625.64 5654.98	\$796.65 \$900.60	5496.01 5780.74	\$835.06 \$1,006.77	5081.14	\$589.40 \$652.60	\$536.37 \$539.45	5655.60 5797.23	580L17 588L74	5982.44 52.338.27
10	5827.85 5800.62	5905.05	\$1,000.00 \$1,00 \$1,000.00 \$1.70			\$1,600.90 \$1,673.93	\$1,160.00	51,529.31	3879.71	\$1,295.11	5801.54 5862.50	11,366.85	5890.10	\$1,226.57	5882.88	50,380.29	5603.65	5821.09	5605.25	585.45 585.46	\$480.81 \$730.82	9994.11 9977.14		\$1,866.88 \$1,626.77	\$805.00	\$1,135.87		10,390.09		1101701	5652.55	5900-65 5900-65			5525.99	523.23	5586.27	5793.25		\$1,158.37 \$1,200.28
10	\$686.21	\$943.53	\$1,800.08 \$1,70	67.56	\$0,279.75	\$1,794.18	\$1,214.79	\$1,679.25	\$961.50	\$1,822.06	\$1,006.98	\$5,886.60	\$992.14	\$1,281.69	\$828.02	\$1,293.16	\$670.69	\$122.30	5605.14	\$891.20	\$764.0K	\$1,009.11	\$1,006.05	\$1,085.32	\$879.80	\$1,229.79	\$1,028.16	10,413.72	\$824.39	\$1,106.32	\$713.86	\$864.32	\$705.66	\$1,098.16	\$150.12	\$796.97	5611.42	\$840.75	\$836.70	\$2,290.66
58	\$717.14 \$790.14	\$986.07 \$1.000.99	\$1,8844 \$1,8 \$1,671.91 \$1.95			\$1,888.21 \$1,838.58	\$1,269.69	\$5,765.55	\$1,006.86	\$1,08144 \$1406.00	\$1,052.87	\$1,447.62	\$976.16 \$1,008.18	\$1,000.07	\$960.68 \$2,009.56	\$5,826.87	\$700.02	\$968.77	\$677.36	\$801.07	\$777.68 \$877.68	\$1,069.20 \$3,125.00		\$1,560.65 \$1.660.87	\$909.32 \$967.72			10,677.65		\$1,156.19	\$108.13 \$107.15	\$1,028.68 \$1,026.18		\$1,347.67	\$175.50	\$795.09	560K 99	\$878.60 \$979.10		\$1,827.28
54 10		\$1,000.99 \$1,077.95	\$1,01.01 \$1,00.18 \$2,0			\$2,000.95	\$1,887.79	\$1,826.85 \$1,808.18	\$1,098.41	\$1,606.00 \$1,500.36	\$1,100.39	\$1,331.40	50,006.88	\$1,005.85 \$1,066.23	\$1,000.56 \$1,056.48	\$5,449.95	\$785.56 \$766.21	\$1,008.45 \$1,058.53	5745.45	\$1,008.12	\$800.05	\$1,118.06 \$1,368.82			\$1,005.15			10,508.25		\$1,265.88 \$1,268.88	\$782.87 \$817.81	\$1,076.58 \$1,126.69		\$1,254.56	5628.93	5864.77	5698.50	5990.66		\$2,430.87
36		\$5,127.70	\$1,988.78 \$2,10			\$2,096.51	\$1,451.83	\$5,996.26	\$1,109.17	\$1,580.33	\$1,206.52	\$2,654.85	\$5,136.08	\$1,531.86	\$1,308.38	\$5,556.88	SMCL NO	\$1,302.39	\$776.65	\$1,005.10	\$809.32	\$1,222.85			\$1,011.18			52,689.65	9961.60	\$1,822.25		\$1,176.42		\$1,112.50	5657.98	\$806.72	\$730.77	\$5,004.80		\$1,506.68
12		\$0,277.97 \$0,250.62	\$1,623.06 \$3,20 \$1,696.97 \$2.00			\$2,289.96	\$1,306.35 \$1,385.63	\$2,085.25	\$1,200.09	\$1,65034 \$1,723.72	\$1,217.18 \$1,136.66	\$1,728.62	\$0,165.70 \$0,236.75	\$1,600.14 \$1,673.03	\$1,732.36 \$1,300.83	\$1,586.69	\$807.00	\$1,252.88	\$800.00	\$1,152.62 \$1,168.80	\$523.56 5823.77	\$0,277.82			\$1,000.00 \$1,100.00			10,766.97	\$1,004.50	\$1,881.20	9895.72	\$1,228.87		\$1,173.05	5687.85 5758.65	\$945.05	\$768.34 \$788.11	\$1,009.50		\$1,375.64
39	\$825.06	\$1,258.21	\$1,733.60 \$2,0	83.70	\$5,700.20	\$2,839.14	\$1,609.85	\$2,227.29	\$1,282.16	\$3,793.97	\$1,042.81	\$2,806.36	\$5,245.00	\$1,709.14	\$1,230.85	\$5,692.48	\$894.96	\$1,229.75	\$864.92	\$1,088.40	5992.34	\$5,864.88	\$1,408.26	51,991.35	\$0,279.28	\$1,603.25	\$1,871.05	11,885.20	\$1,072.93	\$1,675.28	9954.60	\$1,822.57	\$1,065.02	\$2,464.40	\$794.12	\$1,009.42	5823-34	\$1,121.09	\$1,232.42	\$1,680.83
60		\$1,121.86	\$1,807.52 \$2,40			\$2,688.89	\$1,688.92	\$2,122.27	\$1,336.83	\$1,888.15	\$1,600.07	\$1,925.30	\$1,296.02	\$1,792.02	\$1,288.56	\$5,796.60	\$832.50	\$1,382.19	\$900.36	\$1,299.09	\$1,084.95	\$1,422.15			\$1,229.81					\$1,538.10		\$1,868.54				\$1,010.67	\$890.11	\$5,148.90		\$1,752.50
62		\$0,888.26 \$0,888.72	\$1,871.00 \$2,50 \$1,953.02 \$2.00			\$2,323.25 \$2,382.77	\$1,708.66 \$1,787.87	\$2,400.41 \$2,458.82	\$1,884.12 \$1,633.13	\$1,903.17 \$1,903.80	\$1,000.50 \$1,002.00	\$2,096.29	\$1,845.86	\$1,865.06 \$1,896.62	\$1,328.70 \$1,338.33	\$0,827.00	\$965.49 \$987.13	\$1,327.55 \$2,337.51	\$963.06 \$953.99	\$1,262.62 \$1,551.68	\$1,071.36 \$1,095.36	\$1,472.82 \$1,305.86			\$1,266.58 \$1,296.98			12,085.11	\$1,158.25 \$1,186.22	\$1,582.60 \$1,628.81	\$1,082.51 \$1,053.62	\$1,416.95 \$1,608.72				\$1,099.69 \$1,136.12	\$882.18 \$899.91	\$0,250.24 \$0,257.88		\$1,830.09 \$1,830.38
		\$1,429.90	\$1,966.08 \$2,70	23.29	\$1,929.28	\$2,652.76	\$1,887.00	\$2,525.52	\$1,454.07	\$5,999.34	\$1,532.85	\$2,086.52		\$1,838.29	\$1,395.88	\$5,959.84	\$1,014.26	\$1,004.65	\$1963.38	\$1,807.75	\$1,325.27	\$5,567.25	\$1,642.49	52,258.85	\$2,882.58	\$1,829.35				\$1,675.08		\$1,48836	\$1,207.81			\$1,144.76	\$125.65	\$0,275.40	\$1,096.32	\$1,906.29
601	\$1.094.62	51.000.30	\$1,998.00 \$2.79	67.25	53,992.65	52,675,87	\$1,886,92	52,566,99	\$1,677.71	\$2.000.80	\$1,547.61	\$2,127.99	55,632,59	\$1,000.81	\$1.638.58	\$2,992.35	\$1,090.77	\$1.417.81	5996.12	\$3,000.07	\$1,06837	53,372.41	51,009.16	12.291.07	55.852.22	\$1,855.82	\$1,180.16	12.172.72	\$1,296.17	\$1,700.28	52,330,39	50,102.79	\$1,227.03	\$1,687.70	580.09	\$3,068.87	5111.00	\$1,292.07	\$1,000.00	12.917.38

IAC Insurance Company Small Group Plan Design Summary

				On/Off			ı
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
44415PA0010001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020002	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020003	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020004	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020005	Personal Choice PPO Gold Preferred \$40/\$80/\$500	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020006	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020007	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020008	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020009	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020010	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020011	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020012	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020013	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020014	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020015	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020016	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,000/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020019	Personal Choice PPO Gold HRA-20 \$4,000/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
		1	1	1	1		

Company Name ISC Insurance Company Market Small Group NATES FOR AGE 21, NON-TORACCO LISTS, BY

