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## **KHPE – Small Group Plans**

Rate request filing ID # INAC-134056078 – 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 <a href="https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx">https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx</a>

#### **Overview**

Initial request average rate change: 7.01% Revised requested average rate change: 7.01%

Range of requested: 2.83% to 7.72% Effective date: January 1, 2025

Mapped members: 88,118

Available in: Rating Area 8

## **Key Information**

Jan. 2023 - Dec. 2023 financial experience

 Premiums
 \$612,834,369

 Claims
 \$513,197,212

 Administrative Expenses
 \$20,751,173

 Taxes & Fees
 \$75,380,581

Insurer made (after taxes) \$3,505,403

#### How insurer plans to spend your premium

This is how the insurance company plans to spend

the premium it collects in 2025

Claims: 83%
Administrative: 12%
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.

<sup>&</sup>lt;sup>1</sup> 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: Keystone Health Plan East Small Group HMO Rate Filing effective 1/1/2025 INAC-134056078

Dear Ms. Swartz:

Keystone Health Plan East (KHPE) is proposing a revision in Small Group Health Insurance rates effective January 1, 2025 and later.

Attached is the 2025 rate filing for HMO plans of Keystone Health Plan East (KHPE), and Direct Point-of-Service (DPOS) plans, of which a large majority of benefit expenses is attributed to KHPE and the remainder to QCC Insurance Company (QCC), and offered to small employer groups in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

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. We will be changing the

The proposed 2025 rates represent a 7.0% increase over the previously approved 2024 rates.

Information for the Pennsylvania Bulletin:

1. Company Name and NAIC Number: Keystone Health Plan East; 95056 2. Market Small Group 3. On or Off Exchange Off 4. Effective Date of Coverage January 1, 2025 5. Average Rate Change Requested 7.0% Range of Rate Changes Requested 2.8% to 7.7% 6.

7. Total Annual Revenue Generated from

# Independence 👨

\$42,249,890 the Proposed Rate Change 8. **Products** HMO 9. Rating Areas and Change from 2024 Rating Area 8; No Change Metal Levels and Catastrophic Plans Platinum, Gold, Silver, Bronze 10. 11. Current covered lives and policyholders 88,188 lives as of February 1, 2024 Number of plans offered in 2025 and 19 plans in 2025; 38 plans in 2024 12. change from 2024 13. Corresponding contract form number, SERFF # INBC- 134076872, SERFF, and binder numbers INBC-134089480, INBC-PA25-125118199 14. HIOS Issuer ID # 33871; Filing # 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

KE 670 WPR GMC Rev. 1.25 KE 670 SG EXC-OFF Rev. 1.25 KE 670 SG EXC-OFF.Direct Rev. 1.25 KE 670 SG EXC-OFF.Tier Rev. 1.25 16905.WR.KDPOS Rev. 1.25 16905-BC.SG.KDPOS.OFF 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 Keystone Health Plan East 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:** Keystone Health Plan East ("KHPE")

State: Pennsylvania

*NAIC #:* 95056

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:** 7.0%

**Range of Rate Changes:** 2.8% to 7.7%

**Products:** HMO

**Rating Areas:** Rating Area 8

Metal Levels: Platinum, Gold, Silver, Bronze

Current Members: 88,188
Number of 2025 Plans: 19
HIOS Issuer ID (5-digit): 33871

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 KHPE. 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 33871.

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#### **COMPANY CONTACT INFORMATION**

**Primary Contact Name:** 

**Primary Contact Telephone Number:** 

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#### **Primary Contact Email Address:**



January 1, 2021	0.90%	INAC- 132358832
July 1, 2021	3.63%	INAC- 132762306
January 1, 2022	3.40%	INAC- 132818409
January 1, 2023	0.20%	INAC- 133254493
January 1, 2024	1.47%	INAC- 133668723

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes.

#### C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 7.0%. 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 7.0%.

#### D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2024, and Projected Rating Period Member-months by ages.

#### **E. BENEFIT CHANGES**

Benefit changes were made 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.

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). 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 KHPE rates that are reasonable in relation to 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 KHPE in the Commonwealth of Pennsylvania, including out-of-network claims written by KHPE but paid by QCC for POS plans. No private reinsurance was applicable.

#### **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.

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 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

Table 4 illustrates historical experience from 2019 through 2023 for the product line.

#### 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

Rebate payments will be made as appropriate for 2023 for KHPE in Small Group. Rebate payments will be made if applicable for the 2024 policy period. We do not anticipate 2025 rebates for KHPE Small Group.

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#### J. TERMINATED PLANS

The following plans are being terminated during 2025:

33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%
33871PA0100025	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%
33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700
33871PA0100044	Keystone HMO Gold Proactive
33871PA0100045	Keystone HMO Silver Proactive
33871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600
33871PA0100050	Keystone HMO Platinum Preferred \$30/\$60/\$400
33871PA0100052	Keystone HMO Silver Proactive Value
33871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500
33871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200
33871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250
33871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650
33871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%
33871PA0110019	Keystone DPOS Silver Classic \$3,750/\$40/\$80/50%

#### 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**

**Administrative Expenses** 

Table 6 illustrates the retention items, expressed as percentages of premium. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

15.24%

General and Claims	9.57%	
Agent/Broker Fees and Commissions	4.87%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		0.64%
Risk Adjustment User Fee	0.04%	
PCORI Fee	0.07%	
PA Premium Tax	0.00%	
Federal Income Tax	0.53%	
Health Insurance Providers Fee	0.00%	
Profit/Contingency		2.00%
Total Retention		17.88%
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#### 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)	\$501.22
Premium PMPM	\$610.34
Quality Improvement Expense PMPM	\$4.88
Exchange User Fee PMPM	\$0.00
HIF PMPM	\$0.00
Federal Income Tax PMPM	\$3.24
Premium Tax PMPM	\$0.00
Federal MLR	83.4%

#### 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:	Keystone Health Plan East
Product(s):	HMO
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

to 12/31/2025 to 12/31/2023

#### Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	37.0	37.0	37.0
Total	1,088,079	88,118	1,057,416
<18	170,460	13,576	162,912
18-24	90.968	7.386	88.632
25-29	103,831	8,590	103,080
30-34	115,268	9,343	112,116
35-39	105,195	8.677	104.124
40-44	98,981	8,126	97,512
45-49	88,173	7,215	86,580
50-54	95,090	7,528	90,336
55-59	106,952	8,442	101,304
60-63	81,889	6.637	79.644
CA.	24.272	2.000	24.420

#### Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 642,240,288.26	\$ 434,295,043.32	\$ 438,817,724.02	1,088,079	\$ 80,839,785.34	\$ 519,657,509.36	\$ -	\$ (50,773,284.63)	\$ 119,027,074.76	\$ 6,125,697.68	\$ (29,405,919.38)	S -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											
Loss Ratio											83,74%