	Company Name: Market: Froduct: Ive Date of Rates:	Microsopor Co trod tro	omeany e2			ding date of Rate			0.000																																
			_			ang sast at Rase		2211																																	
HOS Plan ID I	De Bashange) co Dif Bashangel co	981395000	0000	6653/P 6353000		6053370203	22002	696370	0020001	990370	00,00000	9813700	220000	68535560000	006	68037820	10007	9813PAG	200008	605137400	22000	6653776	03000	69633FA002	10013	695337020	100012	99530F 80023	101	69531PA000	0014	66537400	10011	995375002	ACCOR .	69537600	00007	6003763	G20038	9811970007	40000
Plan Market				Salas PEC Platinum Prof 2000 BC 30 CP7 No		or FFE Fishings			um Preferred \$2.5			Charles FFQ Quid		r FFC Culti Class				ice PFQ Siber S		1885 C. NO. OF				Chairs PTO Platinus 886 SC NO. OFF MAN											H HIS CHE MAN CO.						
Making		I I		1		I	7 80 5 1.25	3	E CONTRACTOR OF THE CONTRACTOR	I I	AT ANY. 125	1	PF ARV. 125	I I	94.124	I I	MP1. 121	I	7 707. 125	I I	7 804.121	I I	77 807.125	1	ALCOHOL . MA	1	A PORT OF STREET	I		I I	COLUMN TAR	I	LPROX REV. 1 HAS	1	AND PARTY LABORS	I I		I	6.700x NPV. 1,000	1	AND REAL PROPERTY.
Neth	ed o	Personal Choice	Michael	Personal Chalce Net	two-5	Personal Choice	a Metason.	Personal Cho	our Sydwork	Pensanal Cho	or Metwork	Presand Char	or Methyark	Personal Choice N	Drivers.	wood Date	Setwork	Personal Chair	or Marchanet	Personal Choic	r Setwork	Personal Chall	ce Network	Personal Chaice	Morbuork	Personal Chos	a Network	Personal Chaice S	retwork	Personal Choson	Sylvos	Personal Charge	Network	Pensand Choice:	Michael P	demonal Choose	e Stelwark	Personal Chara	or Network	Personal Choice S	Motoral
Dedui	tal o	50 per 53,000	_	Flatinum 50	_	Flatinus 50		706	eum C	90	M .	96	-	51.500	_	92.100		55.7 55.7	0	\$5.00	0	10v	Hr 30	Flatinus \$1,800	_	\$2.40	0	9 MM 52 200		\$5,400	_	10ver		1844c 51,600	-	\$5,600	-	85.10		St.722	_
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Coo	MIN.	20% ofter ded/20%	Uttended	\$10/522 \$1,000	_	52052		120		500		5m)		122 no ded/140 o	no-ded	500 no ded 700	T no ded	SSD no ded/		950 no ded/52	00 no ded	500 no ded 5	IRZ no ded	ON after d		521/01		Ottaffer de	-	Otturber s	led	205 ofter		12% after d		10% after 6		Di after in on		Ott after de	
	colorfee) co	Yes		Tes		Tes		19	Pi .	Te		Ye		Yes		Tes		Te		Tes		T+		Yes		Tes		Tes		Yes		Ties		Tes		Yes		Tes		Yes	
	Rand 14	New Telegons	5272.90	Non-Tubacco Tub	1007 DE	907.60 907.60	Tobacco ShCT do	Non-Tobacco 5083.22	Tobacca Services	New Tobacco	Tabacca 5287.61	Non-Telepoor	5000 to	te Tubocco T	1570.79	5367.20	5887.10	170.71	526.77	Ton Tobacco	1217.62	Non-Tobacco	Tobacca Cross on	Mon Tobacco SEEZ.CZ	Tebacco S	tor Tokoca	Tabacca No.	Service 1	SOUR NE	Service .	Telecon S	STEE TO	Tabacca N 528579	SELV. 70		5238.99	Tobacco N	5265.22	Tabaga 1	STREAM T	59444
	15	\$297.22	\$297.22	\$568.30 \$	383.32	9112.17	\$552.57	\$126.15	\$326.23	\$636.67	\$416.47	5496.27	5436.17	5403.75	5403.75	\$399.80	\$399.80	\$290.30	\$290.50	\$283.76	\$280.74	\$822.80	\$822.80	\$670.62	\$670.62	\$883.30	\$881.10	5003.30	5445.34	\$808.50	\$846.50	\$110.07	\$835.07	\$86.94	\$345.54	5298.45	\$238.45	\$264.84	5264.80	\$997.06	5397.06
		\$800.50 \$800.78	\$806.50 \$825.78		1580-88 1588-25	\$168.82 \$187.06	\$569.82 \$587.06	\$142.17	\$142.57 \$358.99	5629.67 5062.00	\$429.47 \$662.69	5009.78 5005.39	5005.78		SCH.III	5412.28 5426.76	5612.28 5626.79	\$298.57 \$308.60	\$299.57 \$308.68	\$289.50 \$298.26	\$209.50 \$298.20	\$312.36 \$362.42	\$882.86 \$862.62	509.32	5483.30 5489.78	\$802.00 \$605.89	5892.99	5099.24 5073.14	5619.30 5679.30	\$859.88 \$870.29	509.3X 5370.26	\$123.75 \$323.62	\$808.75 \$828.62	\$394.73 \$397.33		\$205.90 \$255.50	\$26.90 \$25.16	\$275.30 \$282.87	\$279.10 \$280.17	5000.05 5023.80	5429.45 5421.84
		\$825.27	5525.77		907.18	5605.64	5005.04	5125.68	5379.68	509.00	5030.00	103.00	5070.00	5662.52	500.30	508.20	5008.20	100.0	5115.40	5807.70	5807.70	503.23	5833.23	3000.00	\$333.60	5617.70	5637.70	5088.11	5088.11	586.97	589.87	5109.83	110.00	5879.26	5179.20	5255.35	5293.39	5290.27	5290.27	500.25	5613.29
		\$835.79	\$885.76		969611	5626.21	\$626.21	\$194.36	\$194.36	\$670.06	\$470.46	5010.72	5492.72		509.09	5410.68	5455.68	\$838.56	\$328.36	\$807.14	\$80.7.56	\$364.08	\$364.00	\$501.00	\$181.41	5483.14	\$69030	SNOROX	\$103.06	\$293.69	5295.49	\$890.27	\$850.27	\$890.79		\$265.37	\$268.87	\$299.17	\$298.17	5000.54	5448.54
		\$806.11 \$86.80	5886.11 5800.48		1405.75 1790.48	9643.45 9663.35	5645.45 5765.27	\$652.68 \$652.65	5412.68 5732.58	5080 No.	5080 N 5382 N	\$507.90 \$523.63	\$107.50 \$189.06		\$670.25 \$500.28	5005.33 5473.00	\$465.35 \$100.00	5108.26 5308.70	\$338.28 \$392.33	\$101.10 \$107.00	5826.90 5829.23	\$875.30 \$986.72	\$875.30	\$547.79 \$564.73	\$547.79 \$635.32	5665.78 5657.50	5003.79 5306.09	5538.58 5536.62	9128.18 5603.61	5405.82 5408.87	\$605.82 \$670.67	\$362.06 \$372.23	5391.09 5608.79	502.81 553.29		\$277.67 \$289.29	\$277.67 \$302.00	\$308.39 \$317.58	\$800.00 \$807.67	502.W	5002.00
	12	\$856.83	5000.41		(75G-01	\$663.33	\$746.27	\$655.65	\$730.58	509.96	\$162.66	\$523.40	\$1009.00		\$505.28	\$479.95	\$139.96	\$946.74	\$392.33	\$887.02	\$879.25	\$386.91	5485.27	\$564.79	\$685.32	5007.50	\$104.69	\$534.62	9605.45	\$418.87	SETOAT	\$872.28	\$418.76	5413.29	5467.30	5286.26	\$822.04	\$327.88	\$897.67	\$25.66	\$536.24
		576.E1	5400.45 5400.45		INC B	9663.25 9663.25	\$766.27 \$766.27	5651.65	\$732.58 \$732.58	5099 No.	\$162.00 \$162.00	\$528.61 \$528.61	\$100.06 \$100.06		55-05-28 55-05-28	5479.95 5479.95	\$5.05.50 \$5.05.50	\$808.74 \$808.70	592.33 592.33	\$887.00 \$887.00	\$879.25 \$879.25	5386.91 5386.92	5485.27 5485.77	3164.79 3164.73	\$635.32 \$635.32	\$617.50 \$617.50	\$1044F	\$556.62 \$556.62	9605.45 5605.45	5618.97 5618.97	\$670 A7	\$872.28 \$872.28	5418.79 5418.79	\$613.29 \$633.29	5667.30 5667.30	5285.26 5285.26	\$832.04 \$822.04	\$317.88 \$317.88	\$807.67 \$807.67	50% 66 50% 69	\$136.20 \$136.20
	13	588.20	5003.00	\$678.69 1	293.50	5666.00	\$249.25	5690.16	5718.48	\$503.76	\$166.72	\$525.70	\$100.42	500.00	\$507.00	5001.07	\$162.30	\$850.18	\$898.90	\$888.87	\$880.66	\$100.00	5617.65	\$166.99	\$637.86	5415.33	\$106.75	\$536.76	5603.83	\$620.00	5672.55	\$879.72	\$620.61	\$636.95	SOUNCE	5287.45	\$823.33	\$111.30	\$858.12	5476.57	\$5.06.29
	16	\$800.07 \$870.00	\$411.05 \$422.66		1278.76 1296.99	5679.27 5695.29	\$764.18 \$782.09	5606.79 5063.75	\$727.64 \$706.69	\$511.96 \$523.96	\$3.75.95 \$3.85.45	\$536.18 \$546.76	5608.20 5627.30		\$358.00 \$372.00	5015.47 5002.99	\$552.90 \$365.80	\$897.11 \$890.00	5401.75 5611.36	\$865.11 \$855.20	588.25 587.85	\$396.20 \$605.6K	5605.72 5636.17	\$578.26 \$583.86	5650.37 5665.82	5008.0X 5679.00	\$127.00	\$547.45 \$560.28	5623.88 5682.82	5628.61	50136	\$383.36 \$390.30	5428.85 5438.86	5425.26 569.22		\$293.18 \$800.00	\$839.77 \$887.50	\$325.56 \$335.29	5396.26 5374.86	508.10	\$549.11 \$561.98
		107.0	5439.33		BC26-65	\$723.06	\$811.19	5686.58	\$772.40	5505.00	5655.29	\$569.26	5640.31		\$583.72	5321.71	5385.50	5579.00	5036.67	5306.35	5032.13	563037	5073.34	3653.89	5890.39	5097.00	5335.47	5583.28	5658.77	5656.77	\$533.63	5000.61	5455.19	500.42		5111.16	580 W	5303.39	1393.79	5528.23	5382.50
		\$899.27	5005.18	\$76.41	URG 39	\$752.29	\$613.07	\$206.79	\$795.34	\$559.06	\$629.39	\$585.92	5655.36	\$142.17	\$630.16	\$187.06	5604.20	\$890.24	5499.00	\$877.18	\$404.27	5412.95	\$407.0F	\$403.00	\$790.82	\$123.90	\$879.94	\$198.24	9679.02	5068.26	\$526.68	5416.53	546839	\$664.71	\$522.80	\$820.82	\$860.37	\$335.76	5400.29	\$533.38	\$600.06 \$600.00
	10	5404 W 5404 M	5475.85 5483.15		1801.52 1800.58	\$752.80 \$768.82	5880.66 5800.87	\$756.90 \$782.00	\$802.36 \$800.17	\$567.45 \$379.45	5666.79 5682.89	\$594.30 \$606.86	\$696.30 \$718.07		5646.39 5860.00	\$546.76 \$356.26	5662.07 5653.62	589.82	560.00	5892.52 5892.62	5079.00 5038.79	5499.34 5005.63	\$115.00 \$126.00	\$660 97 \$654.32	\$75.5.14 \$76.00	9118.26 5182.26	9600 18 5623.01	5606.79 5629.62	\$712.58 \$728.00	5074.85	\$557.85 \$569.75	5422.48 5432.41	50%-02 5006-02	5473.35 5093.32		\$836.90 \$863.78	\$80.76 \$80.80	\$360.85 \$368.08	\$424.00 \$482.97	\$941.00 \$992.00	5605.00
	10	\$623.11	5095.97	\$799.70	1005.64	5784.76	\$822.07	\$707.22	\$877.88	\$105.45	509496	\$629.63	\$727.88	\$129.39	\$673.73	\$567.78	5667.14	\$632.56	5480.76	\$396.49	568.47	5017.73	\$167.85	\$668.08	\$784.99	\$565.22	\$635.94	\$632.06	\$763.34	5094.99	\$583.54	5442.33	\$557.45	5091.29	\$177.26	\$838.45	\$897.93	\$175.11	\$40.90	\$568.89	5662.37
		5427.46 5433.27	\$100.06 \$100.07		1951.56 1964.27	\$794.69 \$805.11	\$833.76 \$905.26	\$756.69 \$756.82	\$888.11 \$900.99	\$556.95 \$606.95	\$708.77 \$758.17	\$627.28 \$620.66	\$797.06 \$796.90	\$180.66 \$188.65	5682.27	\$5.75.58 \$582.66	5675.60 5685.62	540.179 5403.37	5490.90 5497.46	5401.75 5409.16	56% IS 5680.76	5019.72	9544.48 9552.85	5676.35 5683.38	\$796.96 \$805.56	\$548.00 \$335.41	5604.00 5603.60	5640.E7 5649.23	\$752.56 \$752.61	\$921.21 \$927.92	\$588.92 \$596.78	5445.99	\$123.07 \$130.07	5007.32 5306.26	\$180.58 \$180.89	5807.90	5002.95 5003.30	\$380.88 \$393.87	5407.58	\$571.00 \$576.67	5670.87 5679.88
	is .	\$696.02	912.11		1070.62	5833.61	\$852.47	\$775.85	\$906.95	\$630.95	\$757.87	\$409.85	\$751.88		\$895.90	\$186.10	9689.14	5026.16	\$100.74	5411.84	5088.93	5072.80	\$355.54	\$490.32	\$890.87	SSS OF	\$456.90	\$65.83	\$767.68	\$853.25	\$600.72	5454.87	\$104.47	SNCT-48	5196.29	\$809.83	5011.01	5386.51	5456.50	\$162.48	5680.41
		SERVER Server	\$123.6K		1804. R7	\$825.82	5958.71 596.76	\$776.90	9112.86 5112.80	\$634.95 \$628.95	\$722.57	5646.04	\$756.75 \$760.67	\$196.17 \$600.05	\$700.50 \$700.00	\$190.34 \$180.78	5093.65 5098.76	5428 95 5491 76	\$104.02 \$107.70	5494.58	5007.00 5000.20	5475.50 5775.50	\$508.28 \$562.87	5694.62 5699.24	5836.38 5831.48	\$562.75 \$566.75	5661.22 5662.22	5057.58 5067.70	\$772.66 \$777.68	\$304.60 \$337.00	5606.65 5608.58	5497.84	\$5.07.07 \$5.05.00	\$520.81	\$600.30 \$600.30	\$852.10 \$854.98	\$413.72 \$456.41	\$395.05 \$395.00	5000.00	\$586.29 \$580.11	5000.00
		5005.70	9122.89		ines or	5826.53	5871.18	5787.00	5125.75	5622.95	\$750.97	5852.62	576.39		1721.60	5388.62	1202.67	563633	\$12237	5625.55	5033.40	5082.09	2005.00	1773.60	5826.79	5372.05	5007.82	5896.24	5792.71	5125.29	5932.53	5063.80	3105.76	3017.00	5608.55	5336.68	5629.20	5795.24	500.07	5395.52	5697.40
		\$650.29	\$129.10		,003.09	\$807.15	\$883.45	\$297.12	9116.62	\$630.35	\$761.87	\$660.80	\$776.44		\$728.72	\$605.70	\$755.68	\$640.11	\$517.13	5425.12	5499.75	548.28	\$173.75	\$752.69	5887.41	9177.87	\$676.62	\$670.69	\$792.76	\$127.98	\$630.38	5449.75	\$153.96	\$536.10	5613.81	\$860.26	\$434.48	5405.23	\$675.66	\$605.54	\$706.82
	10	506.00	SISSE 40 Sport pe		,058.30 ,078.17		\$1,03831 \$1,03801	\$807.22 \$823.88	\$1000.05 \$1,007.42	\$638.95 \$600.70	\$792.75 \$797.45	5609.27 5682.76	5829.70 5823.23		\$798.81 \$773.00	5623.38 5624.89	\$755.30 \$755.30	5005.00 5005.00	\$545.87 \$556.22	5485.75 5488.80	\$527.62 \$587.58	5010.07 5005.76	9605.78 9617.30	\$723.72 \$735.28	5886.11 5800.72	\$185.69 \$195.67	\$756.20 \$725.05	5683.24 5696.28	5836.97 5832.69	\$336.68 \$365.72	5654 NK 5667 ZK	5475.71 5480.64	\$182.70 \$185.68	\$530.74 \$540.71	5690.36 5662.87	580.80 5872.73	500K35 500K37	5436.91	\$497.76 \$307.06	\$609.37 \$600.60	\$706.30 \$700.20
	12	\$69.77	\$129.15		OKT 22		\$1,076.70	\$896.90	\$1,009.21	\$662.45	\$811.10	\$495.78	\$803.88		\$796.71	\$60.95	\$779.02	Sesz ax	\$566.05	5406.30	SNET OIL	\$332.66	\$628.00	\$708.27	\$100.68	5606.29	\$742.58	\$708.87	\$867.76	\$154.50	\$679.27	5093.30	5004.18	\$150.26	Serect	\$879.29	5066.64	5421.26	\$108.00	\$632.57	\$775.68
		506.01	\$100.18 \$602.62		136.86		\$1,102.70	\$85.7.12 \$882.18	\$1,008.97 \$1,000.92	5678.05 5678.05	\$800, 12 \$830, 38	\$730.54 \$733.48	5870.41 5876.07	5657.72 5677.33	\$805.71 \$829.00	5611.29 5670.69	\$797.88 \$823.85	5473.20 5487.28	\$539.32 \$586.83	5497.80 5479.82	\$560.20 \$125.73	\$323.06 \$560.33	9643.17	\$766.30 \$788.90	\$838.76 \$866.65	9622.83 5623.73	\$79G30 \$78Z90	\$725.08 \$206.89	5888.71 5916.91	\$367.79 \$385.69	\$695.67 \$725.87	\$505.12 \$330.55	\$608.77 \$687.00	\$568.55 \$580.26	\$690.33 \$720.70	5186.45 5399.95	50% RG	5411.41 5405.73	\$128.10 \$105.08	5606.RT	\$792.36 \$823.72
	15	\$849.29	9683.36	\$876.23 \$3,	195.76	\$997.88	\$1,173.40	\$902.07	\$1,117.29	\$723.94	\$864.00	\$756.09	5926.21	5000.00	\$857.87	\$495.05	\$80.96	\$508.58	5626.89	500.00	\$596.25	\$108.70	5664.41	\$80.47	\$100.00	5002.68	\$829.27	\$773.89	\$165.69	5004.13	\$240.03	9187.50	5658.66	\$599.68	5736.65	5453.36	\$506.37	5439.09	\$162.39	\$686.00	5803.26
	16	\$505.22 \$557.48	5005.00 5005.00		202.58 204.80		\$1,218.91 \$1,270.10	9967.65 5987.26	\$3,360.62 \$3,300.87	\$749.94 \$793.66	\$908.68 \$997.29	\$799.42 \$828.60	\$962.13 \$1,000.56		\$890.62 \$808.02	\$728.88 \$790.36	\$80.90 \$155.70	\$523.11 \$565.08	5660.81 5667.72	\$505.58 \$525.79	\$609.27 \$603.28	\$180.87 \$606.74	\$732.00 \$702.83	\$867.33 \$882.67	\$1,087.69 \$1,081.27	5688.25 5733.07	\$800.00 \$875.79	5800.93 5835.63	9882.36 10.023.62	5627.56	\$768.75 \$805.04	\$158.85 \$182.80	\$683.97 \$752.72	\$632.94 \$689.00	\$768.30 \$795.33	5429.39 5467.42	\$336.00 \$3.05.09	5476.90 5496.92	\$186.22 \$606.75	\$704.00 \$705.02	5875.86 5952.45
		5563.00	5734.65		353.92		\$1,838.61	\$1,010.72	\$1,300.08	\$827.43	\$1,000.36	\$856.00	\$1,008.73		\$870.77	\$704.72	\$965.28	\$570.28	5655.0X	9112.05	\$675.00	\$632.60	\$776.95		\$1,111.08	\$758.CE	\$856.32		10,070.78	\$686.03	5817.84	9608.60	\$765.53	\$679.00	5885.77	5088.00	\$373.34	5515.82	5636.77	5779.34	5954.69
		\$608.72	\$703.66		,613.72		\$1,886.90	\$1,077.36	\$1,320.00	\$852.93	\$1,006.86	\$895.28	\$1,096.27		\$1,012.93	\$818.79	\$5,008.02	\$556.95 \$677.85	\$728.81	\$174.96	\$704.30	\$660.07	\$808.58 5867.75		\$1,380.30	\$190.50	9956.11		0,117.28	\$753.76 \$767.25	\$675.33	5685.E2	\$777.90	\$706.08		5488.36	\$598.24 \$707.98	\$542.39	5665.63	\$813.18	5996.23
	10	5637.26 5693.43	\$879.30 \$99.6.99		,660 ds ,763 dt		\$1,629.02 \$1,705.08	\$1,128.09 \$1,177.99	52,552.25	\$892.93 \$832.63	\$1,227.79 \$1,282.08	588.17 588.33	\$2,285.86 \$2,362.75		\$1,190.2K \$1,242.83	5837.29 5895.11	\$0,176.60	\$830.85 \$850.60	5896.42 5896.30	5405.10 5425.16	\$827.60 \$894.25	5001.02 5321.30	5962.15 5992.18	\$1,008.60 \$1,053.22	\$1,886.86 \$1,666.38	9817.30 9838.30	\$1,128.51 \$1,178.20		10,812.89	\$767.25 \$780.26	\$1,027.41 \$1,072.86	966130	\$954.32 \$954.34		51,008.85	\$101.26 \$185.87	5702.88 5734.08	\$567.82 \$592.56	\$790.79 \$800.29		\$1,170.56 \$1,222.83
	12	5696-09	\$957.68	\$1,829.38 \$1,	204.W	\$1,294.86	\$1,790.48	\$1,232.94	\$5,695.29	\$875.92	\$1,841.89	\$1,022.09	\$5,405.87	5906.13	\$1,800.91	5110.80	\$1,288.19	\$680.74	\$996.02	\$657.86	\$804.56	\$55.25	\$1,088.67	\$1,352.05	\$1,325.76	SHIS OF	\$1,227.90	\$1,048.58	10,486.82	\$856.66	\$1,332.93	\$726.39	\$895.07	\$830.65	\$1,114.66	\$158.76	\$766.02	\$622.60	\$855.12	\$830.44	\$1,279.36
1			\$1,000.85				\$1,860.70	\$1,288.53	\$1,775.72	\$1,039.82 \$1,087.61	\$1,402.89	\$1,068.16	\$2,468.75		\$1,000.56	\$179.30	\$1,505.26	\$733.48 \$384.56	\$9.00.22	5687.52	\$905.30 \$905.30	\$199.30	\$1,083.28 \$0.183.82	\$1,252.05 \$1,203.70	\$1,580.07 \$1,007.00	\$963.30 Serv. To			10,099.60	\$853.47	51,275.53	\$758.85 \$756.75	\$1,00411		\$5,366.89	\$583.97	\$800 No.	564K NR	\$895.79 5900.91		\$1,337.06
	15	\$295.49	\$1,000.07	\$1,507.46 \$3	072.75	\$5,479.27	\$2,084.00	\$1,428.53	\$2,896.76	\$1,116.91	\$1,585.00	\$1,16745	\$5,605.32	\$1,080.86	\$1,496.18	\$1,010.29	\$5,475.65	\$277.49	\$1,000.12	\$750.55	\$1,013.09	5862.83	\$0,088.36	\$1,259.35	\$1,731.60	\$1,000.28	\$1,402.80	\$1,182.20	12,689.28	\$892.97	\$1,282.81	\$830.07	\$1,141.85	\$836.10	\$1,279.88	5638.36	\$877.74	\$308.88	\$974.85	\$1,062.95	\$1,062.56
1 :	14		\$1,160.60 \$1,295.60		203.20		\$2,337.84 \$2,232.80	\$1,479.58 \$1,509.28	\$2,006.19 \$2,116.11	\$1,166.61 \$1,238.60	\$1,603.81 \$1,673.30	\$1,221.58 \$1,276.04	\$1,679.68 \$1,796.33			\$2,239.72 \$2,289.64	\$1,109.62	\$833.63 \$800.88	\$1,116.71 \$1,266.58	\$786.27 \$803.50	\$1,081.12 \$1,029.00	\$902.66 \$962.60	\$1,261.36 \$1,296.69		\$1,811.58 \$1,892.56	\$1,067.85 \$3,116.98			10,756.99	\$876.06 \$1,009.37	\$1,842 DK \$1,605.91	9868.41 9807.12	\$1,196.07 \$1,267.90		\$1,892.30 \$1,892.38	5667.80 5687.62	\$838.29 \$898.22	\$302.78 \$775.80	\$0,009.88 \$0,000.86		\$2,529.07 \$2,597.25
			\$1,295.65 \$1,290.06		365.56		\$2,002.00 \$2,000.00	\$1,509.28 \$1,609.39	52,114.51	\$1,218.00 \$1,273.90	\$1,679.90 \$1,791.60	\$1,276.00 \$1,896.00	\$1,750.55 \$1,830.47			11,300.64	\$1,669.35	588.32	\$1,100.58 \$1,221.81	5895.70	\$1,129.30	5962.80 5983.85	\$1,294.49 \$1,395.56			\$1,114.00 \$1,305.75			10,790.44		\$1,001.91	9907.12 9908.66					\$898.22 \$1,000.91	\$77E.80 \$832.09	50,000.50		\$2,500°.38 \$2,600°.58
1 1	10	\$838.76	\$0,277.07	\$1,759.60 \$2			\$2,876.21	\$1,604.13	\$2,360.68	\$1,301.40	\$3,789.42	\$1,762.76	\$5,876.07	\$1,290.65	\$1,734.77	\$1,349.31	\$5,757.80	\$807.77	\$1,348.18	\$877.26	\$1,206.20	\$1,007.18	\$1,881.80	\$1,469.99	\$2,021.36	\$5,290.87	\$1,687.65				\$1,497.40	5968.95					\$1,036.56	5827.57	\$0,187.90	\$1,240.75	\$1,706.01
1 :	NO		\$0,880.58 \$0,876.62		522.68 603.89		\$2,675.06 \$2,565.02	\$3,754.26 \$3,774.88	\$2,897.09	\$1,004.00 \$1,004.00	\$1,865.79 \$0,965.72	\$1,471.08	\$2,858.88			\$1,302.58 \$1,305.60	\$1,790.05 \$1,894.65	550L0X	\$1,801.41 \$1,867.46	\$164.67 \$167.08	\$1,257.67	\$1,000.07 \$1,007.32	\$1,463.85 \$2,696.90	\$1,582.68 \$1,586.89		\$1,261.66 \$1,283.38			12,095.07	\$1,191.46 \$1,171.62	\$1,561.25 \$1,620.08	\$0,000.28 \$0,000.87			\$2,548.76 \$2,606.58	\$776.9G \$804.89	\$1,008.25 \$1,109.04	5862.86 5893.88	\$0,000.00 \$0,226.00		\$1,778.78 \$1,861.70
- 1	12	\$1,025.12	\$5,429.53	\$1,962.32 \$3,	470.E	\$1,905.80	\$2,630.68	\$1,814.67	\$2,695.18	\$1,436.39	\$1,975.00	\$1,106.88	\$2,068.66	\$5,892.50	\$1,834.71	\$1,878.90	\$5,895.98	\$1,001.93	\$1,877.65	\$968.26	\$1,001.00	\$1,333.50	\$5,528.66	\$1,622.47	\$2,230.50	\$5,814.40	\$1,807.80	\$1,535.96	12,111.95	\$1,221.98	\$1,652.72	\$5,069.62	\$1,470.45	\$1,088.18	\$1,642.33	\$822.42	\$1,130.83	5913.41	\$5,255.94	\$1,000.00	\$1,882.99
1 3	iii	\$1,053.80	\$1,468.29 \$1,453.95		763.80	\$1,858.21	\$2,692.54	\$1,864.57	\$2,563.79	\$1,475.88	\$2,029.54	\$1,545.70	\$2,125.33	\$1,490.80	\$1,967.06	\$1,436.81 \$1,436.81	\$1,908.12	\$1,029.08	\$1,633.56	\$994.88 \$1.071.09	\$1,867.96 \$1,880.70	\$1,362.36	\$3,372.67 \$3,399.00	\$1,667.08	52,292.24	\$1,890.54	\$1,856.99	\$1,578.20	12,172.02	\$1,795.00	\$1,698.16	\$1,008.82	\$1,500.88	\$1,225.94	\$1,689.66	\$80.00	\$1,062.93	\$998.53 \$894.79	\$1,290.68	\$1,407.10	\$1,986.76

IAC Insurance Company Small Group Plan Design Summary

				On/Off			ı
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
44415PA0010001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020002	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020003	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020004	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020005	Personal Choice PPO Gold Preferred \$40/\$80/\$500	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020006	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020007	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020008	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020009	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020010	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020011	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020012	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020013	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020014	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020015	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020016	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,000/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020019	Personal Choice PPO Gold HRA-20 \$4,000/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
		1	1	1	1		

Company Name ISC Insurance Company Market Small Group NATES FOR AGE 21, NON-TORACCO LISTS, BY

Company Name: Market: Product: Effective Date of Rates:	MC troughors treat tro PFO July 1, 20	oncorv sit			ding date of Ret		Sectoribe	r 81, 2023																														
MOS Plan ID (De Eschange) (2)																																						
1905 FlantD 30% Exchange(n)	6613PA000	10000	665379.00330	91	65533702	1020002	66E3PA	0020003	6603750	0300001	66(15PA0020005)	6803	PA.0000000	48075	1530007	66039742	220008	6603590	122009	660750	30000	88411FA002001		465THPARCEST		M10PA003001	66E37A	2020014	6653700	0011	686139500	13000a	68611PA0003	ICC7	480374300	428	66015PA0000	CER
Plan Marketing Name of	17230-0C-30-CFF-H		1000 SCALAR CONTRACTOR		MATERIAL PROPERTY.	on Provinced Side	16880-BC NO.		Dates PFC Guid 16880 BC NS D		Chaius PPO Guid Prefess 1686 BC.NG. CPT Rev.		G Claudy \$1,500/9 G.Off Rev. 1.23	3686-9C-3Q-		1600 PPO Silver So 16000 BC NS D		1886 OC. NO. OF		SMER BC.50.CF		Dodge PPO Platinum M BBS BC NO. CPT HISA HIS	A-9011 house F1	TO DAY 1954 21	\$2.600/bed Chara	PPD Dalid HSB @ 52.30	of Chalce PPO NO		Choice PPO Silve		Chaice PPO Silve		Chair PPC Brane 6-8C-10-OFF HIA.		naice PPO Bronze		E NO. OFF HISA	
Minutes o	I I I I I I I I I I I I I I I I I I I	11791.1.01	***************************************	70.125	AMERICAN A		ARREST ACTIONS			W APV. 1.25	A STATE OF SEC.	125 1000-0.1	*	21001 00.002	P7 NPV. 121				7700.121		7 800. 1.25		COST C MANUE	*	CANAL PROPERTY.	*	*			.7004.000			*	AGE 107. 14181		DOLLARY, 1,0000-0	L SECTION AND	mon new
Michael o	Personal Choice	Michael	Personal Chalce to	etwick .	Personal Char	ur Network	Personal Cho	our Strawork	Personal Choic	or Metwork	Personal Chaige North	ork Personal I	hole followers	Personal Cha	ur Network	Personal Chair	in Michael	Personal Choic	r Stringers	Personal Chalo	Network .	Personal Chaice No.	work Per	roomal Choice No	Cascilla Partici	and Chaice Network	Personal Cho	or Systems	Personal Charge	Network	Personal Choice	e Notivers	Personal Choice S	Setwork 7	Personal Charge I	Setuph P	ersanof Choice S	DrOwark
Metal o	Miles		Fistings	_	Hatin		796	num.	910	d	944		DeM .	91	M.	Mhr		Minn		304		Platinum		944		Quist	256	er	Myre		10es		Enter		Bonze	_	DMI	
Deductible co Coloquiante co	\$1,000	_	50	-	50	_	- 8		50		50		1,500	80.0	00	54,71	0	\$1,00	0	\$1,00	,	\$1,800	_	\$2,400		\$3,200	55,5	00	\$2,400	_	\$3,40	0	\$1,600	_	\$4,100	-	\$1,793	
Canada	20% after ded/20%	T Wheeled	510/511	-	510/5	170	510	Yes	5400	ien	540/500	527 eo 6	ni/Stimuled	500 no ded.	197 on ded	SSD on ded/S	The ded	992 no ded/32	Conded	500no-de4/53	T so ded	On after ded		521/510		Stater and	Onlarite		325 after	led .	12% after	ded.	10% after de		Di after de	4	ON alter de	
OOF Maximum co	58,300		51.000		\$1.10	00	14.0	100	55.20	30	\$7,100		H.000	57.0		55.20		19.30	0	51.22		58,300		58,300		58.300	18.1		58.300		58.10	0	18,300		\$8,300		58,300	
Pediatric Devital (Treg(ts)) +>	Yes		Tes		Yes		The	*	Tex	Ī	Yes		Yes	Te		Ter		THE		Tes		Tes		THI		Tes	The		196		Tec		Yes		Tes		Tes	
Ass Rend	New Tabacca	706903	South St.	stace 5	San Tabasco	Tobacco	Sun-Tobacca Sean.co	Tobacca	New Tobacco	Tuboco 11	Non Cobacco Toka	100 Mary Tarboox	Tobacco	Non-Tobacca	Telegra	Non Tobacco	Tobasco	New Tobacca	1701.01	Son Zobacco	100000	Non-Tubacco Tol	acco Nun-1	Tokona Ta	Secret Non-Su	0.000 Tobacca 13.11 Sett. 11	New Tobacco	Tebacco 1	ton Tobacca	Tabacca N	ton Tobacco	Tobacca 1	ten Tabecco T	STEET TO	130 FT	Tabaca Non	Service 1	Tobacco .
0-14	\$277.06 \$303.69	\$277.06 \$300.00		\$524.89 \$573.55	\$15.27 \$162.86	\$525-27 \$560.86	3280-25 5336-06	5090.05 5336.00	5600.71	5622.72		96.57 \$876.35 12.73 \$628.80	\$2%.35 \$429.80	\$372.67 \$403.80	5805.80	1294.87	\$270.79 \$294.87	\$265.60 \$285.95	5284.99	\$100.42 \$127.23	5827.18					15.12 5615.12 52.02 5652.02	\$824.86 \$853.78	5304.86 5303.73	5388.02 5336.72	5395.72	5332.06	5122.46 5134.11	\$222.27 \$262.08	124201	5266.87		5005.01	\$870.11 \$400.05
26	5833.00	5500.00		5509.09	\$179.30	\$5.78.30	3350.73	9990.73	5635.93	5633.99		16.32 5622.30		5435.00	5608.00	5306.07	\$306.07	5291.85	5293.80	5317.34	5887.36					99.13 5099.13	3894.77	5965.77	5525.56	552636	5962.09	5362.09		120138	5277.30		503.39	5433.39
17	\$800.30	\$820.52	5607.23	\$627.20	\$195.87	\$505.87	\$367.58	\$567.88	\$669.10	5003.32	\$670.34 \$4	10.84 S4IB.18		5481.18	5483.18	\$853.27	\$813.27	\$800.76	\$800.70	\$347.35	\$847.55					80.24 5680.36	\$875.82	\$875.82	5334.36	5114.16	\$875.05	\$878.05	\$257.14	\$257.14	\$280.59		5428.17	5438.37
28	\$100.66	\$882.66		\$626.66	9614.72	\$834.72	\$585.33	\$585.33	\$668.83	5465.85		65.22 5409.30		5444.77	\$466.77	\$323.58	\$323.28	\$112.12	\$853.82	\$898.94	\$858.54					95.61 5095.61	\$887.75	\$887.71	\$346.94	\$846.94	\$184.85	\$380.85	\$265.27	\$265.27	\$294.68		\$401.72	5001.72
	\$800.00 \$803.00	\$862.80 \$803.80		5643-65 5663-75	5688.58 5658.32	5683.58 5953.50	5623.28	\$605.28 \$675.98	5077.52 5092.24	507732		00.30 5082.90 03.32 5077.20	\$662.93 \$677.20	5498.41	5658.65	\$888.00	\$338.30 \$343.30	\$825.90 \$885.82	\$801.80 \$801.80	\$300.54 \$300.55	\$368.54 \$385.95					20.82 9125.62 26.76 9125.76	\$899.00 \$633.90	5899.60 5611.91	\$855.52 \$356.68	\$855.52 \$386.68	5396.65 5036.87	\$296.65 5476.65		\$279.41 \$280.83	\$308.66 \$318.00		500.27 500.30	5655.27
20	584.10	5807.66		\$273.90	9615.30 9675.30	\$717.00	5651.11	5121.88	\$307.00	500.00		15.52 5299.30 17.89 5299.30		5472.54 5497.75	\$250.50 \$368.00	101.0	5321.30 5395.21	5302.00 5302.00	5881.80	590.88 5992.72	580.00					50.50 50.20.50 62.60 50.20.67	562640	5411.91	5304.48	5525.00	5621.52	5436.87		1201.81	5313.00		500.00	500 E
	3882.17	5007.66		5771.90	5675.30	1717.00	566.11	5723.23	\$507.00	5172.88		17.89 SEEL N		507.25	\$568.00	5253.98	5195.21	5102.00	5396.86	580.73	5003.80					62.64 (M.0.47	562640	5677.73	5877.83	5625.00	502132	5676.23		5526.87	5177.70		5083.83	5346.27
29	5962.37	5407.46		\$772.80	\$679.30	\$797.46	5043.11	\$723.23	\$507.06	\$170.89	\$532.06 \$5	17.89 5490.90	\$333.06	5467.33	\$346.00	5003.00	5398.23	\$102.00	5964.80	5892.73	5463.80	\$173.20		5065.36	\$122.45 \$1	62.66 5633.67	562665	\$477.73	5177.82	5425.04	542132	5479.21		\$836.87	\$822.70		5003.81	\$144.29
26	\$862.27	\$407.46		\$771.90	\$679.30	\$79.7.46	\$663.33	\$725.25	\$507.06	\$170.89		500.90		5007.25	\$168.00	\$353.98	\$398.23	\$162.06	\$884.80	5992.71	\$441.80					62 66 5633.67	542445	\$477.78	\$877.82	\$425.04	\$423.52	5476.21		\$896.87	\$822.70		\$00.00	\$144.29
25	\$363.62 \$270.86	5009.07 5607.22		\$774.98 \$790.62	5675.99 5985.00	\$760.09 \$773.64	5601.67 5606.02	\$736.18 \$738.50	\$509.09 \$529.64	\$175.18 \$186.18		00.38 \$490.90 12.30 \$100.71	\$505.67 \$566.74	509.30 509.80	\$100.20 \$100.22	\$855.42 \$362.48	\$199.X2 \$407.7X	\$803.65 \$800.29	\$206.00 \$206.00	5994.28 5402.36	5465.57 5692.40					66.81 9622.91 95.66 9625.12	\$626.35 \$636.86	5079.64 5089.20	\$279.32 \$385.88	5026.70 5035.20	5633.21	5476.11 5483.19		\$838.28 \$886.72	\$121.00 \$100.44		500.75 500.62	\$346.46 \$357.83
28	5170.86 5579.30	5427.00		\$808.00	5305.62	\$795.64 \$795.82	5671.88	5758.56 5755.87	5539.82 5531.82	5186.10		12.34 \$101.71 26.39 \$103.30		5098.80 5320.35	5540.30 5574.35	550.00 550.00	5407.76	5300.29 5308.30	583.5	5602.56	5003.00					55.86 5625.12 56.89 5685.77	5050.01	5009.20 5300.66	5395.50	500.00 500.00	500.75	50%,57		\$896.71 \$867.56	5330.44		500.43	\$557.45 \$570.41
27	529.60	5002.89		3835.05	\$733.88	\$823.00	5076.87	5785.00	5552.62	5077.74		19.55 5356.70		5329.33	5395.77	100.0	5032.87	5273.85	5658.92	5035.88	5680.26					23.83 5665.38	5000.00	5525.29	5430.68	5082.00	500.29	5323.47		100.0			5325.90	5375.66
28	500.27	5430.91		5883.79	1751.62	Sect on	5737.02	5807.08	5067.80	5638.83		19.00 \$330.30		5505.12	5653.29	5396.00	500.62	5892.79	5000.00	5077.00	5095.87					0721 9683.12	5079.28	553638	5622.77	5675.62	5673.68	5332.66		500.77	5365.32		550.38	5609.06
30	\$40.100	500.00		\$805.00	\$764.30	SHITAL	\$227.66	\$855.00	\$575.97	5676.76		98.77 \$158.00			5603.68	\$403.77	5472.08	\$308.26	506.20	5445.73	9121.75					15.90 \$725.68	5481.98	\$566.32	5428.81	\$103.86	\$69.61	\$562.23		\$307.48			\$509.32	5665.22
35	509.76	589.25		3994.39	\$780.35	\$836.82	\$765.05	\$879.08	\$588.15	5685.07		5170.10		\$164.61	5663.41	500.26	5002.06	\$396.47	5065.85	503.25	\$134.80 \$100.90					26.92 5756.98	\$490.17	\$5.78.80	5487.88	\$804.80	500.54	\$176.06		\$395.48	\$20 EE		\$860.70	5658.86
12	5429.45 5433.88	\$101.41 \$101.82		\$853.76 \$80.81	\$796.51 \$806.61	\$835.90 \$947.77	\$798.43 \$798.00	5995.36 5902.66	5600 XX 5607 M4	\$725.58 \$736.53		08.70 (580.00 08.11 (588.00		\$376.30 \$388.61	5677.15 5683.76	5438.76 5494.07	5010.00 5018.28	5400.68 5409.82	50%30	5464.18 5470.47	\$1525.8K					41.94 \$754.28 90.08 \$754.85	\$102.36 \$108.72	\$590.27 \$597.76	5006.95	\$125.17 \$181.82	5006.66 5006.98	\$585.82 \$586.83		500K RT 500K RT	5380.75		\$570.05 \$579.60	5672.51 5681.06
M M	509.67	5128.62		3979.71	9827.89	1790 61	5778.33	5714.11	5836.00	5723.87		18.30 \$197.30	570.79	5391.40	5895.90	5629.29	5106.11	5613.29	5087.09	5679.79	9100.18					3876 577605	\$150.10	5605.74	5435.60	5505.90	5533.73	5605.28		504.0	581.70		SMT.ID	5690.33
an an	504237	\$120.00	\$636.45	\$865.28	5822.77	\$766.76	\$765.66	\$120.14	\$630.32	\$728.66	\$609.00 \$7	18.30 5605.38	\$706.00	\$165.30	5099.47	5632.36	\$108.26	5418.00	5091.18	5479.89	\$165.87		823.E8 S			68.33 \$779.35	\$55,610	\$609.71	5065.68	\$142.48	\$515.10	5605.24	\$855.05	\$417.19	5396.34		\$595.22	\$695.68
36	\$66.47	\$121.48		\$893.40	\$828.36	\$878.09	\$288.52	9125.56	\$636.18	\$793.45	\$658.70 \$3	M.D9 5605.11	\$731.03	\$599.29	\$796.05	\$49.40	\$311.50	\$420.76	5494.39	5083.08	\$367.56	\$705.00	E28-62 S	9175.36	\$671.12 \$6	67.45 \$786.25	\$123.12	\$613.78	5066.71	5506.00	\$538.67	\$609.30		\$629.92	5396.52	5000.00	\$595.09 \$597.76	5499.23
17	500.07	\$126.88 \$182.28		\$898.08 1.004.18	5833.55	\$879.42 \$883.74	\$793.69 \$798.82	\$982.50 \$986.62	5638.24 5632.80	\$798.18 \$792.99		TS.DB 5603.DT		\$606.00 \$606.00	\$708.68 \$73.8.23	508.29	\$104.82 \$128.24	5421.10 5421.21	5887.60 5800.82	5085.37 5089.32	9175.26 9175.95					71.79 \$788.85 76.25 \$796.45	\$125.72 \$125.11	\$637.72 \$623.73	5007.73 5679.73	\$549.58 \$553.12	\$521.84 \$525.21	5618.36 5617.38		5422.65 5423.88	5895.50 5602.08		555K Ni 56GZ KI	\$308.37 \$308.82
	5001.00 5007.00	\$187.00		1,004.18	5858.85	\$995.40	\$798.82 \$878.08	5998.42 5997.67	5840.60	5702.95		98.08 5620.80 98.08 5620.80	\$700.25 \$728.50	5656.99	\$718.21 \$722.87	5001.06 500.77	5538.24	5693.70	\$800.00 \$807.25	509.0	5574.05					N.11 576.25 N.21 580145	\$139.11 \$185.90	5821.71 5829.69	5075.75	\$365.11 \$365.25	\$533.70 \$533.70	5417.13 5473.70		SEES BE	5400.08			\$707.42
	102.0	\$167.00		1,024.17	\$800.00	11.014.08	5809.36	11,00149	100533	1795.43		12.05 Se25.73	5730.10	5622.38	1792.00	502.0	5394.37	5687.38	500 M	51CL 88	9616.81					15.07 5805.33	5363.72	5866.83	500.80	5195.48	5538.70	5639.75		505.87	5417.41		SACK ID	5707.48
45	\$473.35	\$177.66		1,094.84	\$879.64	\$1,075.88	\$894.79	\$1,002.54	\$660.71	\$829.17		17.65 5663.56		5686.27	\$779.98	\$40.86	\$564.58	\$445.39	\$545.60	\$511.81	\$626.33					0632 5885.68	\$152.89	\$677.80	5095.95	5602.59	\$548.82	\$672.30		583.6				\$773.45
42	549.88	\$187.85		11,113.67	\$892.12	\$1,012.85	\$809.67	\$1,003.60	\$672.88	\$823.67		12.68 5655.87		\$645.47	\$790.75	\$68.02	\$575.55	500.26	\$555.20	\$130.16	\$687.62					19:00 \$880.77	\$162.66	5689.26	\$100.60	5653.23	\$558.51	5684.18		\$673.60			\$643.05	\$785.28
48	5001.00 5003.00	5602.06 5603.79		1,160.37	9853.67 9863.60	\$1,129.24 \$1,152.24	\$895.60	\$1,065.73 \$1,087.33	\$688.62 \$208.82	\$801.16 \$885.61	\$723.10 \$8 \$242.40 \$9	83.66 5667.35 29.50 5667.23	\$817.80 \$801.90	5662.06 5680.35	\$809.80 \$883.67	500.35 500.35	\$188.48 Sero, 77	5464.30 5477.89	\$568.45 \$585.42	\$182.95 \$168.62	9612.81 9672.05	\$277.83 1 \$800.79 1	952.84 S	9682.36	\$771.92 \$7 \$794.67 \$2	36.36 \$902.06 56.27 \$926.63	\$176.25 \$181.26	\$706.91 \$736.71	\$312.69 \$327.80	562K.00 56/0.36	\$5.72.00 \$5.99.86	\$700.70 \$721.70	\$890.28 5490.90	500.99		\$186.43 \$187.16	5656-53 5673-88	5804.25 5827.76
-	3922.97	9602.60		1,213.72	5972.25	\$1,010.00	5925.79	\$1,135.06	1752.77	5897.40		10.30 1730.10		5705.44	5865.72	5333.33	5629.29	5005.00	5803.10	5067.07	5005.00					83.37 ST05.88	3653.28	5793.00	2043.30	5008.55	5605.67	\$703.65		5333.93			5078.62	5835.82
	\$563.26	5965.49		1,260.76	\$1,009.95	\$1,217.19	3963.67	\$3,178.00	\$763.19	\$992.46		79.50 \$797.50		\$730.73	589.14	\$550.87	5650.66	\$10.00	\$628.52	\$189.07	\$723.60					1576 9997.50	563638	\$290.29	\$566.72	5094.23	\$632.28	\$775.54		\$533.89			\$725.72	\$800.00
	\$366.07	5003.66		13,818.72	\$5,012.87	\$1,299.15	\$1,002.05	\$9,227.52	\$798.56	\$975.62		27.57 \$798.90		\$361.42	\$982.79	\$553.27	\$677.76	\$184.47	\$654.97	\$613.81	\$755.95					65.15 \$1,068.98	\$663.79	\$815.07	\$190.32	\$729.88	\$658.84	Secr.or		\$556.33			\$756.20	\$526.34
- 4	\$882.25	\$725.88		13,874.28	\$1,300.85	\$1,566.54	\$1,008.21	\$1,280.06	\$829.70	\$5,056.88	\$860.94 \$1,0			5796.49	\$815.70	\$578.76 \$678.89	\$706.98	\$158.80	5685.14	\$642.08	\$788.33					97.32 \$1,086.86	5694.32	\$890.32	9617.72	\$756.73	5689.19	5804.25		\$582.94	\$527.65		\$795.03	\$900.00
	5627.86	\$754.8K \$885.40		1,685.90	\$1,168.65 \$1,202.11	\$1,007.00 \$1,033.00	\$1,083.79	\$5,889.82 \$5,376.41	\$865.73 \$806.32	\$1,06032 \$1,20638		0.11 SER.21		\$882.08 \$870.05	\$1,008.07 \$0.1%.82	5632.22	\$799.77 \$869.29	\$563.59 \$623.95	\$754.90 \$800.00	5000.00 5701.00	\$800.70 \$966.60					25.74 \$1,186.06 69.16 \$1,182.19	\$724.45 \$758.62	\$887.65 \$1.042.83	9666.56 9676.77	\$785.57 \$927.85	\$729.11 \$79.2.83	\$882.81 \$2.083.23		\$607.21 \$733.32	\$100.18 \$175.34			\$1,011.00 \$1,185.12
10	1873-01	5909.75		1.70.0	10,235.70	11,726.19	51 193.67	11.605.00	\$906.E3	51,821.52		12.00 SSC2.30	\$1,261.57	5908.33	50,209.20	5860.27	5007.75	5607.00	5877.22	5752.40	11.007.00					12.02 50.090.33	5791.97	11.002.00	5704.62	5007.80	1795.11	51,082.50		170108	5600.80			11.200.67
12	\$206.96	\$972.06		1,861.57	\$1,814.28	\$1,807.34	\$1,251.45	\$0,720.76	\$990.36	\$1,882.02		990.10	\$1,000.62	\$990.52	\$5,807.50	\$690.37	\$990.06	\$667.76	\$808.04	\$36.37	\$1,054.08					1921 51,616.61	\$828.92	\$1,139.76	\$797.49	\$1,004.00	5622.83	\$1,132.30		\$779.84	5629.95			51,296.55
		\$5,005.89		1,804.58	\$5,879.58	\$1,888.61	\$1,827.86	\$4,798.81	\$1,035.22	\$1,423.43		90.75 \$0,003.60	\$1,179.95	\$996.79	\$5,886.46	\$733.53	\$992.95	\$687.86	\$89.33	\$801.13	\$0,000.55					06.99 \$1,322.11	\$866.29	\$1,191.14	\$772.73	\$1,055.76	\$899.90	\$1,182.86		\$834.99	\$658.31			\$1,337.09
54		\$1,063.22		12,004.22	\$1,487.50	\$1,876.56	\$1,368.77	\$1,882.06	\$1,083.43	\$1,489.75		10.17 S1,050.51		\$1,000.07	\$1,482.09	\$70.75	\$1,009.15	\$790.50	\$1,004.22	5888.44	\$1,112.85				31,1	1834 \$1,192.99 2029 \$1,663.87	\$106.63 \$106.63	\$1,206.61	\$806.62	\$1,109.11	\$899.95	\$1,237.42		\$852.95	5000.00			\$1,420.28
10		\$0,100.50 \$0,160.80		12,303.85 12,203.02	\$1,305.46	\$2,064.31 \$2,339.86	\$1,429.68	\$1,965.80	\$1,181.64 \$1,183.90	\$1,556.00		99.50 \$1,087.00 96.80 \$0.167.70		\$2,086.34 \$2,286.32	\$5,485.72 \$5,562.72	\$799.3X	\$1,080.39	\$792.80 \$798.07	\$1,000.00 \$1,007.00	5875.76 5926.29	\$1,204.15 \$1,255.76					20.29 \$1,668.87 65.38 \$2.382.72	\$990.97 \$990.73	\$1,000 OK	98232 98548	\$1,158.66 \$1,231.97	\$839.99 \$883.43	\$1,292.69 \$1,892.18		\$890.90				\$1,688.68 \$1,552.00
		51,215,10		2.299.10	52,602.83	52,296.14	\$1,362.89	12,108.28	11.235.68	\$1,720.66		ED. 20 St. 100 St.	\$1,600,50	11.187.18	50,652.58	1867.60	51.180.14	\$883.60	\$1,106.27	5957.08	50,303.90					22.63 53.838.82	\$1,094.87	11.62270	9822.72	51,255,99	11.027.24	51,612.00		1875.60				\$1,623.27
- 1	\$832.81	\$1,268.86	\$1,708.26 \$	2,423.86	\$1,715.57	\$2,858.93	\$1,633.35	\$2,206.18	\$1,295.01	\$3,777.88	\$1,094.16 \$1,0	10.07 \$0,250.50	\$1,728.58	\$1,261.26	\$0,796.79	\$905.94	\$1,340.17	\$875.62	\$1,198.48	\$1,000.68	\$1,875.86	\$1,000.50 \$2	008.21 \$1,	383.29 \$	1,000.00 \$1,0	82.65 \$3,900.36	\$1,082.00	\$1,087.76	5962.66	\$1,828.66	\$1,070.03	\$5,479.80	\$760.32	\$1,017.94	5822.36	\$1,180.58 \$	1,232.75	\$1,695.08
10		\$1,296.25		2,465.75	\$5,752.60	\$2,009.82	\$1,668.83	\$2,294.61	\$1,830.82	\$1,816.26		22.56 \$5,283.50			\$5,748.57	\$823.43	\$1,396.94	\$890.48	\$1,224.95	\$1,022.32	\$1,405.56					12.09 \$1,862.18	\$1,125.36	\$1,529.88	\$100.44		\$1,097.22	\$1,508.67		\$1,039.91				\$1,732.62
60		\$1,892.58		3,560.67	\$1,827.50	\$2,512.59	\$1,795.07	\$2,892.66	\$1,877.25	\$1,883.75	\$1,442.38 \$1,5			\$1,322.18	\$1,817.92	\$860.70	\$1,00.96	\$100.41	\$1,276.56	\$1,005.82	\$2,465.30					72.72 \$2,025.00	\$3,153.50 \$3,253.27	\$1,582.69	\$1,025.88		\$1,146.01	\$1,575.00		\$1,080.26				\$1,805.46 \$1,805.57
60		\$1,899.88		2,651.09	\$1,891.97	\$2,600.06 \$2,600.79	\$1,801.52 \$1,861.90	\$2,477.09 \$2,382.62	\$1,035.96	\$2,993.70 \$2,004.66		18.48 \$1,862.40 19.47 \$1.403.40	\$1,900.81 \$1,965.65	\$1,368.89	\$1,892.28 \$1,926.68	\$1,036.98	\$1,367.60 \$1,396.33	\$965.35 \$962.80	\$1,821.70 \$1,851.80	\$1,308.32 \$1,338.36	\$1,317.88 \$1,390.85					36.82 \$2,096.68 99.00 \$2,365.68	\$1,183.27 \$1,220.02	\$1,640.74	\$1,061.65 \$1,083.63		\$1,186.67 \$1,211.03	\$1,628.65 \$1,665.20		\$1,132.61 \$1.167.78				\$1,800.32 \$1,911.23
		\$1,472.05		2.703.02	12.887.38	52,712.12	51,892.10	12,602,27	11.095.02	\$2,050.78	\$1,568.87 \$2.3			11.486.07	\$2,977.86	\$1,000.00	11.436.80		\$1,008.30	11,209,20	50,000.00					DLE7 12.202.58	\$1,253.57	11,723.03	51,113,30		\$1,266.33	12,720.95		\$1,179.36				11.961.78
601	\$1,096.50	\$2,493.95	\$2,038.00 \$	2.880.29	\$2,003.90	\$2,777.00	51,923,88	52,605.58	\$1,532.08	52.095.27	\$1,596.08 \$2.3	E 27 St. 475.89	52,029.30	11.011.01	12.001.01	\$1.091.90	\$1.000.17	53.005.20	\$1,611.08	\$1,178.15	53,623,55	\$1,759.00 \$2	96.03 St.	293.06 5	120.00	27.92 52.238.39	\$3,273.99	\$1,793.68	52.135.65	\$5,356.67	\$1.764.5E	51 THE TT	term on 1	51 100 17	State 32	\$1.000 to (0.000.00	51 mm Y7