#### 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 Dang Rehates)	Allowed PMPM
Jan-20		\$ 37,723,859.90	1,0000	\$ 37,723,859.90	110 499	\$ 341.40	imemper + HHSI	\$ (2.800.208.24)	5 42 627 991 53 S	385.7
Feb-20		\$ 36.176.867.06	1,0000		110.299	\$ 327.99		S (2.795.196.20)	S 40.309.425.57 S	
Mar-20	F	\$ 32,897,395,63	1,0000		110 191	\$ 298.55		5 (2.792.640.53)	\$ 36,540,060,21 \$	331 6
Anr.20	F	5 26 223 463 43	1,0000	\$ 26,223,463,43	108.849	\$ 240.92		5 (2.850.708.14)	\$ 28 151 469 03 \$	258.6
May-20		\$ 30.555.914.47	1,0000	\$ 30.555.914.47	108.198	\$ 282.41		S (2.833.706.62)	S 33.030.288.51 S	305.2
Jun-20		\$ 34,035,992.42	1,0000	\$ 34,035,992,42	107 150	\$ 317.65		S (2.823.663.25)	\$ 37,337,190,97 \$	348.4
Jul-20	F	\$ 35.616.002.50	1.0000		106.600	\$ 334.11		S (2.941.500.94)	S 39.165.498.91 S	367.4
Aug-20		\$ 34,785,307,58	1,0000	\$ 34,785,307,58	106.136	\$ 327.74		S (2.928.461.03)	\$ 38.210.905.61 \$	360.0
Sep-20		\$ 35,776,837,59	1,0000	\$ 35,776,837,59	105.082	\$ 340.47		\$ (2.899.186.58)	\$ 39.258.826.11 \$	373.6
Oct-20		\$ 39,062,995.90	1.0000	\$ 39,062,995.90	104,816	\$ 372.68		\$ (2,970,526.43)	\$ 42,825,952.91 \$	408.5
Nov-20		\$ 36.527.791.21	1.0000	\$ 36,527,791,21	104.237	\$ 350.43		\$ (2.954.410.86)	\$ 39.893.893.57 \$	382.7
Dec-20	\$ 666,417,701,50	\$ 37,752,782.79	1.0000	\$ 37,752,782.79	103,726	\$ 363.97	\$ 75.921.755.36	\$ (2,940,451.81)	\$ 41,174,802.28 \$	396.9
Jan-21		\$ 38.187.036.29	1.0000	\$ 38,187,036,29	103.473	\$ 369.05		S (3.259.540.78)	S 41.848.320.44 S	404.4
Feb-21		\$ 33.673.984.94	1.0000	S 33,673,984,94	103.312	\$ 325.94		S (3.254.329.54)	S 36.848.701.23 S	356.6
Mar-21		S 43.648.054.22	1,0000	\$ 43,648,054,22	103.079	\$ 423.44		S (3.247.032.33)	S 47.881.239.65 S	464.5
Apr-21		\$ 40.840.369.72	1,0000	\$ 40.840.369.72	102.462	\$ 398.59		S (3.390.286.34)	\$ 44,733,607,78 \$	436.5
May-21		\$ 39.548.402.21	1.0000	S 39.548.402.21	101.810	\$ 388.45		S (3.368.727.96)	S 42,729,625,73 S	419.7
Jun-21		\$ 38,380,964,08	1,0000	\$ 38,380,964,08	101.265	\$ 379.02		\$ (3.350.630.52)	\$ 41,932,893,15 \$	414.0
Jul-21		\$ 35,151,612,63	1,0000	\$ 35,151,612,63	100.546	\$ 349.61		S (3.386.146.56)	\$ 38.403.881.40 \$	381.9
Aug-21		\$ 38.367.031.35	1.0000	\$ 38.367.031.35	100.032	\$ 383.55		\$ (3,368,831,09)	S 41.603.625.89 S	415.9
Sep-21		\$ 36.818.854.47	1,0000	\$ 36.818.854.47	99.533	\$ 369.92		S (3.351.811.04)	\$ 39,479,751,17 \$	396.6
Oct-21		\$ 36,984,317.73	1.0000	\$ 36,984,317.73	99,034	\$ 373.45		\$ (3,455,589.52)	\$ 39,821,693.45 \$	402.1
Nov-21		\$ 37,033,797,19	1.0000	\$ 37.033.797.19	98.800	\$ 374.84		\$ (3.447.528.40)	S 39.488.136.44 S	399.6