IAC Insurance Company Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
44415PA0010001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020002	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020003	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020004	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020005	Personal Choice PPO Gold Preferred \$40/\$80/\$500	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020006	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020007	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020008	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020009	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020010	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020011	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020012	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020013	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020014	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020015	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020016	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,000/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020019	Personal Choice PPO Gold HRA-20 \$4,000/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name ISC Insurance Company Market Small Group NATES FOR AGE 21, NON-TORACCO LISTS, BY

Company Name Market Product Effective Date of Rates	teatities FFO	omeany or		Endo	ng date of Rates	<u> </u>	December	(11.20h																																
HOS Plan ID (De Exchange) ()				_																															_			=	_	
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Familio	17934-0C30-077-XI	A Fee 1.25	3886 9C.5G.OFF Rev. 3	25 36	MAN OC 10 COT IS	les 1.31	3888-BC 5G-G	207 Fav. 1.25	36880-BC-5G-D	07 Sev. 1.25	1686-8C-92-C	07 Sev. 1.25	16886-RC 1G-08	Fire. 1.21	36884-0C-3G-03	9 Sec. 125	16880-BC-5G-C	17 Sev. 1.25	1886-8C-10-0	17 Nov. 1.21	36684 BC.5G.0	77 Sev. 1.25 W	IN SCALOFF HEAD	55. Sec. 1. 6554	0 BC 5/G /GP7 26	AMARAN LOS	BEAG OFF HEAL	MARY LIST	84C30.01736	DOSANO. LIST	84 BC 5G CP7 NS	A100 Sev. 1 68	BE-BC-SG-OFF-HSA-I	HA Sec. 1,6880-0	CHECHNA	Little few. Little	B BC.5G.C09.8G	A.100 Sev. 1509	BE-BC NG-OFF-HAA	S. HEA Rev. L.
Rating Area ro Michael Ar	Personal Choice		Personal Chaice Nation										Fersonal Choice				Fernanal Chai		Personal Chois		Prosect Chair		Personal Chaice N		R Personal Chair		E Pensand Chaice N						Personal Choice 5					or Network	Personal Choice	-
Metal o	Silver		Pidinen		Platinum		Fisher		946	4	Out Out		Date:	Anaes	Quit		Nile	1	Miles		10v	*	Pistinum	-	944	J ATTENDED	Sald	-	Nilve	AT MAN	Myr	, and a second	3fter	-	Brance		Boni	*	Dold	-
Deductible to	\$3,000	_	50	_	10		şo	1	50		50	•	\$1,100		\$2,50	0	54,7	a	\$1,00	0	SILK	10	\$1,800	_	\$2,40	0	\$3,200	_	\$4,40	_	\$2,40	•	\$3,400		\$1,600		\$4,100	-	\$3,793	
Consulator 10	20% after ded/20%	Macded	90,511	_	510570	_	(19)	ten .	5400	en.	(m)	ien	522 to 616/35	Constant	500 no de4/3	T so ded	SSD no ded/	Manufed .	900 an dad (51	Man ded	540 an dad 5	97 on ded	ON after des		571/01		Charles de		Onlater	444	20% 20% Miles	ded	20% 12% after de		10% (Dec.)	ded	Di aftern	ded	ON ADMINISTRA	
OOF Maximum co	58,300		\$1,000		11.100		14.0	100	55.20		523		\$8,000		\$7.00	٠	912	0	19.20		in z		18,300		18.30		\$8,300		18.30		18.10	,	58,300		18,300		\$8,000	*	56,300	
Pediatric Device (Yes/No) +> Are Sand	New Telepoon		Non-Tubaco Tubac		Tes		Ter.	Tobacca	Tee Non-Telepoor	Tobacca	Te	Subscio S	Tes	Tolleans 1	Tes	Tobacca	Te	Tohana	Tec		Tes	Tobacca	Yes Non-Tolkana To	obacca No	Yes no Tobacca	Tologop No.	Tes		Yes		194	Tobacca 1	Tes		Yes	Tolkano Mo	Tes		Yes Non-Polyacon	
9:16	5201.21	120.21	5382.70 530			5522.80	5087.83	5097.83	129621	589601	502.66	5612.60	5892.00	5392.00	5175.26	5829.29	1274.85	5271.80	1203.62	1203.62	5306.91	5305.95	56(E),(27	5003-07	5395.37	\$86.37	SELD	5623.83	5829.71	1329.71	5291.30	5293.30	5327.00		5225.60	5225.61	5230.37	5230.37	1871.67	5373.67
15	\$806.20	\$806.25	\$180.32 \$18			\$569.27	\$542.06	\$142.06	\$429.05	\$429.05	5489.35	5449.35	\$410.95	\$65.95	5411.89	5411.89	5299.28	\$299.28	\$289.28	\$289.21	\$832.03	\$882.08		5084-61	\$892.62	\$893.62	SENSED	5418.80	\$855.00	\$100.04	5129.44	\$808.66	\$356.39		\$20.66	\$265.66	5272.86	\$272.84	5000.06	\$409.06
26	\$828.77 \$829.88	\$805.77 \$825.88	\$198.22 \$19 \$626.33 \$60			\$187.06 \$606.81	\$55K.96 \$5,75,90	\$158.88 \$175.80	5042 es	5042.45 5033.86	5065.X7 5677.00	5465.X7 5477.40	5428.99 5660.92	5436.93 5665.92	\$436.76 \$487.60	5424.74 5487.60	\$806.62 \$807.96	\$308.62 \$327.56	\$298.25 \$807.28	\$298.25 \$807.28	\$362.40 \$302.76	\$862.40 \$892.76		5099.76 5034.88	5404.87 5417.13	5004.87 5037.18	5073.32 5087.00	5679.32 5687.66	\$870.25 \$881.65	5870.25 5891.45	\$229.41 \$239.38	\$829.45 \$829.88	\$86733 \$876.66		\$253.88 \$260.00	\$298.88 \$298.00	\$282.36 \$289.87	5285.36 5285.87	\$422.83 \$496.60	5421.83 5496.60
18	\$895.62	\$885.62	\$633.83 \$60	180	5623.94	\$623.94	\$194.12	5194.12	\$670.26	5070.26	5092.50	5492.50	500.90	\$405.00	501.44	500.00	\$100.00	\$328.62	\$817.00	\$85,7.00	5968.92	\$865.82	\$183.17	\$133.37	5480.82	543032	\$502.86	\$102.86	\$893.32	\$895.52	\$890.12	5890.12	\$890.6Z	5990.62	\$269.25	5269.25	5299.04	5299.00	500K IN	500K.70
29	\$865.00 \$256.37	\$805.91 \$306.37	5675.33 565 5675.33 567			5643.0K 5642.00	\$602.86	9612.34 5683.23	5086.6X 5099.6Z	508648	Storac Storac	\$107.60 \$125.21	5005.00	Som ax	500.29 5679.65	500.29	\$886.08 \$886.08	STREET	\$826.72 \$886.79	\$806.72 \$806.79	\$275.0K	\$875.06 \$795.00		\$567.46 \$564.54	5403.32	5663.32 5637.28	5538.28 5536.26	9118.28 9118.28	\$405.58 \$406.08	5005.50 5625.00	\$362.85 \$277.88	\$860.85 \$873.98	\$600.00 \$600.00		\$277.50 5789.00	\$277.53	\$808.22 \$827.73	\$808.22	\$602.10 50% N	5042.30
20	586.57 587.60	565.30	\$675.53 \$427 \$676.62 \$276			\$505.83	9681.21 5690.78	\$481.31 \$782.07	\$200 AZ	509542	5533.25 5539.41	5525.25 5605.80	5095.50	500.00	509.00	\$296.01 \$306.27	5 9 0 K 50	5606.29	5302.25	\$890.79 \$890.60	\$195.60 \$195.60	5005.65		3004.34	5675.88	5057.29	\$555.24 \$559.78	5625.65	5611.02	5016.00	5171.66	500.42	5427.84		5295.90	1296.06	5327.54	\$307.75 \$368.46	509.07	52% SE
22	\$887.00	5413.33	\$696.62 \$79	147	\$663.40	\$268.83	\$650.79	\$752.07	\$525.07	\$179.45	\$509.40	5606.76	509.10	\$363.76	500.00	\$156.27	\$100.2K	5406.29	\$867.25	\$890.61	5398.60	5008.08	\$583.79	5654.32	5475.88	\$550.25	\$100.78	9623.65	\$681.02	5085.90	5883.48	5683.62	5427.84	5685.32	\$296.90	\$881.77	\$327.54	5368.48	50% 07	5332.43
28	\$367.60 \$367.60	5413.35	5696-42 576			SNEED	\$656.79	\$792.07	\$525-27	\$379.45	\$539.41	5606.86	5499.84	\$561.76	5090.06	\$556.27	589 2K	5404.39	\$807.25	\$890.60	5398.60	5448.48		\$654.51	5475.88	\$880.25	\$150.78	9629.68	\$681.02	\$484.90	5383.48	5481.42	\$427.84		\$296.90	\$882.77	\$327.54	\$366.48	50% 07	\$162.4s
25	587.07	5413.30 5413.30	5696-42 576 5699-21 576			\$768.83 \$771.80	5650.79 5653.83	\$792.07 \$790.00	\$525.07 \$527.18	\$179.45 \$185.77	5539-43 5541-59	5606.86 5609.29	5095.50 5905.50	5561.76 5564.00	5000.00 5000.00	\$104.27 \$105.00	589 26 589 27	5404.39 5605.81	\$807.25 \$808.60	\$890.60 \$892.17	\$898.60 \$600.19	5008.68		565.E.51 565.E.33	5675.33 5675.22	\$180.25 \$183.37	\$550.7K	5625.65 5622.11	5681.02 5683.76	5086.90 5086.86	5383.48 5883.05	5683.14	\$427.84 \$629.33		\$296.90 \$296.09	\$881.77 \$885.00	\$327.54 \$328.85	5368.00 5388.00	501.07	5102.45 5106.60
26	\$876.42	5423.48	\$723.23 \$80	126	5699.80	\$787.28	5666.33	\$703.66	\$527.43	\$193.36	\$552.88	5621-62	\$105.12	\$575.24	\$106.88	\$165.62	\$867.90	5413.89	\$895.54	\$200.00	5406.17	5408.29	\$505.75	\$670.22	5082.64	\$842.97	\$566.00	9686.50	5043.86	5096.54	5392.68	5661.77	5488.11	5092.87	\$800,99	\$889.74	\$385.40	\$877.88	\$502.86	\$565.73
27	\$895.20 \$895.30	5683.40 5663.33	\$709.85 \$60 \$79.741 \$80			\$805.73 \$835.73	\$681.07 \$727.00	\$767.21 \$785.76	\$339.79 \$339.88	5607.27 5679.97	\$565.32 \$586.36	5635.99 5659.66	\$125.55 \$162.76	\$588.72 \$600.65	\$328.29 \$387.48	\$162.07 \$605.00	\$856.50	\$423.50 \$423.50	\$363.8K	5429.36 5424.39	5017.75 5033.28	5003.95		\$685.93 \$731.00	\$295.95 \$312.86	\$155.72 \$176.38	\$5.77.22 \$555.70	5648.87 5675.34	5493.75 5498.92	\$508.17 \$527.08	5400.89	5095.12	500.00 500.00		\$808.07 \$800.07	\$867.70 \$80.86	\$348.26 \$200.00	586 IT 580 N	\$354.60 \$333.79	\$578.87 \$670.37
27	500.00	5002.79	5779.29 587			5860.32	5728.17	9828.29	\$3.75.26	5608.63	5605.62	5675.07	5356.79	5828.62	\$338.80	5622.00	1002.01	5012.29	588.10	5007.09	5000.CX	\$300.79		5752.40	5127.62	3373.33	5836.32	5075.50	5082.10	Shezan	5629.11	5082.75	1678.73		\$880.00	5573.20	5396.32	5452.88	5500.33	5625.20
30	\$40.7.20	5490.36	\$790.44 \$10			\$811.00	\$798.58	\$867.83	\$584.60	5686.90	\$633.25	5729.40	\$166.75	\$665.93	\$165.21	5688.42	\$407.76	5479.34	\$104.00	5003.05	502.61	\$182.56		\$275.89	\$134.96	\$628.58	\$625.14	\$734.58	5489.23	\$555.82	5485.25	\$151.42	500.60		\$896.72	\$898.00	\$875.76	5496.82	\$55.7.36	\$49.4.90
**	5404.05 5404.07	\$100.4E \$122.87	\$807.25 \$94 \$823.86 \$96			\$830A7 \$869.96	\$794.20 \$798.80	5886.18 5906.18	\$596.87 \$609.33	\$700.00 \$750.00	\$825.20 \$835.25	\$750.60 \$705.82	\$579.70 \$590.72	\$600.00 \$606.00	\$3.73.08 \$3.86.93	5679.07 5687.03	565.61 565.01	509.01 509.61	5002.02 5030.75	5072.80	5011.98 5071.96	9142.82 5314.00		\$792.00 \$806.70	\$506.27 \$307.56	5661.87 5653.26	5638.35 5031.37	\$790.00 \$790.00	5095.55	\$586.97 \$599.13	5466.45 5653.60	\$122.29 \$155.00	509.87 5505.13		\$361.80 \$365.88	\$401.42 \$400.00	\$379.42 \$387.48	5406.05 5400.29	\$569.25 \$580.94	5668.75 5682.60
- 1	\$400.00	\$107.45	\$884.32 \$98	3.30	\$818.71	\$961.99	\$779.37	\$956.00	Serros	\$725.04	\$696.24	\$798.88	\$196.23	\$702.90	\$192.36	5096.00	\$60.0	\$105.76	5423.96	5488.75	5477.52	\$165.00	\$696.98	SELENG	\$165.65	\$663.67	\$659.83	\$779.81	\$106.36	\$606.73	5438.41	\$505.85	\$532.55	\$602.25	\$858.80	\$43.11	\$392.39	5000.00	\$568.30	5695.25
	5406.27 5609.23	\$124.36 \$127.82	5843-45 599 5811-41 599			\$876.86 \$881.26	\$295.00 \$295.10	5928.23 5936.33	\$825.29 \$829.62	\$796.72 \$795.50	5656.87	\$700.47 \$776.56	5606.20 5603.29	\$752.26	\$600.27 \$600.73	\$705.82 \$708.87	\$496.17 \$498.00	\$312.40 \$333.87	5621.11 5626.29	50%34 50%34	SOUTH OF	\$568.58 \$1577.50		\$829.89 \$833.36	\$572.29 \$175.00	5672.33 5676.79	5668.45 5673.03	\$783.66	\$121.26 \$125.72	\$634.83 \$638.88	500.50	\$567.02	\$528.40 \$522.62		\$88.02 \$86.02	\$600.67 \$473.49	587.48 500.25	5467.22 5477.32	\$596.36 5600.00	5700.49 5705.20
	5092.13	9827.82 9883.27	\$85.03 \$1.00 \$86.60 \$1.00			3881.26 3887.68	\$795.18 \$800.02	9862.67	3838.42	5795.56 5795.62	5865.50	5779.61	5605.29	\$723.67	5606.29	\$756.62	589100	\$525.87 \$529.25	5427.07	500.50	5497.00 5490.00	\$175.00 \$175.00		\$805.50 \$805.80	\$175.00 \$175.76	3651.25	\$677.05 \$677.05	5790.85 5796.55	\$536.75 \$580.15	5622.93	5008.61	\$856.02 \$356.22	\$532.83 \$536.26		5360.00	5636.22	5400.25	5470.00	\$800.00 \$800.02	\$308.50 \$309.52
	\$405.09	\$184.75	\$862.37 \$1,00	1.05	\$806.05	5996.11	\$825.62	\$906.58	\$637.66	\$789.25	\$667.83	\$780.68	5608.18	\$256.36	\$612.34	\$758.27	5404.79	\$522.68	5429.85	\$103.07	5015-67	9179.82	\$720.26	\$846.30	\$183.31	5683.62	5683.87	\$800.29	\$333.62	\$636.98	5475.75	\$107.83	\$529.67	5622.36	\$885.32	\$428.99	5405.49	5079.00	\$607.90	\$754.88
	508.01	9188.18 5169.18	5847.74 \$1,00 5878.88 \$1.00			\$1,000.53	\$810.81 \$821.22	\$952.70 9864.88	\$641.7K	\$794.09	\$872.28 \$697.76	\$709.75 \$799.89	5622.58 5683.17	\$791.00 \$740.00	\$626.30 \$635.55	\$728.00 \$788.22	SECTION ST	\$536.00 \$557.76	5612.62 5618.38	\$108.88 \$104.89	5096.66 5005.05	9181.17 5181.76		\$851.77 \$867.75	\$587.28 \$587.87	5680.05 5688.90	\$606.27 \$600.78	\$806.37 \$826.72	\$187.05 \$165.95	5632.03	5477.82	\$361.63 \$367.65	\$533.09		5357.06 5372.18	\$611.76 \$657.51	5408.11	5079.50 5079.00	\$611.87 \$670.78	\$728.85 \$778.78
	100.77	\$375.30	5890.52 51.09			11,019.90	5831.63	10.008.70	1838.26	5806.77	5689.39	5866.50	5605.26	5793.74	5683.82	5775.30	500.0	5962.47	5463.73	5363.37	\$109.61	9625.06		5920.82	5602.80	5757.89	170130	5862.27	5330.85	5675.78	500.00	5022.30	5596.78		1275.89	500.70	5035.60	5112.7K	5627.38	576.79
	5478.62 5497.07	\$186.00 \$176.66	\$806.74 \$1,11 \$822.76 \$1.20			\$1,099.99 \$1,009.36	\$867.25	\$2,087.88 \$2,096.22	\$670.62 \$682.67	\$825.55	\$702.34	\$80.16 \$873.50	5690.16	\$796.62 \$830.69	5663.79 5673.76	\$708.66 \$802.17	587.79 567.00	\$5.73.23 \$3.85.34	5612.07 5690.05	\$553.79 \$563.57	SNIK NK	\$685.75 \$605.00		\$827.83 \$866.37	5613.67 5613.11	5753.75 5793.00	\$717.12 \$729.78	5838.47	\$560.19 \$873.32	\$687.06 \$699.60	5099.29	5603.68 5622.66	\$557.05 \$566.89		588.97	50'0.0"	505.00 500.00	\$122.45 \$127.44	\$609.32	\$783.23 \$787.00
	500.07	5651.00	\$102.00 \$1,10 \$100.00 \$1.10			\$1,509.34	\$863.22	\$1,058.22	5682-27 5688-95	5896.02	\$734.74 \$787.03	5875.54	5665.68	5830.09	5655.56	5823.95	500.05	\$500.24 5007.34	5673.30	5527.00	\$528.25 \$545.90	5662.60		5966.32	9626.52	\$793.00 \$793.00	\$729.78 \$767.63	\$893.56	\$3,71,12 \$3,84,89	\$23630 \$73630	\$508.11 \$537.75	5607.67	5566.89 5580.38		\$890.76 5490.18	54% AX	5406.67	5555.64	\$650.07 \$665.08	\$790 EF
44	\$553.56	\$629.06	\$872.80 \$1,28	1.80	\$854.75 \$	\$1,169.32	\$905.07	\$1,113.61	\$729.55	\$865.45	\$298.58	\$929.34	5607.56	\$854.50	\$690.76	\$806.18	\$803.80	5614.84	5483.05	\$194.29	\$556.84	9682.13	\$833.79	5995-63	5658.45	\$806.60	\$769.66	5962.56	5602.13	\$787.62	\$535.72	5656.29	\$557.49		5411.99	\$304.49	507.57	\$162.18	\$666.02	5800 W
45	\$180.80	9650.25 5673.67	\$1,005.68 \$1,28 \$1,005.68 \$1.27			\$1,208.87 \$1,208.79	\$909.45 \$976.32	\$1,330.08	\$743.76 \$772.63	5961.11 5996.66	\$278.90 \$809.20	\$954.30 \$995.30	\$725.05 \$785.00	\$883.28 \$837.54	\$714.00 \$762.69	\$876.65 \$906.17	\$528.80 \$588.92	\$685.53 \$660.78	\$100.87 \$100.80	5604.08	\$1275.58 \$1987.50	\$705.06 \$792.66		1,09 11	\$663.60 \$707.00	\$883.74 \$886.07	\$795.33 \$826.37	9876.27 53.552.09	\$622.89 \$606.38	\$742.41 \$742.00	9153.75 5175.77	5678.34 5726.64	\$617.80 \$661.76		5425.85 5462.87	\$521.67 \$561.90	5412.87 5495.83	\$129.39 \$605.85	\$708.31 \$706.63	5866.45 5902.36
-	5501.00 5374.00	1201.83	\$1,098.50 \$1.89	142			\$1,057.09	50,265.70	197241 1805.03	598.21	5806.15	11.012.83	\$780.00 \$780.07	5957.54 596.07	\$772.84	\$908.17 \$908.73	5363.30	5687 NO	\$100.00 \$162.00	3664.79	\$625.01	\$792.48 \$795.29		1,000.00	\$739.69	983.44		\$1,012.06 \$1,014.10	5073.68	\$762.00 \$823.26	\$575.22 \$199.38	5795.26	5841.74 5868.73		500.17	3541.90 3566.60	5311.95	5627.18	\$796.41 \$797.36	5902.30 5902.30
a	\$821.01	5738.26	\$1,18845 \$1,89	180			\$1,063.90	\$1,308.33	\$842.14	\$1,010.62	\$882.87	\$1,080.41	\$894.42	\$1,000.12	5808.44	\$990.30	\$567.42	\$729.50	\$167.69	\$695.42	\$651.71	\$798.83		1,365.25	\$772.62	\$904.02		\$5,308.34	\$794.72	5865.28	\$626.99	\$798.09	\$699.52		5083.18	\$190.67	\$385.58	5656.02	SMCZ NO	\$988.55
	\$627.18 \$606.33	\$768.28 \$902.78	\$1,388.09 \$1,05 \$1,368.81 \$1.75				\$1,110.15 \$1,162.20	\$2,338.66	\$878.71 \$829.82	\$1,0%42 \$1,264.88	\$830.27	\$2,327.88 \$2,826.73	\$850.87 \$890.82	\$1,048.55	\$808.55 \$888.11	\$1,088.85	\$612.93 \$662.67	\$790.84 \$892.30	\$102.54 5625.12	\$70% A2 \$80,7.69	\$600.01 \$711.00	\$888.00 \$909.80		1,221.85	\$804.00	\$11,137,67		\$0,250.05 \$0,892.58	\$795.02 \$795.00	\$800.77 \$1.098.68	9654.22 9686.90	\$801.62 \$961.78	\$729.90 \$794.32		\$503.12 \$526.75	\$636.32 \$736.23	\$156.78 \$160.00	5686.50 5806.50		\$1,006.26
10	5690.37	5962.00	11,288.82 51.70				51,213.60	52,668.72	599043	51,520.88	\$1,000.00	11.385.30	5995.27	\$1,290.10	5922.17	\$0,297.98	5670.00	5521.33	5667.30	5890.00	\$355.39	51,022.30		1.01.11	9879.00			12,612,61	\$823.85	\$1,105.30	5723.29	5963.39			\$3500	179626	5622.80	5835.90		12,239,29
12	\$727.56	\$196.64	\$1,89.41 \$1,86				\$1,270.22	\$4,768.56	\$1,005.42	\$1,882.45	\$1,012.87	\$1,447.83	\$974.75	\$1,140.21	\$965.29	\$5,827.18	\$701.31	5966.31	\$677.75	\$893.93	\$778.07	\$1,069.80		1,561.52	\$102.00			\$5,679.29	\$843.85	\$1,256.86	\$708.33	\$1,029.26			\$375.66	\$795.54	5689.36	\$879.12		\$1,828.08
10		\$1,081.12 \$1,079.14	\$1,430.70 \$1,95 \$1,490.90 \$2.00				\$1,827.48	\$1,825.30 \$1,823.30	\$1,050.74	\$1,464.77	\$1,100.66	\$3,318.30	\$1,008.65 \$1,086.09	\$1,000.65	\$1,006.70	\$1,000.00	\$782.83 \$787.00	\$1,007.78 \$1,006.71	\$708.85	\$873.00	\$813.14 5801.01	\$0,118.0F \$0,170.16		1,611.02	\$965.35 \$5.006.29			\$1,566.96	\$879.28	\$1,209.21 \$1,265.81	\$792.90	\$1,075.66 \$1,125.75			5621.62 5629.62	\$827.22 \$800.70	5668.28 5689.30	\$958.75 \$965.35		\$1,877.45
35	\$828.75	\$1,127.15	\$1,988.02 \$2,00	140	\$5,323.96 \$	\$2,085.4K	\$1,451.18	\$1,995.30	\$1,14641	\$3,379.33	\$1,200.93	\$3,454.08	\$5,118.58	\$1,531.10	\$1,302.65	\$5,506.14	\$805.19	\$1,305.64	\$774.28	\$1,064.63	\$100.00	\$5,222.25	\$1,297.00 \$	1,783.91	\$1,081.07	\$1,405.22	\$1,228.24	\$1,668.83	9963.27	\$1,321.62	\$835.26	\$3,179.85	\$994.08	\$1,111.86	5657.65	\$806.27	5730.41	\$1,004.82	\$1,095.09	\$1,505.76
36		\$5,179.25	\$1,626.75 \$3,29				\$1,518.15	\$2,087.46	\$1,201.66	\$1,653.28	\$1,258.09	\$1,790.42	\$1,165.96	\$1,605.82	\$1,258.58	\$1,586.17	\$888.20	\$1,112.58	\$400.00	\$1,008.80	\$529.55	\$1,278.66			\$5,099.65				\$1,005.57	\$1,382.66	\$896.66	\$1,290.16			5688.00	\$906.03	\$766.23	\$5,090.75		\$2,575.29
12		\$1,291.78 \$1,297.89	\$1,007.38 \$2,00 \$1,771.00 \$2.00				\$1,585.83	\$2,182.51	\$1,295.21 \$1,112.60	\$1,725.90	\$1,834.59	\$1,807.56	\$0,256.89 \$0,270.82	\$1,679.25	\$1,305.00	\$5,656.87 \$5,792.86	\$875.57	\$1,308.90 \$1,298.70	\$806.25 Sept. 48	\$1,563.66 \$1,226.60	\$177.00	\$1,885.66			\$3,368.68 \$3,200.90			\$1,803.59	\$1,050.00	\$1,000.29	599634	\$1,286.99			\$758.70 \$753.60	\$808.21	\$798.21 \$834.57	\$0,087.55		\$1,649.31
	\$756.86	\$1,825.69	\$1,812.78 \$2,49	1.92	\$5,779.80		\$1,683.85	\$2,129.00	\$1,940.78	\$1,863.50	\$1,406.14	\$1,992.69	\$5,299.76	\$1,797.20	\$1,287.08	\$5,798.79	\$88.21	\$1,289.91	\$903.79	\$1,263.75	\$1,017.56	\$1,629.66	\$1,504.40 \$	12,082.30	\$1,226.87	\$1,686.95			\$1,121.99	\$1,542.67	\$998.30	\$1,872.52	\$1,115.67	\$4,585.29	\$767.65	\$1,010.52	5832.59	\$5,179.85	\$1,278.26	\$1,757.60
60		\$1,871.79	\$1,890.00 \$2,50 \$1,000.00 \$7.00				\$1,796.08 \$1,828.15	\$2,428.36 \$2,324.20	\$1,997.00 \$1,967.00	\$1,922.11	\$1,066.01	\$2,000.00	\$1,895.21 \$1,405.15	\$1,868.61	\$1,342.96	\$1,805.22	\$875.09	\$1,360.76 \$1,888.17	5962.88 5979.00	\$1,295.70 \$1,861.50	\$1,081.80 \$1,330.07	\$1,007.00			\$3,279.29			\$2,085.87 \$2,128.08	\$1,169.79 \$1,211.17	\$1,608.06 \$1,669.70	\$1,002.76	\$1,681.05				\$1,100.53	\$888.60 \$897.89	\$1,222.90		\$1,892.55
62	\$1,096.11	\$1,412.16	\$2,000.83 \$2,75	132	\$2,963.42	SZAPPAP	\$1,899.35	\$2,572.68	\$1,479.80	\$3,094.72	\$1,549.78	\$2,130.95	\$5,436.60	\$1,872.58	\$1,420.58	\$5,953.30	\$1,032.21	\$1,429.29	\$997.58	\$1,871.60	\$1,365.38	\$0,374.62	\$1,671.08 \$	12,298.29	\$1,814.18	\$1,861.99	\$1,582.09	\$2,175.79	\$1,298.92	\$1,700.69	\$9,309.76	\$3,504.89	\$1,229.18	52,692.18	\$867.28	\$1,165.01	\$962.02	\$0,293.90	\$1,630.84	\$2,880.85
44	\$3,085.16	\$5,492.09	\$2,005.88 \$2,80			\$2,778.82	\$1,920.99	\$2,645.31	\$1,530.09	\$2,090.67	\$1,552.40	\$2,389.55		\$2,036.82	\$2,439.65	\$2,007.00	\$1,000.38	\$1,688.32	\$1,006.96	\$1,429.30	\$1,276.67	\$1,627.50			\$5,895.87		\$1,625.90	\$2,235.62	\$1,272.87		\$1,182.08	\$1,556.35		\$2,736.60	\$870.57	\$1,087.04		\$5,829.48	\$1,000.00	\$1,985.25
			52 (2019.26) 52 82		12.010.20 1		5199319		\$1,545.21	52,126,66	\$1,638.29		50.696.02	52,009.26				11.002.00			\$1,195.80		\$1,795.87	2.099.88	51.613.99	51,906.26				\$1,777.96	52, 230, 66	\$5,585,88	\$1,293.52				5982.62	51.851.12		

IAC Insurance Company Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
44415PA0010001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020001	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020002	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020003	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020004	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020005	Personal Choice PPO Gold Preferred \$40/\$80/\$500	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020006	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020007	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020008	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020009	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020010	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020011	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020012	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020013	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020014	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020015	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020016	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,000/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
44415PA0020019	Personal Choice PPO Gold HRA-20 \$4,000/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
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Company Name IEC Insurance Company Market Email Group NATES FOR AGE 21, NON-TORACCO LISTS, BT *** A STATE OF THE PROPERTY OF

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Unified Rate Review v6.0											To add a product to Worksheet 2 - Plan Product Info, select the Add Product button
											To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl +
Company Legal Name:	Independence Assurance Com	pany									To validate, select the Validate button or Ctrl + Shift + I.
	44415	State:	PA	١					_		To finalize, select the Finalize button or Ctrl + Shift + F.
	1/1/2025	Market:	Sn	nall Group							.,,
,			-	•							
Market Level Calculations (Same for a	ll Plans)										
Section I: Experience Period Data											
Experience Period:			1/1/2023	to	12/31/2023						
				<u>Total</u>		PMPM					
Allowed Claims					\$0.00	#DIV/0!					
Reinsurance					\$0.00	#DIV/0!					
Incurred Claims in Experience Period Risk Adjustment					\$0.00 \$0.00	#DIV/0! #DIV/0!					
Experience Period Premium					\$0.00	#DIV/0!					
Experience Period Member Months					0						
						,					
Section II: Projections	•								_		
	Experience Period Index		Year 1 Tr	rend		Year 2 Trer	nd	Trended EHB Allowed Claims			
Benefit Category	Rate PMPM	Cos	st	Utilization		Cost	Utilization	PMPM			
Inpatient Hospital	\$0.0		1.056		1.043	1.056	1.043	\$0.0	0		
Outpatient Hospital	\$0.0		1.048		1.043	1.048	1.043	\$0.0			
Professional	\$0.0		1.029		1.043	1.029	1.043	\$0.0			
Other Medical	\$0.0		1.029		1.043	1.029	1.043	\$0.0			
Capitation	\$0.0		1.000		1.035	1.000	1.035	\$0.0			
Prescription Drug Total	\$0.00 \$0.00		0.995		1.043	0.995	1.043	\$0.0 \$0.0			
Total	\$0.0	o I						\$0.0	<u> </u>		
Morbidity Adjustment						1.000					
Demographic Shift	_					0.997					
Plan Design Changes						1.000					
Other						0.000					
Adjusted Trended EHB Allowed Claims	PMPM for		1/1/2025			\$0.00					
Manual EHB Allowed Claims PMPM						\$800.63					
Applied Credibility %						0.00%					
					•						
							Projected Period Totals				
Projected Index Rate for			1/1/2025			\$800.63	\$743,452,207.92				
Reinsurance						\$0.00 \$24.67	\$0.00 \$22,908,167.28				
Risk Adjustment Payment/Charge Exchange User Fees						\$24.67 0.00%	\$22,908,167.28 \$0.00				
Market Adjusted Index Rate						\$775.96	\$720,544,040.64				
					1	7	, , ,				
Projected Member Months				•	T	928,584					
Information Not Releasable to the Pu	blic Unless Authorized by La	w: This information	has not been public	cally disclosed and may be p	rivileged and confi			be disseminated, distributed, or	copied to pe	ersons not authoriz	ed to receive the information. Unauthorized disclosure may result in prosecution
						to the full exten	t of the law.				