Dec-21	\$ 657,574,537,18	\$ 39,398,842,33	1,0000	\$ 39,398,842,33	98.447	\$ 400.20	\$ 78,977,552,68	S (3,434,134,60)	S 41.924.754.83 S	425.8
Jan-22		\$ 35,969,909.02	1,0000	\$ 35,969,909.02	97.904	\$ 367.40		\$ (3.866.686.97)	\$ 38.332.998.17 \$	391.5
Feb-22		\$ 35,259,742.44	1.0000	\$ 35,259,742.44	97,825	\$ 360.44		\$ (3,863,239.60)	\$ 37,599,006.40 \$	384.3
Mar-22		\$ 38.427.422.96	1.0000	\$ 38.427.422.96	97.530	\$ 394.01		\$ (3.851.472.33)	S 41.702.760.11 S	427.5
Apr-22		\$ 35,416,749.21	1.0000	\$ 35,416,749.21	97,194	\$ 364.39		\$ (3,872,852.38)	\$ 37,995,644.88 \$	390.9
May-22		\$ 37,067,019.65	1.0000	\$ 37,067,019.65	96,804	\$ 382.91		\$ (3,857,253.08)	\$ 39,813,876.35 \$	411.2
Jun-22		\$ 36,396,448,32	1,0000		96.713	\$ 376.33		\$ (3.853.699.20)	\$ 39,075,380,08 \$	404.0
Jul-22		\$ 35,201,498.64	1.0000		95,887	\$ 367.11		\$ (3,670,031.13)	\$ 37,499,578.82 \$	391.0
Aug-22		\$ 37.027.147.25	1.0000	\$ 37.027.147.25	95.344	\$ 388.35		\$ (3.648.995.03)	S 39.879.661.02 S	418.2
Sep-22		\$ 41,245,509.00	1.0000	\$ 41,245,509.00	94,983	\$ 434.24		\$ (3,635,155.56)	\$ 43,677,173.73 \$	
Oct-22		\$ 37,998,218.92	1.0000		94,485	\$ 402.16		\$ (3,519,457.71)	\$ 40,456,910.57 \$	
Nov-22		\$ 36,177,159,01	1,0000	\$ 36,177,159,01	94.318	\$ 383.57		S (3.513.306.83)	S 38.768.367.82 S	411.0
Dec-22	\$ 649,634,502,56	\$ 36,102,679.56	1.0000	\$ 36,102,679.56	94,089	\$ 383.71	S 76,008,798,42	\$ (3,496,212.27)	\$ 38,848,582.36 \$	412.8
Jan-23		\$ 35,689,525.32	1.0000	\$ 35,689,884.74	92,677	\$ 385.10		\$ (4,252,810.13)	\$ 38,460,470.37 \$	414.9
Feb-23		\$ 36.177.582.33	0.9989	\$ 36.217.398.42	92.195	\$ 392.83		S (4.230.581.59)	S 38.515.826.22 S	417.7
Mar-23		\$ 40,101,240.97	0.9984		91,817	\$ 437.44		\$ (4,213,257.52)	\$ 43,356,640.58 \$	472.2
Apr-23		\$ 34,559,123.76	0.9977		91,167	\$ 379.95		\$ (4,323,359.77)	\$ 37,098,552.85 \$	406.9
May-23		S 38.320.227.01	0.9970		91,004	\$ 422.37		S (4,315,062,98)	S 41.242.841.15 S	453.2
Jun-23		\$ 35,918,700.37	0.9964		90,946	\$ 396.39		\$ (4,312,365.31)	\$ 38,550,865.06 \$	423.8
Jul-23		S 34.083.411.42	0.9950		90.246	\$ 379.58		S (4.222.095.12)	S 36.542.406.73 S	404.5
Aug-23		\$ 38,380,908.52	0.9919	\$ 38,693,134.67	89,951	\$ 430.16		\$ (4,208,413.85)	\$ 41,380,051.28 \$	460.1
Sep-23		\$ 34,060,102.35	0.9877	\$ 34,483,636.07	89,716	\$ 384.36		\$ (4,197,537.57)	\$ 36,355,688.84 \$	405.2
Oct-23		S 36,776,683,82	0.9815	S 37,470,077,41	89,448	S 418.90		S (4.170.915.00)	S 39.869.968.07 S	445.
Nov-23		\$ 37,530,966.44	0.9743		89,368	\$ 431.02		\$ (4,167,418.81)	\$ 40,853,287.54 \$	457.:
Dec-23	S 642,240,288,26	\$ 32,696,571,01	0.9561	S 34.197.155.18	89,544	\$ 381.90	\$ 80.839,785,34	S (4.159,466,98)	S 36.657.626.02 S	409