Product-Plan Data Collection

Company Legal Name:

Independence Assurance Company
44415 State:
1/1/2025 Market: HIOS Issuer ID: Effective Date of Rate Change(s): State: PA Market: Small Group To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Warksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

To validate, select the Validate button or Ctrl + Shift + I.

To administrative the Finalize button or Ciri F-Sigle + Defined to the Finalize button or Ciri F-Sigle + Defined to the Core product Name/Product 1D field and select the Remove Product button or Ciri F-Sigle + Q. To remove a product, nowigate to the corresponding Plan Manuf/Plan O field and select the Remove Plan button or Ciri F-Sigle + Q. To remove a plan normalize to the corresponding Plan Manuf/Plan O field and select the Remove Plan button or Ciri F-Sigle + Q.

Field # Section I: General Product and Plan Information						
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1.1 Product Name	Persona	al Choice EPO Smal
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1.2 Product ID		44415PA001				
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 | | 44415PA002 |
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 | |
| 1.3 Plan Name | | EPO Silver HSA-0 | PPO Platinum | PPO Platinum | PPO Platinum | PPO Gold |
 | | | PO Silver Secure P
 | | | |
 | | | |
 | | PPO Bronze HSA-0 PP |
 | |
| 1.4 Plan ID (Standard Component ID) | - | | | | | 4415PA0020004 44 |
 | | | 4415PA0020008 4
 | | |
 | 415PA0020012 44 | | 415PA0020014 44 |
 | | | 4415PA0020018 4
 | |
| 1.5 Metal | _ | Silver | Platinum | Platinum | Platinum | Gold | Gold
 | Gold | Gold | Silver
 | Silver | Silver | Platinum
 | Gold | Gold | Silver | Silver
 | Silver | Bronze | Bronze
 | |
| 1.6 AV Metal Value | _ | 0.706 | 0.916 | 0.909 | 0.887 | 0.781 | 0.799
 | 0.790 | 0.805 | 0.710
 | 0.701 | 0.711 | 0.912
 | 0.807 | 0.811 | 0.705 | 0.708
 | 0.706 | 0.624 | 0.614
 | |
| 1.7 Plan Category | | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing
 | Renewing | Renewing | Renewing
 | Renewing | Renewing | Renewing
 | Renewing | Renewing | Renewing | Renewing
 | Renewing | Renewing | Renewing
 | Rene |
| 1.8 Plan Type | | EPO | PPO | PPO | PPO | PPO | PPO
 | PPO | PPO | PPO
 | PPO | PPO | PPO
 | PPO | PPO | PPO | PPO
 | PPO | PPO | PPO
 | |
| 1.9 Exchange Plan? | | No | No | No | No | No | No
 | No | No | No
 | No | No | No
 | No | No | No | No
 | No | No | No
 | |
| 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 | 1/1/2025 | 1/1/2025 | 1/1/2025
 | 1/1/2025 | 1/1/2025 | 1/1/2025
 | 1/1/ |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | | 5.76% | 7.66% | 7.31% | 7.32% | 7.65% | 7.74%
 | 6.84% | 6.92% | 6.77%
 | 6.96% | 7.14% | 7.42%
 | 6.27% | 7.00% | 7.06% | 5.56%
 | 5.82% | 6.73% | 6.77%
 | 7 |
1.12 Product Rate Increase %		#DIV/0!				
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 | | #DIV/0! |
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1.13 Submission Level Rate Increase %						
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 | #DIV/01 | |
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Section II: Experience Period and Current Plan Level	d Information					
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 | |
| 2.1 Plan ID (Standard Component ID) | | 44415PA0010001 4 | 4415PA0020001 A | 4415PA0020002 44 | 1415040020002 44 | //15PA0020004 // | 415040020005 4
 | 4415PA0020006 44 | 4415PA0020007 4 | 4415040020008 44
 | 1/15PA0020000 // | 415PA0020010 44 | 115PA0020011 AA
 | 115PA0020012 44 | 415PA0020012 44 | /15PA002001/ | M150A0020015 //
 | 1/15PA0020016 / | 14415PA0020017 4/ | M150A0020018 M
 | 441504002 |
| 2.2 Allowed Claims | SO. | \$0 | \$n | 50 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$n | \$0 | \$n
 | \$0 | ¢n ¢n | \$0 | \$0
 | \$0 | \$0 | \$0
 | 44131710020 |
| 2.3 Reinsurance | SO | so. | \$0 | so. | SO. | SO. | SO.
 | \$0 | \$n | \$0
 | \$n | \$0 | \$0
 | \$0 | \$n | \$0 | \$0
 | \$0 | \$0 | SO.
 | |
| 2.4 Member Cost Sharing | 50 | şo
So | şo
So | 30 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0
\$0 | \$0 | \$0
\$0
 | |
| 2.4 Member Cost Sharing 2.5 Cost Sharing Reduction | \$0
\$0 | 50 | SO SO | 50 | SO SO | \$0 | \$0
 | 50 | \$0 | \$0
 | \$0 | \$0
\$0 | SO.
 | \$U
\$O | \$0 | \$0 | \$0
 | ŞU
Şu | \$0 | \$0
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		\$0		\$0		Ju
 | \$0 | JU |
 | JU | |
 | JU | \$0 | 70 |
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| 2.6 Incurred Claims | \$0 | \$0 | \$0 | \$0 | \$0 | \$0
\$0 | \$0
 | \$0
\$0 | \$0 | \$0
 | \$0
\$0 | \$0 | \$0
\$0
 | \$0 | \$0 | \$0
\$0 | \$0
 | \$0 | \$0 | \$0
 | |
| 2.7 Risk Adjustment Transfer Amount | \$0 | \$0 | \$0 | \$0 | \$0 | 20 | \$0
 | | \$0 | \$0
 | JU | \$0 |
 | \$0 | \$0 | | \$0
 | \$0 | \$0 | \$0
 | |
| 2.8 Premium | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | |
| 2.9 Experience Period Member Months | 0 | 0 | 0 | 0 | 0 | 0 | 0
 | 0 | 0 | 0
 | 0 | 0 | 0
 | 0 | 0 | 0 | 0
 | 0 | 0 | 0
 | |
| 2.10 Current Enrollment | 0 | 0 | 0 | 0 | 0 | 0 | 0
 | 0 | 0 | 0
 | 0 | 0 | 0
 | 0 | 0 | 0 | 0
 | 0 | 0 | 0
 | |
| 2.11 Current Premium PMPM | #DIV/0! | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00
 | \$ |
| 2.12 Loss Ratio | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01
 | #DIV/0! | #DIV/01 | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DI |
Per Member Per Month		,0:				
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| 2.13 Allowed Claims | #DIV/0! | #DIV/01 | #DIV/0! | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/0! | #DIV/01
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/01 | #DIV/0! | #DIV/01
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DI |
| 2.13 Allowed Claims 2.14 Reinsurance | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/0! | #DIV/01
 | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/01 | #DIV/01
 | #DI |
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| 2.15 Member Cost Sharing | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01
 | #DIV/0! | #DIV/01 | #DIV/01
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/01
 | #DIV/0! | #DIV/0! | #DIV/01
 | #D |
| 2.16 Cost Sharing Reduction | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/01 | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/01 | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DI |
| 2.17 Incurred Claims | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DI |
| 2.18 Risk Adjustment Transfer Amount | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DI |
| 2.19 Premium | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/0! | #DIV/01
 | #DIV/0! | #DIV/0! | #DIV/0!
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 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DI |
| Market Adjusted Index Rate AV and Cost Sharing Design of Plan Provider Network Adjustment | 1 | 0.5883
0.9506 | 1.0588 | 1.0390 | 0.9894
1.0006 | 0.7831
1.0006 | 0.8202
 | 0.7592
1.0006 | 0.7518
1.0006 | 0.5463
1.0006
 | \$775.96
0.5279
1.0006 | 0.6060
1.0006 | 0.8845
1.0006
 | 0.7166
1.0006 | 0.8374
1.0006 | 0.6553
1.0006 | 0.5830
1.0006
 | 0.6505 | 0.4484
1.0006 | 0.4980
 | 0.74 |
| 3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB | - | 1.0096 | 1.0006 | 1.0006 | 1.0006 | 1.0006 | 1.0006
 | 1.0006 | 1.0006 | 1.0006
 | 1.0006 | 1.0006 | 1.0006
 | 1.0006 | 1.0006 | 1.0006 | 1.0006
 | 1.0006 | 1.0006 | 1.0006
 | 1.0 |
| 3.5 Benefits in Addition to EHB Administrative Costs | | 1.0096 | 1.0096 | 1.0096 | 1.0096 | 1.0096 | 1.0096
 | 1.0096 | 1.0096 | 1.0096
 | 1.0096 | 1.0096 | 1.0096
 | 1.0096 | 1.0096 | 1.0096 | 1.0096
 | 1.0096 | 1.0096 | 1.0096
 | 1.0 |
 | | |
 | | |
 | | | |
 | | |
 | |
| 3.6 Administrative Expense | _ | 14.12% | 14.12% | 14.12% | 14.12% | 14.12% | 14.12%
 | 14.12% | 14.12% | 14.12%
 | 14.12% | 14.12% | 14.12%
 | 14.12% | 14.12% | 14.12% | 14.12%
 | | |
 | |
| 3.7 Taxes and Fees | | 0.63% | 0.63% | 0.63% | 0.63% | 0.63% | 0.63%
 | 0.63% | 0.63% | |
 | | |
 | | | |
 | 14.12% | 14.12% | 14.12%
 | |
| 3.8 Profit & Risk Load | | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00%
 | | | 0.63%
 | 0.63% | 0.63% | 0.63%
 | 0.63% | 0.63% | 0.63% | 0.63%
 | 0.63% | 0.63% | 0.63%
 | 0 |
| 3.9 Catastrophic Adjustment | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
 | 2.00% | 2.00% | 2.00%
 | 2.00% | 2.00% | 2.00%
 | 2.00% | 0.63%
2.00% | 2.00% | 0.63%
2.00%
 | 0.63%
2.00% | 0.63%
2.00% | 0.63%
2.00%
 | 0 |
| 3.10 Plan Adjusted Index Rate | | \$526.26 | \$996.96 | | | | 1.0000
 | 1.0000 | 2.00%
1.0000 | 2.00%
1.0000
 | 2.00%
1.0000 | 2.00%
1.0000 | 2.00%
1.0000
 | 2.00%
1.0000 | 0.63%
2.00%
1.0000 | 2.00%
1.0000 | 0.63%
2.00%
1.0000
 | 0.63%
2.00%
1.0000 | 0.63%
2.00%
1.0000 | 0.63%
2.00%
1.0000
 | 0.
2.
1.0 |
| | | | | \$978.32 | \$931.62 | \$737.36 | 1.0000
\$772.30
 | | 2.00% | 2.00%
 | 2.00% | 2.00% | 2.00%
 | 2.00% | 0.63%
2.00% | 2.00% | 0.63%
2.00%
 | 0.63%
2.00% | 0.63%
2.00% | 0.63%
2.00%
 | 0
2
1. |
| 3.11 Age Calibration Factor | | | | \$978.32 | \$931.62 | |
 | 1.0000 | 2.00%
1.0000 | 2.00%
1.0000
 | 2.00%
1.0000
\$497.07 | 2.00%
1.0000 | 2.00%
1.0000
 | 2.00%
1.0000 | 0.63%
2.00%
1.0000 | 2.00%
1.0000 | 0.63%
2.00%
1.0000
 | 0.63%
2.00%
1.0000 | 0.63%
2.00%
1.0000 | 0.63%
2.00%
1.0000
 | 0
2
1. |
| 3.12 Geographic Calibration Factor | 0.6729 | | | \$9/8.32 | \$931.62 | |
 | 1.0000 | 2.00%
1.0000 | 2.00%
1.0000
 | 2.00%
1.0000
\$497.07 | 2.00%
1.0000
\$570.61 | 2.00%
1.0000
 | 2.00%
1.0000 | 0.63%
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2.00%
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2.00%
1.0000 | 0.63%
2.00%
1.0000
 | 0
2
1. |
| 3.12 Geographic Calibration Factor | 0.6729
1.0000 | | | \$9/8.32 | \$931.62 | |
 | 1.0000 | 2.00%
1.0000 | 2.00%
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 | 2.00%
1.0000
\$497.07 | 2.00%
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\$570.61 | 2.00%
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1.0000 | 0.63%
2.00%
1.0000
 | 0
2
1. |
| 3.12 Geographic Calibration Factor 3.13 Tobacco Calibration Factor | | | | \$9/8.32 | \$931.62 | |
 | 1.0000 | 2.00%
1.0000 | 2.00%
1.0000
 | 2.00%
1.0000
\$497.07 | 2.00%
1.0000
\$570.61 | 2.00%
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 | 2.00%
1.0000 | 0.63%
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1.0000 | 2.00%
1.0000 | 0.63%
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2.00%
1.0000 | 0.63%
2.00%
1.0000 | 0.63%
2.00%
1.0000
 | 0
2
1. |
| 3.13 Tobacco Calibration Factor | 1.0000 | \$351.57 | \$666.03 | | | \$737.36 | \$772.30
 | 1.0000 | 2.00%
1.0000 | 2.00%
1.0000
\$514.39
 | 2.00%
1.0000
\$497.07
0.6729
1.0000
0.9928 | 2.00%
1.0000
\$570.61 | 2.00%
1.0000
\$832.84
 | 2.00%
1.0000 | 0.63%
2.00%
1.0000 | 2.00%
1.0000 | 0.63%
2.00%
1.0000
 | 0.63%
2.00%
1.0000 | 0.63%
2.00%
1.0000
\$422.21 | 0.63%
2.00%
1.0000
\$468.92
 | 0
2
1.
\$70 |
| | 1.0000 | \$351.57 | \$666.03 | \$653.57 | \$931.62 | |
 | 1.0000
\$714.86 | 2.00%
1.0000
\$707.89 | 2.00%
1.0000
 | 2.00%
1.0000
\$497.07
0.6729
1.0000 | 2.00%
1.0000
\$570.61 | 2.00%
1.0000
 | 2.00%
1.0000
\$674.75 | 0.63%
2.00%
1.0000
\$788.49 | 2.00%
1.0000
\$617.03 | 0.63%
2.00%
1.0000
\$548.95
 | 0.63%
2.00%
1.0000
\$612.51 | 0.63%
2.00%
1.0000 | 0.63%
2.00%
1.0000
 | 1
\$7 |
| 3.13 Tobacco Calibration Factor 3.14 Calibrated Plan Adjusted Index Rate | 1.0000 | \$351.57 | \$666.03 | | | \$737.36 | \$772.30
 | 1.0000
\$714.86 | 2.00%
1.0000
\$707.89 | 2.00%
1.0000
\$514.39
 | 2.00%
1.0000
\$497.07
0.6729
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0.9928 | 2.00%
1.0000
\$570.61 | 2.00%
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 | 2.00%
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\$674.75 | 0.63%
2.00%
1.0000
\$788.49 | 2.00%
1.0000
\$617.03 | 0.63%
2.00%
1.0000
\$548.95
 | 0.63%
2.00%
1.0000
\$612.51 | 0.63%
2.00%
1.0000
\$422.21 | 0.63%
2.00%
1.0000
\$468.92
 | \$7 |
| 3.13 Tobacco Calibration Factor 3.14 Calibrated Plan Adjusted Index Rate Section IV: Projected Plan Level Information | 1.0000
0.9928 | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | \$653.57 | \$622.37 | \$737.36
\$492.60 | \$772.30
\$515.94
 | \$714.86
\$74.86 | 2.00%
1.0000
\$707.89 | 2.00%
1.0000
\$514.39
\$343.64
 | 2.00%
1.0000
\$497.07
0.6729
1.0000
0.9928
\$332.07 | 2.00%
1.0000
\$570.61
\$381.20 | 2.00%
1.0000
\$832.84
\$556.38
 | 2.00%
1.0000
\$674.75
\$450.77 | 0.63%
2.00%
1.0000
\$788.49
\$526.76 | 2.00%
1.0000
\$617.03 | 0.63%
2.00%
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\$548.95
 | 0.63%
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1.0000
\$612.51 | 0.63%
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1.0000
\$422.21 | 0.63%
2.00%
1.0000
\$468.92
 | 1
\$7 |
| 3.13 Tobacco Calibration Factor 3.14 Calibrated Plan Adjusted Index Rate Section IV: Projected Plan Level Information 4.1 Plan ID (Standard Component ID) | 1.0000
0.9928
Total | 44415PA0010001 4 | 4415PA0020001 4 | \$653.57
4415PA0020002 4- | \$622.37 | \$737.36
\$492.60
\$415PA0020004 44 | \$772.30
\$515.94
415PA0020005 4
 | \$477.57 | 2.00%
1.0000
\$707.89
\$472.91 | 2.00%
1.0000
\$514.39
\$343.64
 | 2.00%
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0.6729
1.0000
0.9928
\$332.07 | 2.00%
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\$381.20 | 2.00%
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\$832.84
\$556.38
 | 2.00%
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\$674.75
\$450.77 | 0.63%
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1.0000
\$788.49
\$526.76 | 2.00%
1.0000
\$617.03
\$412.21 | 0.63%
2.00%
1.0000
\$548.95
\$366.73
 | 0.63%
2.00%
1.0000
\$612.51
\$409.19 | 0.63%
2.00%
1.0000
\$422.21
\$282.06 | 0.63%
2.00%
1.0000
\$468.92
\$313.26
 | 0
2
1.
\$70
\$40
\$415PA002 |
| 3.13 Tobacco Calibration Factor 3.14 Calibrated Plan Adjusted Index Rate Section IV: Projected Plan Level Information 4.1 Plan ID (Standard Component ID) 4.2 Allowed Claims | 1.0000
0.9928 | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | \$653.57 | \$622.37 | \$737.36
\$492.60 | \$772.30
\$515.94
 | \$714.86
\$74.86 | 2.00%
1.0000
\$707.89 | 2.00%
1.0000
\$514.39
\$343.64
 | 2.00%
1.0000
\$497.07
0.6729
1.0000
0.9928
\$332.07 | 2.00%
1.0000
\$570.61
\$381.20
\$415PA0020010 44
\$28,972,831 | 2.00%
1.0000
\$832.84
\$556.38
 | 2.00%
1.0000
\$674.75
\$450.77 | 0.63%
2.00%
1.0000
\$788.49
\$526.76 | 2.00%
1.0000
\$617.03 | 0.63%
2.00%
1.0000
\$548.95
 | 0.63%
2.00%
1.0000
\$612.51 | 0.63%
2.00%
1.0000
\$422.21 | 0.63%
2.00%
1.0000
\$468.92
 | \$4
\$4
\$4 |
| 3.13 Tobacco Calibratelon Factor 3.14 Calibrated Plan Adjusted Index Rate Section IV: Projected Plan Level Information 4.2 Plan ID Standard Component (I) 4.2 Allowed Claims 4.3 Reinsurance | 1.0000
0.9928
Total
\$743,947,990
\$0 | 44415PA0010001 4
\$8,434,115
\$0 | 4415PA0020001 4
\$710,010
\$0 | \$653.57
4415PA0020002 4
\$63,641,259
50 | \$622.37
1415PA0020003 44
\$114,279,702
50 | \$737.36
\$492.60
\$415PA0020004 44
\$163,303,090
\$0 | \$772.30
\$515.94
415PA0020005 4
\$3,043,877
\$0
 | \$477.57
\$4415PA0020006 4
\$22,350,828
\$0 | 2.00%
1.0000
\$707.89
\$472.91
\$41,137,178
\$0 | 2.00%
1.0000
\$514.39
\$343.64
4415PA0020008 44
\$53,858,436
 | 2.00%
1.0000
\$497.07
0.6729
1.0000
0.9928
\$332.07
4415PA0020009 44
\$36,151,934
\$0 | 2.00%
1.0000
\$570.61
\$381.20
\$1574.0020010 44
\$28,972,831
\$0 | 2.00%
1.0000
\$832.84
\$556.38
\$15PA0020011 44
\$8,410,073
\$0
 | 2.00%
1.0000
\$674.75
\$450.77
\$450.77
415PA0020012 44
\$7,137,731
\$0 | 0.63%
2.00%
1.0000
\$788.49
\$526.76
\$526.76 | 2.00%
1.0000
\$617.03
\$412.21
\$412.21
\$41,416,719
\$0 |
0.63%
2.00%
1.0000
\$548.95
\$366.73
\$366.73
4415PA0020015
425PA020015
435PA020015
445PA020015
455PA020015
455PA020015
455PA020015
455PA020015
455PA020015
455PA020015
455PA020015
455PA020015
455PA02005
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455PA02005
455PA02005
455PA0200 | 0.63% 2.00% 1.0000 \$612.51 \$409.19 4415PA0020016 \$8,709,738 | 0.63% 2.00% 1.0000 5422.21 \$282.06 \$282.06 4441\$PA0020017 44 \$85,600,469 \$0 | 0.63% 2.00% 1.0000 \$468.92 \$313.26 \$313.26 4415PA0020018 42,522,927,505 \$5
 | \$4
\$4
\$5,29 |
| 3.13 Tobacco Calibration Factor 3.14 Calibrated Plan Adjusted Index Rate Section IV: Projected Plan Level Information 4.1 Plan ID Standard Component ID 4.2 Allowed Calims 4.3 Reinsurance 4.4 Member Cost Sharing | 1.0000
0.9928
Total | 44415PA0010001 4 | 4415PA0020001 4 | \$653.57
4415PA0020002 4- | \$622.37 | \$737.36
\$492.60
\$415PA0020004 44 | \$772.30
\$515.94
415PA0020005 4
 | \$477.57 | 2.00%
1.0000
\$707.89
\$472.91 | 2.00%
1.0000
\$514.39
\$343.64
 | 2.00%
1.0000
\$497.07
0.6729
1.0000
0.9928
\$332.07 | 2.00%
1.0000
\$570.61
\$381.20
\$415PA0020010 44
\$28,972,831 | 2.00%
1.0000
\$832.84
\$556.38
 | 2.00%
1.0000
\$674.75
\$450.77 | 0.63%
2.00%
1.0000
\$788.49
\$526.76 | 2.00%
1.0000
\$617.03
\$412.21 | 0.63%
2.00%
1.0000
\$548.95
\$366.73
 | 0.63%
2.00%
1.0000
\$612.51
\$409.19 | 0.63%
2.00%
1.0000
\$422.21
\$282.06 | 0.63%
2.00%
1.0000
\$468.92
\$313.26
 | \$4
\$4
\$5,29 |
| 3.13 Tobacco Calibration Factor 3.14 Calibrated Plan Adjusted Index Rate Section IV: Projected Plan Level Information 4.1 Plan ID (Standard Component ID) 4.2 Allowed Claims 4.3 Reinsurance 4.4 Member Cost Sharing 4.5 Cost Sharing Reduction | 1.0000
0.9928
Total
\$743,947,990
\$0
\$198,307,207 | 44415PA0010001 4
\$8,434,115
\$0
\$3,122,543
\$0 | 4415PA0020001 4
\$710,010
\$0
\$38,600
\$0 | \$653.57
4415PA0020002 4-
\$63,641,259
\$0
\$4,110,514
\$0 | \$622.37
1415PA0020003 4-
\$114,279,702
\$0
\$10,413,571
\$0 | \$737.36
\$492.60
\$492.60
\$4163,303,090
\$0
\$35,532,153
\$0 | \$772.30
\$515.94
415PA0020005 4
\$3,043,877
\$0
\$586,268
\$6,268
 | 1,0000
\$714.86
\$477.57
\$4415PA0020006 4-
\$22,350,828
\$0
\$5,227,415
\$0 | 2.00%
1.0000
\$707.89
\$472.91
4415PA0020007 4
\$41,137,178
\$0
\$9,857,417
\$0 | 2.00%
1.0000
\$514.39
\$343.64
441\$PA002008 4
\$533,88,436
\$0
\$22,050,482
 | 2.00%
1.0000
\$497.07
0.6729
1.0000
0.9928
\$332.07
1415PA0020009 44
\$36,151,934
\$0
\$15,437,613 | 2.00%
1.0000
\$570.61
\$381.20
\$381.20
415PA0020010 44
\$28,972,831
\$9
\$10,286,190 | 2.00%
1.0000
\$832.84
\$556.38
\$556.38
\$15PA0020011
44 \$8,410,073
50
\$1,276,025
 | 2.00%
1.0000
\$674.75
\$450.77
\$450.77
\$457.337,731
\$50
\$51,894.681 | 0.63%
2.00%
1.0000
\$788.49
\$526.76
415PA0020013 44
\$16,770,072
\$0
\$3,041,326 | 2.00%
1.0000
\$617.03
\$412.21
\$412.21
\$41,416,719
\$0
\$12,980,582 | 0.63% 2.00% 1.0000 \$5548.95 \$366.73 \$415PA0020015 415PA0020015 \$11,794.478 \$0 \$4,427,787 \$0
 | 0.63% 2.00% 1.0000 \$612.51 \$409.19 4415PA0020016 4 \$8,709,738 \$0 \$2,764,271 \$0 | 0.63% 2.00% 1.0000 \$422.21 \$282.06 4441\$PA0020017 4555,600,469 \$55,600,469 \$443,491,336 \$50 \$50 \$50 | 0.63% 2.00% 1.0000 \$468.92 \$313.26 \$415PA0020018 4* \$22,927,505 \$10,469,091
 | \$4415PA002
\$5,29 |
| 3.13 Tokanoc Gallenston Factor 3.14 Calibrated Fisa Adjusted Index Rate Section IV: Projected Plan Level Information 4.1 Fisa IO Standard Component IO 4.2 Rose IO Standard Component IO 4.3 Renormance 4.3 Renormance 4.4 Member Cost Sharing 4.5 Cost Sharing Reduction 6.6 Rocured Collesis | 1,0000
0,9928
Total
\$743,947,990
\$0
\$198,307,207
\$0
\$545,640,783 | 44415PA0010001 4
\$8,434,115
\$0
\$3,122,543
\$0
\$5,311,572 | 4415PA0020001 4
\$710,010
\$0
\$38,600
\$0
\$671,410 | \$653.57
4415PA0020002 4-
\$63,641,259
\$0
\$4,110,514
\$0
\$59,530,745 | \$622.37
1415PA0020003 4:
\$114,279,702
\$0
\$10,413,571
\$0
\$103,866,131 | \$737.36
\$492.60
\$415PA0020004 44
\$163,303,090
\$0
\$35,532,153
\$0
\$127,770,936 | \$772.30
\$515.94
415PA0020005 4
\$3,043,877
50
\$586,268
\$90
\$2,457,609
 | 1,0000
\$714.86
\$477.57
4415PA0020006 4-
\$22,350,828
\$0
\$5,237,415
\$0
\$17,113,413 | 2.00%
1.0000
\$707.89
\$472.91
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| 3.13 Tobasco Calibration Factor 3.14 Calibrated Plan Adjusted Index Rate Section IV: Projected Plan Level Information 4.1 Plan ID Standard Component ID! 4.2 Allowed Claims 4.3 Reinstrains 4.4 Member Cost Sharing 4.5 Cost Sharing Reduction | 1.0000
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| 3.33 Tokacco Galbridon Factor 3.14 Calbrored Plan Adjusted Indoor Rate Section IV: Projected Plan Level Information 4.1 Plan IO Standard Component I/O 4.2 Robor Calima 4.3 Rehourance 4.3 Rehourance 4.4 Member Cost Sharing 4.5 Cost Sharing Reduction 6.6 Rocard Collision | 1,0000
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| 3.13 Tokacco Galbration Factor 3.14 Caltbrated Plan Adjusted Index Rate Section IV: Projected Plan Level Information 4.1 Plan IO Standard Component IDI 4.2 Allowed Claim 4.3 Reinsurance 4.3 Reinsurance 4.5 Cost Sharing Reduction 4.6 Tokacco Standard 4.7 Biol Adjustment Transfer Amount 4.7 Biol Adjustment Transfer Amount 4.8 Permium | 1.0000
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| 3.13 Tolsacca Galbriation Factor 3.14 Calibrated Fan Aguiated Index Rate Section Nr. Projected Plan Level Information 4.1 Plan IO Standard Component ID 4.2 Robove Claim 4.3 Restructures 4.3 Restructures 4.3 Restructures 4.5 Loss Samer Reduction 4.6 Incorrect Claims 4.7 Robove Claims 4.7 Robove Claims 4.8 Projected Member Months 4.8 Projected Member Months | 1,0000
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| 3.13 Tobacco Gibbration Factor 3.14 Calibrated Plan Adjusted Index Rate Section N: Projected Plan Level Information 4.1 Plan ID Standard Component ID 4.2 Plan ID Standard Component ID 4.3 Plan ID Standard Component ID 4.3 Reinsurance 4.4 Member Cost Sharing 4.5 Cost Sharing Reduction 4.6 Incurred Claims 4.7 Risk Adjustment Transfer Amount 4.8 Premium 4.9 Projected Member Months 4.10 Loss Ratio | 1.0000
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| 3.13 Tobacco Calibration Factor 3.14 Calibrated Plan Agluxed Information 4.1 Plan IO Standard Component (I) 4.2 Plan IO Standard Component (I) 4.3 Plan IO Standard Component (I) 4.3 Reinsurance 4.4 Member Cost Sharing 4.5 Cost Sharing Reduction 4.5 Cost Sharing Reduction 4.5 Personne | 1,0000
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| 1.33 Tobacco Gibbratico Factor 3.14 Calibrated Plan Adjusted Index Rate Section IV. Projected Plan Level Information 4.1 Plan ID Standard Component ID 4.2 Allowed Claims 4.3 Renurance 4.3 Renurance 4.4 Member Cost Sharing 4.5 Cost Sharing Reduction 4.6 Incurred Claims 4.7 Role Adjustment Transfer Amount 4.8 Premium 4.9 Projected Member Months 4.10 Lost Ratio Per Member Per Month Per Member Per Month | 1,0000
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| 3.33 Tolseca Gibbration Factor 3.14 Calibrated Fan Aginated Index Rate Section FV. Projected Plan Level Information 4.1 Plan ID Standard Component ID: 4.2 Allowed Claim 4.3 Reinstrance 4.3 Reinstrance 4.4 Member Cost Sharing 4.5 Cost Sharing Reduction 4.7 Risk Adjustment Transfer Amount 4.7 Risk Adjustment Transfer Amount 4.7 Risk Adjustment Transfer Amount 4.7 Sick Safelow FP. Member See Month 4.10 Loss Safelow FP. Member Fer Month 4.11 Allowed Claims 4.12 Reinstrance 4.13 Member Cost Sharing 4.14 Cost Sharing Reduction | 1.0000 0.9928 Total 5743,947,990 500 5198,307,790 500 5545,640,956 5635,636,567 880,166 500,000 5213,566 500,000 5213,566 | 44415PA0010001 4 \$8,434,115 \$9,53,122,543 \$0,53,122,543 \$1,50 \$5,311,572 \$2,06,661 \$1,662 \$1,807 \$7,23,83 \$0,00 \$2,267,38 \$0,00 \$2,67,38 \$0,00 | 4415PA0020001 4 5710,010 50 538,600 50 571,410 514,047 5789,592 83.55% \$896.48 50.00 \$48.74 \$50.00 | \$653.57
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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 Factor Rating Area Rating Area 8

GENERAL OVERVIEW

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by Independence Assurance Company in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name: Independence Assurance Company ("IAC")

State: Pennsylvania

HIOS Issuer ID (5-digit): 44415

Market: Small Group

Effective Date(s): 1/1/2025 - 3/31/2025, 4/1/2025 - 6/30/2025, 7/1/2025 - 9/30/2025,

10/1/2025 - 12/31/2025

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for IAC using the combined experience of Keystone Health Plan East ("KHPE") and QCC Insurance Company, Inc. (QCC). Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:



PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2023 to calendar year 2025 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, and anticipated revenue or payments due to market-wide risk adjustment.

The Federal government ended the Health Insurance Providers Fee beginning with premiums due in 2021.

We are projecting that claims will increase by 7.17% in 2025. More than half of the change in health care service costs is driven by changes to health care provider fees.

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

The weighted average increase across IAC plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 7.17%. The minimum increase is 5.6% and the maximum increase is 7.7%.

WORKSHEET 1: MARKET EXPERIENCE

SECTION I: EXPERIENCE PERIOD DATA

SINGLE RISK POOL

The single risk pool reflects all covered lives for every small group non-grandfathered product and plan combination for IAC in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2023 and paid through February 2024. Earned premiums and member months are for January through December 2023. The data are for all direct-written small group business of KHPE and QCC in the Commonwealth of Pennsylvania.

PREMIUMS IN EXPERIENCE PERIOD

Earned Premiums in the Experience Period are developed by summing the earned premium reported in the company's internal data warehouse.

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2023 through December 2023 and paid through February 2024 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR)

adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2023 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2023 period but they are not adjusted for IBNR.

Allowed Claims

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

IBNR Development

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q - 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2023 paid through February 2024.

Experience Period Index Rate

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

SECTION II: PROJECTIONS

BENEFIT CATEGORIES

Experience Period Index Rate PMPM Data is provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2023 through December 2023 is projected to the future rating period by several factors.

Morbidity Adjustment

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

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Demographic Shift

This factor reflects the projected change in the average age, rating area, and tobacco utilization of the single risk pool.

Plan Design Changes

This factor reflects any changes in EHB allowed claims due to plan design changes.

Other Changes

This factor reflects changes in cost related to items other than changes in Morbidity, Demographic Shift, or Plan Design.

Trend Factors

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

c. Quarterly Premium Trend

Rates for second, third and fourth quarters increase by 1.5% each quarter.

CREDIBILITY MANUAL RATE DEVELOPMENT

The experience period claims for the single risk pool are determined to be fully credible; therefore no credibility adjustment is required.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for

the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2023 risk transfer results.

MARKET ADJUSTED INDEX RATE

The template calculates a MAIR by subtracting the amounts entered for reinsurance and risk adjustment and dividing by 1 minus the exchange user fee percentage. The MAIR calculation flows into Worksheet 2.

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

SECTION I: GENERAL PRODUCT AND PLAN INFORMATION

All products and plans included in the single risk pool are shown in Worksheet 2.

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

SECTION II: EXPERIENCE PERIOD AND CURRENT PLAN LEVEL INFORMATION

Experience Period data is shown for each plan included in the single risk pool.

SECTION III: PLAN ADJUSTMENT FACTORS

The MAIR is adjusted for each plan based on its plan design, provider network, and non-EHBs.

Administrative costs are added to calculate the Plan Adjusted Index Rate. The Plan Adjusted Index Rate is multiplied by the Age Calibration Factor, Geographic Calibration Factor, and Tobacco Calibration Factor to calculate the Calibrated Plan Adjusted Index Rate.

PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

Profit & Risk Load/Contribution to Surplus

A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

Taxes and Fees

A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined small group risk pool population is 36.

The Average Age factor is the reciprocal of the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the reciprocal of the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

Small differences result between the Calibrated Plan Adjusted Index rates and the Age 21 non-tobacco rates in the Rate Template due to rounding required in the URRT Part 1.

When rounded to the nearest dollar, the Calibrated Plan Adjusted Index Rates match the Age 21 non-tobacco rates in the Rate Template as required in the DIT.

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to guarantee issue requirements and the individual mandate changes. There is enrollment as of February 2024.

LOSS RATIO

The loss ratio calculated in Section IV is generated within the template and is not based on the MLR formula. The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for IAC Small Group Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2025. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

TERMINATED PLANS

There are no plans being terminated during 2025.

WORKSHEET 3: RATING AREAS

There are nine rating areas in Pennsylvania. These plans are offered only in Rating Area 8, which consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries in good standing with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
 - —Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - -Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. When an alternate methodology was used to calculate the AV Metal Value a copy of the actuarial certification required by 45 CFR Part 156, §156.135 was included.

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Cover Page

HIOS Issuer ID: 44415

HIOS Product ID: 44415PA001, 44415PA002

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 44415

HIOS Product IDs: 44415PA001, 44415PA002

Applicable HIOS Plan IDs (Standard Component): 44415PA0020002, 44415PA0020001, 44415PA0020003, 44415PA0020004, 44415PA0020005, 44415PA0020006, 44415PA0020007, 44415PA0020008, 44415PA0020009, 44415PA0020010, 44415PA0010001, 44415PA0020011, 44415PA0020019, 44415PA0020012, 44415PA0020013, 44415PA0020014, 44415PA0020015, 44415PA0020016, 44415PA0020017, 44415PA0020018

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2025. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing for laboratory outpatient and professional services for a subset of these plans varies by site of service. Lab work done at the office or a free-standing facility has zero cost-sharing, while lab work done by a hospital has 50% coinsurance after deductible (if applicable). Laboratory outpatient and professional services account for roughly 3% of allowed costs in the AV calculation.

The cost-sharing for occupational and physical therapy for a subset of these plans varies by site of service. Occupational and physical therapy accounts for roughly 2% of allowed costs in the AV calculation.

The cost-sharing for x-rays and diagnostic imaging for a subset of these plans varies by site of service. X-rays and diagnostic imaging accounts for roughly 3% of allowed costs in the AV calculation.

The cost-sharing for imaging (CT/PET scans, MRIs) for a subset of these plans varies by site of service. Imaging accounts for roughly 2% of allowed costs in the AV calculation.

The outpatient facility fee cost-sharing for a subset of these plans varies by site of service. Services have different copays or coinsurances for a free-standing facility setting and a hospital setting. Outpatient facility fee accounts for about 13% of allowed costs in the AV calculation.

The cost sharing of primary care for a subset of these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 3% of allowed costs in the AV calculation.

The cost sharing of specialist care for a subset of these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 8% of allowed costs in the AV calculation.

The cost-sharing for Outpatient Mental Health and Substance Abuse for these plans varies between Office visits and All Other services. Outpatient Mental Health and Substance Abuse accounts for about 4% of allowed costs in the AV calculation.

The cost-sharing for Generic Drugs for a subset of these plans varies between low-cost Generics and normal Generics. Generic Drugs accounts for about 4% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for laboratory site of service (for plans with no deductible), outpatient facility, primary care, specialist care, occupational and physical therapy, x-rays, imaging, outpatient mental health and substance abuse, and generic drugs cost-sharing.

Method 156.135(b)(3) was used for laboratory site of service cost-sharing (for plans with deductibles).

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for outpatient facility, we considered our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the freestanding and hospital utilization data for laboratory services, we considered our commercial PPO data incurred between January 2023 and December 2023.

For the physical therapy and radiology site-of-service utilization, we considered our commercial PPO data incurred between January 2023 and December 2023.