\* Express Completion Factor as a percentage

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

Carrier Name: Keystone Health Plan East
Product(s): HMO
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	
S 1.248.542.970.15	\$ 923,649,709,37	\$ 935.080.138.84	1.995.729	\$ 189.864.923.64	\$ 1.124,945,062,47	s -	\$ (104.296.752.91)	\$ 124,976,825,51	5 11,399,085,72	\$ (18,258,687.43		
Experience Period Total Allowed EH	experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											
Loss Ratio											78.61%	

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 Druz Rebates)	Allowed PMPM
Jan-20		\$ 73.912.533.65	1.0000	\$ 73.912.533.65	186.378	\$ 396.57		\$ (5.392.814.50)	\$ 85.621.610.15	459.40
Feb-20		\$ 71,179,245.66	1.0000	\$ 71,179,245.66	185,887	\$ 382.92		\$ (5,378,003.79)		435.63
Mar-20		S 63.881.909.02	1.0000		185.679	S 344.04		\$ (5.372.133.63)		387.58
Apr-20		S 49.269.183.25	1,0000	S 49.269.183.25	183,805	S 268.05		\$ (5.513.564.13)		288.99
May-20		\$ 57,005,920.10	1.0000	\$ 57,005,920.10	182,608	S 312.18		\$ (5,476,707.03)	\$ 62,292,154.76	341.13
Jun-20		S 68.103.161.46	1.0000	S 68.103.161.46	181.011	S 376.24		\$ (5.471.887.56)	S 75.587.249.36	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	\$ 69,071,381.52	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		S (5.633.165.44)		431.61
Oct-20		\$ 74,349,525.78	1.0000	\$ 74,349,525.78	178,624	\$ 416.23		\$ (5,803,661.39)		463.29
Nov-20		S 70.324.264.24	1.0000		177.466	S 396.27		\$ (5.765.435.76)		438.59
Dec-20	\$ 1,202,060,239,95	\$ 73,155,950.18	1.0000		176,577	S 414.30	\$ 159,629,190,99			456.94
Jan-21		\$ 72,921,871.60	1.0000	\$ 72,921,871.60	176,488	S 413.18		\$ (6,311,922.78)	\$ 82,068,097.54	465.01
Feb-21		S 64.314.599.86	1.0000		176.307	\$ 364.79		S (6.307.040.73)		407.25
Mar-21		S 82.148.339.87	1.0000	S 82.148.339.87	176,294	S 465.97		S (6.310.189.02)	S 92,338,305,99	523.77
Apr-21		\$ 77,279,089.16	1.0000	\$ 77,279,089.16	175,737	S 439.74		\$ (6,696,212.56)	\$ 86,111,420.34	490.00
May-21		\$ 73.707.922.43	1.0000	S 73.707.922.43	175.277	S 420.52		\$ (6.683.191.51)	S 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)		482.38
Jul-21		S 67.322.995.37	1.0000	\$ 67.322.995.37	173.412	S 388.23		\$ (6.583.174.18)	S 74.982.271.03	432.39
Aug-21		S 73.704.288.11	1.0000		173,094	S 425.80		\$ (6.574.460.47)		471.10
Sep-21		\$ 72,510,425.52	1.0000		172,956	S 419.24		\$ (6,572,828.66)	\$ 79,387,702.83	459.01
Oct-21		S 74.927.387.31	1.0000	\$ 74.927.387.31	172.396	S 434.62		\$ (6.678.911.56)	\$ 81.933.350.80	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		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	S 71.519.778.54	171.663	S 416.63		\$ (7.505.829.52)	S 78.538.928.39	457.52
Feb-22		S 67.928.636.98	1.0000		172.039	S 394.84		\$ (7.525,267.87)		432.10
Mar-22		\$ 77,425,802.54	1.0000		171,829	\$ 450.60		\$ (7,517,665.79)		502.03
Apr-22		S 70.123.809.27	1.0000	\$ 70.123.809.27	171.732	S 408.33		\$ (7.510.717.22)	\$ 77.371.017.14	450.53
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		171.833	S 434.14		\$ (7.520.029.14)		476.36
Jul-22		S 69.105.077.00	1.0000	S 69.105.077.00	171.011	S 404.10		S (7.132.384.31)	S 75,176,852,33	439.60
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)		504.10
Oct-22		\$ 75,244,508.67	1.0000		168,918	\$ 445.45		\$ (7,015,254.17)	\$ 81,996,081.79	485.42
Nov-22		\$ 73.388.870.87	1.0000		168.588	S 435.31		\$ (7.001.071.85)	S 80.115.441.41	475.21
Dec-22	S 1,222,838,638,48	S 72.610.668.90	1,0000		168,721	S 430.36	\$ 172,617,563,58			472.88
Jan-23		\$ 74,023,022.81	0.9983		167,152	\$ 443.59		\$ (8,639,399.29)		493.32
Feb-23		\$ 73,907,056.58	0.9978		166,907	S 443.78		\$ (8,631,067.18)	\$ 81,339,414.99	487.33
Mar-23		S 83.022.566.95	0.9961		166,927	S 499.32		\$ (8.637.158.31)		551.72
Apr-23		\$ 74,071,119.33	0.9957	\$ 74,391,194.81	166,185	\$ 447.64		\$ (8,745,261.43)	\$ 81,249,288.01	488.91
May-23		S 81.857.215.92	0.9954	S 82.236.100.21	166.589	S 493.65		S (8.770.445.24)	S 90.380.214.91	542.53
Jun-23		S 76.274.191.71	0.9928	S 76.824.210.15	166.422	S 461.62		S (8.761.370.84)	\$ 83,958,708,76	504.49
Jul-23		\$ 72,011,664.23	0.9920	\$ 72,595,591.51	165,932	\$ 437.50		\$ (8,615,051.39)		474.58
Aug-23		\$ 80.807.298.43	0.9894		165.974	S 492.08		\$ (8.620.642.72)	\$ 88.801.773.30	535.03
Sep-23		\$ 74,657,886.41	0.9856		165,755	\$ 456.99		\$ (8,610,826.09)		493.06
Oct-23		S 80.642.054.40	0.9819		165.480	S 496.28		\$ (8.737.207.94)		537.54
Nov-23		\$ 80.514.599.86	0.9730		165.790	S 499.10		\$ (8.757.725.12)	S 89.163.210.91	537.81
Dec-23 * Fungess Completion Factor as a ner	\$ 1,248,542,970.15	\$ 71,861,032.74	0.9559	\$ 75,174,490.19	166,616	\$ 451.18	\$ 189,864,923.64	\$ (8,770,597.35)	\$ 81,772,064.79	490.78

Dec-23 S 1,248

\*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:

Keystone Health Plan East HMO Small Group 1/1/2025

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and	Total	Allowed Clain	ıs		
Development of the Projected Index Rate	A	ctual Experience Data	-	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	5	540.32	s	574.04	<- Actual Experience PMPM she
Two year trend projection Factor Unadjusted Projected Allowed EHS Claims PMPM	\$	1.143	\$	1.143 655.91	
Sinale 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		0.998		0.957	
Chanse in Demographics		0.999		0.998	<- See URRT Instructions
Change in Network		0.999		0.958	
Change in Benefits		1.000		1.000	<- See URRT Instructions
Change in Other		1.000		1.000	<- See URRT Instructions
Total Adjusted Projected Allowed ENB Claims PMPM	5	616.15	s	627.40	
Credibility Factors		0%		100%	<- See Instructions
Blended Projected EHB Claims PMPM			\$	627.40	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					
Adjusted Projected Allowed EHB Claims PMPM	5	627.40	<- Inc	dex Rate for Proje	ction Period on URRT
Projected Paid to Allowed Ratio		0.748			
Projected Incurred EHE Claims PMPM	5	469.45			
Market-wide Adjustments					
Projected Incurred Risk Adjustment PMPM	\$	(19.93)	1		
Projected Incurred Exchange User Fees PMPM		\$0.00			
Projected Incurred Reinsurance Recoveries PMPM		\$0.00	1		

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		78.61%	

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

Effective Date		1/1/2025	4/3	1/2025	7/1/2025	Т	10/1/2025	Total:	Sinele Risk Pool
# of Member Months Renewing in Quarter		397,785		220,764	186,03		283,512		1,055,079
Adjusted Projected Allowed EHS Claims PMPM	5	627.40	\$	627.40	\$ 627.4	3	627.40	5	627.40
Months of Trend				3		5	9		
Annual Trend		6.14%		6.14%	6.14	×.	6.14%		
Single Risk Pool Projected Allowed Claims	5	627.40	\$	636.81	\$ 646.3	5 5	656.06	\$	640.02

#### Table 6. Retention

Retention Items - Express in percentages	Pen	centages	PMPM Amounts
Administrative Expenses		15.24%	\$91.6
General and Claims		9.57%	\$57.5
Agent/Broker Fees and Commissions		4.87%	529.2
Quality Improvement Initiatives		0.80%	\$4.8
Taxes and Fees		0.64%	\$1.8
Risk Adjustment User Fee		0.04%	\$0.2
PCORI Fee		0.07%	\$0.4
PA Premium & Other Taxes (if applicable)		0.00%	\$0.0
Federal Income Tax		0.53%	\$1.2
Health Insurance Providers Fee (Prorated for Small Groups only)		0.00%	\$0.0
Profit/Contingency (after tax)		2.00%	\$12.0
Total Retention		17.88%	\$107.5
Projected Required Revenue PMPM	s	601.58	

#### Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors		2024		2025
Average Age Factor		1.520		1.50
Average Geographic Factor		1.000		1.00
Average Tobacco Factor		1.008		1.00
Average Benefit Richness (Induced demand)		1.000		1.00
Average Network Factor		1.000		1.00
Market-Adjusted Projected Allowed Total Claims PMPM	Ś	619.94	5	660.24
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	5	404.65	s	434.82

#### Table 8. Components of Rate Change

Market-Adjusted Projected Allowed Titls Claims PMPM
Projected Allowed Non-EMB Claims PMPM
Catastrophic Digibility Adjustment
Market-Adjusted Projected Allowed Total Claims PMPM
Market-Adjusted Projected Allowed Total Claims PMPM
Market-Adjusted Projected Allowed Total Claims PMPM