For the primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the outpatient mental health and substance abuse utilization, we used our commercial PPO data incurred between January 2023 and December 2023. For average cost per unit, we used our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the generic drugs utilization, we used our commercial PPO and HMO data incurred between January 2023 and December 2023.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Laboratory Site-of-service Differential for Plans with No Deductible

For the lab site of service cost-sharing, our recent data suggested that 20% of units are at a hospital setting with an average unit cost of \$58.81, while 80% of units are at a freestanding setting with an average unit cost of \$21.78. Taking a weighted average of a 50% issuer coinsurance applied to \$58.81 and a 100% issuer coinsurance applied to \$21.78 produced an average issuer paid amount of \$23.30 out of an average cost of \$29.18, giving an effective issuer coinsurance of 79.9% which was entered into the AV calculator. This applies to plans 44415PA0020002, 44415PA0020001, 44415PA0020003, 44415PA0020004, and 44415PA0020005 only.

Occupational and Physical Therapy Site-of-service Differential

For the physical therapy site of service cost-sharing, our recent data indicated that 80% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of the copays at each site.

X-rays and Diagnostic Imaging Site-of-service Copay Differential

For the x-ray site of service cost-sharing, our recent data indicated that 30% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

X-rays and Diagnostic Imaging Site-of-service Coinsurance Differential

For the x-ray site of service cost-sharing, our recent data indicated that 25% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

Imaging (CT/PET scans, MRIs) Site-of-service Copay Differential

For the imaging site of service cost-sharing, our recent data indicated that 30% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

Imaging (CT/PET scans, MRIs) Site-of-service Coinsurance Differential

For the imaging site of service cost-sharing, our recent data indicated that 20% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

		Cos	t-sharing	
HIOS ID	Service Type	Preferred Site	Non-preferred Site	AV Input
	Phys. Ther.	\$20	\$50	\$26.00
44415PA0020002	X-rays	\$40	\$80	\$68.00
	Imaging	\$125	\$250	\$212.50
	Phys. Ther.	\$40	\$70	\$46.00
44415PA0020003	X-rays	\$40	\$80	\$68.00
	Imaging	\$125	\$250	\$212.50
	Phys. Ther.	\$20	\$50	\$26.00
44415PA0020001	X-rays	\$40	\$80	\$68.00
	Imaging	\$125	\$250	\$212.50
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020004	X-rays	\$70	\$175	\$143.50
	Imaging	\$150	\$300	\$255.00
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020005	X-rays	\$70	\$175	\$143.50
	Imaging	\$150	\$300	\$255.00
	Phys. Ther.	\$40	\$80	\$48.00
44415PA0020006	X-rays	20%	40%	65%
44413FA0020000	Imaging	20%	40%	64%
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020007	X-rays	10%	10%	90%
44413PA0020007	Imaging	10%	10%	90%
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020008	X-rays	\$100	\$250	\$205.00
	Imaging	\$250	\$500	\$425.00
	Phys. Ther.	\$100	\$130	\$106.00
44415PA0020009	X-rays	\$80	\$200	\$164.00
744131 A0020003	Imaging	\$200	\$400	\$340.00
	Phys. Ther.	\$80	\$110	\$86.00
44415PA0020010	X-rays	30%	50%	55%
444131 M0020010	Imaging	30%	50%	54%

Outpatient Facility Fee Site-of-service Differential

For the outpatient facility site of service cost-sharing, our recent data indicated that 80% of outpatient facility claims came from the hospital setting. This assumption was used for plans with coinsurance cost-sharing for outpatient facility. Our recent data indicated that 55% of outpatient facility utilization came from the hospital setting. This assumption was used for plans with copay cost-sharing for outpatient facility.

The cost-sharing entered into the AV calculator is a weighted average of the coinsurance or copay at a hospital and the coinsurance or copay at an ambulatory surgery center.

		Cost-sha	aring	
HIOS ID	Service Type	ASC	Hospital	AV Input
44415PA0020002	OP Facility	\$50	\$100	\$77.50
44415PA0020003	OP Facility	\$50	\$100	\$77.50
44415PA0020001	OP Facility	\$50	\$100	\$77.50
44415PA0020004	OP Facility	\$300	\$700	\$520.00
44415PA0020005	OP Facility	\$150	\$350	\$260.00
44415PA0020006	OP Facility	20%	50%	56%
44415PA0020007	OP Facility	10%	30%	74%
44415PA0020009	OP Facility	\$400	\$750	\$592.50
44415PA0020010	OP Facility	30%	50%	54%

Primary Care Copay Differential

For primary care, our recent data indicated that 85% of utilization came from office visits in person and 15% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing		
HIOS_ID	PCP	Virtual PCP	AV Input
44415PA0020002	\$10	\$5	\$ 9.25
44415PA0020001	\$10	\$5	\$ 9.25
44415PA0020003	\$20	\$15	\$ 19.25
44415PA0020004	\$40	\$30	\$ 38.50
44415PA0020005	\$40	\$30	\$ 38.50
44415PA0020006	\$20	\$15	\$ 19.25
44415PA0020007	\$40	\$30	\$ 38.50
44415PA0020008	\$40	\$30	\$ 38.50
44415PA0020009	\$50	\$35	\$ 47.75
44415PA0020010	\$40	\$30	\$ 38.50
44415PA0020012	\$25	\$20	\$ 24.25

Specialist Copay Differential

For specialist visits, our recent data indicated that 95% of utilization came from office visits in person and 5% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost -	sharing	
HIOS_ID	SP	Virtual SP	AV Input
44415PA0020002	\$20	\$10	\$ 19.50
44415PA0020001	\$20	\$10	\$ 19.50
44415PA0020003	\$40	\$25	\$ 39.25
44415PA0020004	\$80	\$55	\$ 78.75
44415PA0020005	\$80	\$55	\$ 78.75
44415PA0020006	\$40	\$25	\$ 39.25
44415PA0020007	\$80	\$55	\$ 78.75
44415PA0020008	\$80	\$55	\$ 78.75
44415PA0020009	\$100	\$70	\$ 98.50
44415PA0020010	\$80	\$55	\$ 78.75
44415PA0020012	\$50	\$35	\$ 49.25

Combination of Cost-sharing for Outpatient Mental Health and Substance Abuse

For the outpatient mental health and substance abuse cost-sharing, our recent data indicated that 75% of outpatient mental health utilization came from office visits. The cost-sharing entered into the AV calculator is a blend of the cost-sharing for outpatient mental health office visits and the cost-sharing for all other outpatient mental health services. For plans where this cost-sharing is a combination of copay and coinsurance, a separate exhibit has been included to show the development of the effective copay that was used in the AV calculator.

	Cost - s	haring	
HIOS_ID	MH/SA Office	MH/SA Other	AV Input
44415PA0020002	\$20	\$20	\$ 20.00
44415PA0020001	\$20	\$20	\$ 20.00
44415PA0020003	\$40	\$40	\$ 40.00
44415PA0020004	\$80	\$80	\$ 80.00
44415PA0020005	\$80	\$80	\$ 80.00
44415PA0020008	\$80	\$80	\$ 80.00
44415PA0020009	\$100	\$100	\$ 100.00
44415PA0010001	20%	20%	80%
44415PA0020011	0%	0%	100%
44415PA0020019	0%	0%	100%
44415PA0020013	0%	0%	100%
44415PA0020014	0%	0%	100%
44415PA0020015	30%	30%	70%
44415PA0020016	10%	10%	90%
44415PA0020017	50%	50%	50%
44415PA0020018	0%	0%	100%

For plans 44415PA0020006, 44415PA0020007, 44415PA0020010, and 44415PA0020012, the cost-sharing for outpatient mental health was input in the AV calculator as an effective copay to capture the blending of a copay for outpatient mental health visits and coinsurance for all other outpatient mental health services. For plans 44415PA0020006 and 44415PA0020012, the coinsurance for all other outpatient mental health services was effective after the deductible. Accordingly, the effective copays for these plans were developed to recognize separate costs for when the member was in the deductible. We determined a utilization split for services in the deductible using the plan's deductible value and our CPD model.

OP Visit Cost-sharing	44415PA0020006 \$40	44415PA0020007 \$80
OP Visit Weight	75%	75%
Avg Cost/Unit OP Other	\$269.32	\$269.32
OP Other Cost-sharing in Deductible	100%	N/A
OP Other Weight in Deductible	7%	N/A
OP Other Cost-sharing after Deductible	20%	0%
OP Other Weight after Deductible	18%	25%
Effective Copay (AV Input)	\$57.54	\$60.00

OP Visit Cost-sharing OP Visit Weight	44415PA0020010 \$80 75%	44415PA0020012 \$50 75%
Avg Cost/Unit OP Other	\$269.32	\$269.32
OP Other Cost-sharing in Deductible	N/A	100%
OP Other Weight in Deductible	N/A	9%
OP Other Cost-sharing after Deductible	30%	10%
OP Other Weight after Deductible	25%	16%
Effective Copay (AV Input)	\$80.20	\$66.74

Generic Drugs Copay Differential

For generic drugs, our recent data indicated that 40% of utilization came from low-cost generic drugs. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization for low-cost generic drugs and normal generic drugs.

	Cost - sha	ring	
HIOS_ID	Low-Cost Generic	Generic	AV Input
44415PA0020002	\$3	\$10	\$ 7.20
44415PA0020001	\$3	\$10	\$ 7.20
44415PA0020003	\$3	\$10	\$ 7.20
44415PA0020004	\$3	\$15	\$ 10.20
44415PA0020005	\$3	\$15	\$ 10.20
44415PA0020006	\$3	\$20	\$ 13.20
44415PA0020007	\$3	\$20	\$ 13.20
44415PA0020008	\$5	\$25	\$ 17.00
44415PA0020009	\$5	\$25	\$ 17.00
44415PA0020010	\$5	\$25	\$ 17.00
44415PA0010001	\$5	\$25	\$ 17.00
44415PA0020011	\$3	\$10	\$ 7.20
44415PA0020019	\$3	\$20	\$ 13.20
44415PA0020012	\$3	\$20	\$ 13.20
44415PA0020013	\$3	\$20	\$ 13.20
44415PA0020014	\$5	\$25	\$ 17.00
44415PA0020015	\$5	\$25	\$ 17.00
44415PA0020016	\$5	\$25	\$ 17.00
44415PA0020017	\$7	\$30	\$ 20.80

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Laboratory Site-of-service Differential for Plans with Deductible

For the lab site of service cost-sharing, our recent data indicated that 20% of lab claims came from the hospital setting.

Using the AV calculation resulting from method 156.135(b)(2), two separate AVs were calculated; the first AV was calculated with zero lab cost-sharing to reflect lab work done by an office or free-standing facility, and the second AV was calculated with 50% coinsurance after deductible to reflect lab work done by a hospital. The final AV for the plan was then calculated by taking a weighted average of the two AVs using the utilizations by lab site. The following exhibit details this calculation.

	AV		
HIOS ID	Free-standing	Hospital	Average
44415PA0020006	79.32%	77.91%	79.04%
44415PA0020007	80.84%	79.09%	80.49%
44415PA0020008	71.36%	69.41%	70.97%
44415PA0020009	70.49%	68.48%	70.09%
44415PA0020010	71.52%	69.57%	71.13%

Utilization	80%	20%
O CITIZACION	0070	_0,0

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary sign	ature:		
Actuary Prin	ted Name:		
Data	4/20/2024		

AV screenshots redacted.

No adjustment was made for the impact of COVID in the Experience Period that we do not expect to recur in the Projection Perio	hd
no adjustment was made for the impact of covid in the Experience Feriod that we do not expect to recur in the Frojection Ferio	Ju.

The change in demographics was calculated considering changes to age, geography, and tobacco use.

The change in the average age was measured by comparing the average age factor calculated in this filing, based on February 2024 enrollments, to the average age factor calculated for the prior annual filing.

	2024	2025	
	Filing	Filing Ch	nange
Age Factor	1.502	1.486	0.989
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.007	1.007	1.000
Total change			0.989

No changes were assumed for this filing.

The network factors used in Table 10 are based on the network differentials from the prior filing.

The network factor used for PPO was 1.000.

The network factor used for EPO was 0.950.

The factors used in Table 10 recalibrate the values so that the differentials between the factors remains constant, and the composite factor equals 1.000.

Table 10 factors: PPO 1.001

EPO 0.951

REDACTION JUSTIFICATION – IAC SMALL GROUP

DOCUMENT

<u>URRT Part III – Federal Actuarial Memorandum</u>

Redacted Name of opining actuary (page 8)
Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 7 and 8)
Redacted Company Contact Information (page 1) – name, telephone number, email address

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

Unique AV Justification file

Redacted name of opining actuary (page 13) Redacted AV Screenshots (all)

2024 and 2025 Service Area

Issuer: Independence Assurance Company

Market: Small Group



Key (modify as needed)

: On-exchange service area

: Off-exchange only service area

Responses to Section E, Standard Questions

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

We began issuing IAC plans in force as of 2024. We do not project that 2025 membership will differ significantly from the current membership when combined with enrollments into plans offered by QCC.

2. <u>a. Experience Period Claims</u>: a. Please confirm that all claims which are capitated have been removed from the experience period claims.

We confirm that capitated claims have been removed.

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

We confirm that non-EHB claims have been removed.

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?

We work with our PBM to forecast rx rebate increases from the base period to the rating period. These projected increases are fully reflected in the trend component of the rate development.

3. <u>COVID</u>: 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.

We confirm there is no COVID adjustment in Tables 2-4. No COVID adjustment was made in Table 5.

4. <u>Trend</u>

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.

We have used a quarterly trend of 1.5% in Table 5A which is slightly below the Annual Trend in Table 3. We believe that this more moderate trend will be reflective of trend going from 2025 to 2026.

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

These cells are equal to cell J32. We are anticipating relatively smooth increases to the Index

rate going from 2025 to 2026 for these plans.

5. <u>Table 6 – Retention</u>

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.

We confirm that we used a Federal Income Tax rate of 21% in this calculation.

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

We confirm that these factors are consistent.

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.

We confirm that the commission PMPM is consistent between the four options. Open Enrollment and Special Enrollment are consumer concepts and do not apply to small group business.

6. Pricing AVs

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

We confirm that the Pricing AV's were calculated using a single risk pool.

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

Metal AV is a national average AV which is not intended for pricing purposes per CMS Guidance (noted below). Please see attached model for Pricing AV calculation. The metal AV is based on the AV calculator which is calibrated to national average costs. The Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. The same deductible or copay is worth significantly less as a percentage of total allowed cost in the Philadelphia market compared to the national average. This leads to different Pricing AVs for the same metal level.

Pricing based on local data should give a more accurate result than pricing using national data. Our pricing model is using data that is more aligned with of how members buying these plans in this area will use them than another model which relies on national data.

In addition, CMS continues to state that "the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes" in its Actuarial Calculator Methodology.

This is further supported by the Society of Actuaries paper, "A Summary of the 2020 Actuarial Value Calculator", which states " It is important to remember that the AV calculator was designed to determine if specific benefit designs meet the de minimis criteria and not for plan pricing."

7. Expanded Bronze Plans

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

Please see the attached "EBP" exhibit.

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.

The proposed geographic area rating factors shown in Tab V are the same as those used in the previous year.

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

The proposed network factors shown in Tab V are the same as those used in the previous year. Within Table 10, they are normalized using the membership in Table 10 to result in a composite factor of 1.000.

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. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2021 pricing information is from the plan year 2021 annual filing submitted in 2020)
- 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. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

IAC is a new entity. Plans were not issued prior to 2024.

10. Plan of Withdrawal:

 Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued. No withdrawals are proposed in this filing.

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.

There are no transitional plans.

12. Copay Adjustment Programs

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

Yes, IBX has copay card maximizer and accumulator adjustment programs in place.

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

The manufacturer coupon programs are used to reduce/eliminate the member cost share and save on the cost of the medication. Because they are not an out of pocket expense for the member they do not count towards MOOP.

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

We reduced our pharmacy trend by 0.7%. This was based on guidance provided to us by our PBM rather than an internal study.

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

These plans satisfy the requirements by providing first dollar coverage (before deductible) as follows:

IAC	HIOS IDs	Plan Marketing Name	HSA Plan
	44415PA0020017	Personal Choice PPO Bronze HSA-0 \$5,600/50%	Χ
	44415PA0020018	Personal Choice PPO Bronze HSA-0 \$8,300/100%	Χ

Completeness and Redaction Justification Checklist

Issuer Name: Independence Assurance Company

Market: Small Group PPO SERFF ID: INAC-134056112

TOC#	Γ			Redaction J	ustification			
	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)			
Federal Documents Required to Be Filed with PID								
A.2.	RFJ Part I - Unified Rate Review Template	X						
	RFJ Part II – Consumer Friendly Justification							
	RFJ Part III – Actuarial Memorandum	X	Υ	37-45	Υ			
	Federal Rates Template	X						
Summary [Oocuments/Confirmation of HIOS & SERFF Submissions							
A.2.B.	HIOS Submission	X						
A.2.C.	SERFF Submission	X						
A.2.D.	SERFF Rate/Rule Schedule Tab	X						
В.	Cover Letter & PA Bulletin Information	X						
PA Actuaria	al Memorandum and Rate Exhibits							
D.1.A.	Company Information	X	Υ	4	Υ			
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N	5	N/A			
D.1.C.	Average Rate Change	X	N	5	N/A			
D.1.D.	Membership Count	X	N	5	N/A			
D.1.D.	PA Act. Exhibits Table 1	X	N	12	N/A			
D.1.E.	Benefit Changes	X	N	5	N/A			
D.1.F.	Experience Period Claims & Premium	X	N	5	N/A			
D.1.1 .	PA Act. Exhibits Table 2	Х	N	12	N/A			
D.1.G.	Credibility of Data	Х	N	6	N/A			
D.1.G.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	Х	N	13	N/A			
D.1.H.	Trend Identification	Х	N	6-7	N/A			
D.1.11.	PA Act. Exhibits Table 3	Х	N	12	N/A			
D.1.I.	Historical Experience	Х	N	7	N/A			
D.1	PA Act. Exhibits Table 4	Х	N	12	N/A			
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	Х	N	7-8	N/A			
D.2., t.	PA Act. Exhibits Table 5	Х	N	14	N/A			
D.2.B.	Retention Items	Х	N	8-9	N/A			
D.2.D.	PA Act. Exhibits Table 6	Х	N	14	N/A			
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	Х	N	9	N/A			
D.Z.C.	PA Act. Exhibits Table 7	Х	N	14	N/A			
	Components of Rate Change	Х	N	9	N/A			
D.2.D.	PA Act. Exhibits Table 8	Х	N	14	N/A			
	PA Act. Exhibits Table 9	Х	N	14	N/A			
D.3.	Plan Rate Development	Х	N	9	N/A			
	PA Act. Exhibits Table 10	Х	N	16	N/A			
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	Х	N	10	N/A			
	PA Act. Exhibits Table 11	Х	N	17-18	N/A			
D.5.A.	Age and Tobacco Factors	Х	N	10	N/A			
	PA Act. Exhibits Table 12	Х	N	19	N/A			
D.5.B.	Geographic Factors	Х	N	10	N/A			
٥.٥.٥.	PA Act. Exhibits Table 13	Х	N	19	N/A			
D.5.C.	Network Factors	Х	N	10	N/A			
2.5.6.	PA Act. Exhibits Table 14	Х	N	19	N/A			
D.5.D	Rate Change Request Summary	Х	N	20	N/A			
	PA Act. Exhibits Table 15	Х	N	20	N/A			
D.5.E.	Service Area Composition	Х	N	10	N/A			
D.5.F	Composite Rating	Х	N	10	N/A			
D.6.	Actuarial Certifications	Х	Υ	10-11	Υ			
Additional Exhibits								
E.	Department Plan Design Summary & Rate Tables	Х	N	22-33	N/A			
	Service Area Map	Х	N	76	N/A			
Summary [Occuments/Confirmation of HIOS & SERFF Submissions	Х			Υ			