Rate Components		2024		2025	D	ifference	Percent Chang
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	375.69	\$	402.01	5	26.32	7.0
Base period allowed claims before normalization	5	525.21	s	574.04	s	48.83	13.0
C. Normalization factor component of change	\$	(182.39)	ŝ	(195.99)	\$	(13.59)	-3.6
D. Change in Normalized Allowed Claims Adjustment Components							
D1. Base period allowed claims after normalization	5	342.82	\$	378.05	5	35.23	9.4
D2. URRT Trend	5	43.97	s	53.92	\$	9.95	2.6
D3. URRT Morbidity	\$		\$		\$		0.0
D4. URRT Other	s	(11.53)	\$	(18.78)	s	(7.25)	-1.9
DS. Normalized URRT Risk Adjustment on an allowed basis	\$	25.67	\$	17.54	\$	(8.13)	-2.2
DG. Normalized Exchange User Fee on an allowed basis	\$		\$		\$		0.0
D7. Normalized Reinsurance Recoveries on an allowed basis	s		\$		s		0.0
DB. Subtotal - Sum(D1:D7)	ś	400.93	s	430.74	s	29.80	7.9
E. Change in Allowable Plan Adjusted Level Components							
E1. Network	s		s	0.09	5	0.09	0.0
E2. Pricing AV	s	(98.81)	ś	(108.46)	s	(9.64)	-2.62
E3. Benefit Richness	\$	0.00	\$	0.02	5	0.02	0.0
E4. Catastrophic Eligibility	s		\$		s		0.0
ES. Benefits in Addition to EHB	ś	2.90	s	3.09	s	0.19	0.1
E6. Subtotal - Sum(E1:E5)	\$	(95.92)	s	(105.26)	\$	(9.34)	-2.5
Change in Retention Components							
F1. Administrative Expenses	5	57.39	\$	61.26	\$	3.86	1.0
F2. Taxes and Fees	s	2.30	s	2.58	s	0.28	0.1
F3. Profit and/or Contingency	5	7.51	ś	8.04	5	0.53	0.1
F4. Subtotal - Sum(F1:F3)	s	67.20	\$	71.87	\$	4.67	1.2
S. Change in Miscellaneous Items	5		5		\$		0.0
t. Sum of Components of Rate Change (should approximate the change shown in line A)	5	372.22	5	397.35	5	25.13	6.7

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

	2024	2025	
Paid-to-Allowed	0.754	0.748	
URRT Trend (Total Applied Trend Factor)	1.128	1.143	<- URRT W1, 52
URRT Morbidity	1.000	1.000	<- URRT W1, 52
URRT "Other"	0.970	0.957	<- URRT W1, 52
Risk Adjustment	\$ 29.64		<- URRT W1, S3
Exchange User Fee	5 -		<- URRT W1, S3
Reinsurance Recoveries	5 -	5 -	<- URRT W1, S3
Capitation	5 -	s -	<- URRT W1, 52
Network	1.000	1.000	
Pricing AV	0.754	0.748	<- For 2024 in cell JE1, please include a factor equal to the product of the average Pricing AV and the Non-Fundi
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.010	1.010	
Administrative Expenses	15.28%	15.24%	
Taxes and Fees	0.61%	0.64%	
Profit and/or Contingency	2.00%	2.00%	

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PA Rate Template Part III Table 15. Forn bases	Grid Decision of the Control of the	Workformed Steen & C. S. S. Steel	
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Day 10. Day 10		2 00 00 00 00 00 00 00 00 00 00 00 00 00	
16 18 16 18		2 60% 60% 2 60% 60% 4 60% 60%	

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	200	

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

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors									
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor			
0-14	0.765			40	1.278	1.225			
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							

<sup>\*</sup>PA follows the federal default age curve.

Keystone Health Plan East HMO Small Group 1/1/2025 Carrier Name: Product(s): Market Segment: Rate Effective Date:

**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
Proactive	Rating Area 8	1.000	1.000	8/12/2013
Keystone	Rating Area 8	1.100	1.100	3/11/1987

# 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 Members:
Available in Rating Areas:

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: 6.89% Explanation of requested rate change: Premium rate

Carrier Name: Keystone Health Plan East
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2025



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		В	18	
9			0	

Table 16. Risk Adjustme	ent Calculation	1
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	0.76
Plan Liability Risk Score (PLRS)	1.26	1.19
Allowable Rating Factor (ARF)	1.50	1.51
Induced Demand Factor (IDF)	1.07	1.06
Geographic Cost Factor (GCF)	0.97	0.98
Factors Including Risk Score	1.31	1.25
Factors Excluding Risk Score	1.22	1.20
Risk Adjustment Transfer PMPM		(19.93)
Insurer Specific Manual Adjustment PMPM		
High Cost Risk Pool Adjustment PMPM		
Total Risk Adjustment Transfer		(19.93

<-- Negative implies payer of RA

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

Company Name: Market: Product: Effective Date of Rates:	Seuttone Health Small G HM January	Plan East Inc Group O L 2005			linding date of I	Rates:	March 2	1.2025																														
HIDS Plan ID IOn Exchangely	2202404	uawrr	22624546		2302104	ou source	2202104	0188070	2242404	010000	2302464	04.66070	22424244		2303484	ou essar s	2282424	A100074	23034844	LA BADACT	2242424	waarr	22674.64		2282104	www.ca	22624.644		22021014		22024545	*****	22021010		2202454		22024044	0110007
Plan Marketing Name 12	HMO Platinum		IMO Platinum F	referred \$20-	MO Platinum	Preferred \$35a	HMO Platinum	Preferred SS/	e HMO Gold P	referred \$4075	eMO Gold Clas	6: \$1,500/530	eMO Silver Class	ik \$4.750/549	MO Silver Secu	m \$5,000/556	HMO Silver Chr	eek 53.750/54e	D Bronze Steen	esi \$7.566/\$)	nystone HMO	Gold Proactive	atore HMO Go	old Proactive Vo	Central energy	Silver Proactive	store HMO Silv	r Propositive V.D	905 Platinum	Preferred Std C	POS Platinum i	referred 520se	DPDS Gold Pre	ferred \$46/50	POS Gold Class	£ \$1.500/\$340	905 Sher Class	nk 53 750/54
Form # 12 Rating Area 12	NE 670 SG ENC-	OFF Rev. 1.25	KE 670 SG ENC-1	366 Rev. 1.35	NE 670 SG DIC-	Off Rev. 1.25	KE 620 SG ENC-	Off Rev. 1.35	NE GOUSS DAY	Off Rev. 1.25	NE 620 SG ENC	Off Rev. 1.25	NE 670 SG EXC-	065 Rev. 1.25	NE 670 SG ENC	Off Rev. 1.25	KE 670 SG EXC	-06f Rev. 1.25	NE STO SG DIC-	Off Rev. 139	es se esco	f. Tier Rev. 1.	6 670 SG ENC-O	EF.Tier Rev. 1.3	EDDS ENCO	F. Tier Rev. 1.	6 670 SG EXC-OS	F.Tier Rev. 1.3	70 SG DXC-OFF	Direct Rev. 1	20 SG EXC-OFF	Direct Rev. 1 6	70 SG DXC-OFE	Direct Rev. 16	20 56 ENC-OFF	Direct Rev. 1 6	JOSG EXCOSE	Direct Rev. 1
Network to		lan East Nietwin		an East Network	rstone Health P	ian East Netwo	stoce Health P	ian East Netwo	ystone Health	Plan East Netwo	stoce Health F	fan East Netwo	estone Health P	on East Notwo	rstone Health i	ian East Netwo	estone Health 9	Plan East Network	stoce Health P	lan East Netwo	Proactive	Network	Francive	Network	Proactive	Network	Franctive	Sytwork of	stone Health P	lan East Netwo		an East Network	tone Health Pl	n East Notwee	stone Health Fi	lan East Nietwick	stone Health PS	fan East Netwo
Metal to Deductible to	Placin	LUTE .	Platin	um .	Flatio	num n	Plati	num n	- 6	old in	60	Ad Lee	58v	er so	- 6	er wa	9	250	\$100 \$3.0	00	- 60	ld h	50/5700	old MACCHANA	SAVSGAN	NECONO.	SHU	MANGAAA	Platic	NO.	Platin	um .	Gol- Gol-		601 51.0	4	She 53.10	150
Coingurance 15	69		01		91		91			8	10	×.	32	×		×	- 2	2%	50	8	65/201	s/htm	95/29		95/55	V10%	65/55	/10%	- 62		65		40		101		5/25	
Coppus to OOP Maximum to	\$10/ \$3.5		\$200 \$4.0		5257 54.5		\$\$/7 \$5.5		S40 S9.		S30 no dedi		545 no ded/ 59.2		SSO no dedi	S100 no ded	\$40 no ded. \$9.	7580 no ded	\$70 to ded/	140 no ded	\$15,7540, \$30,7 \$0.1	560, 545/590	\$15/540,536	7560, 545/580- 200	a ded/\$140 no	ded, 590 no di	o ded/\$140 no \$9.2	ted. S80 no de	\$10.5 \$3.5		\$200 \$4.0		\$40.5 \$9.20		S20 no ded/	60 no ded	S40 no ded/S	
Pediatric Deetal (Yes/No) 12	Ye		The No.		Ye	н.	Ye.	15	Ý	250	- 7	н	Ye		- "	н	- Y	65	Ye		Ye	4	- "	PL .	Ye	4	702		Ye		The No.		Yes		Ye	_	Yer	4
Age Band		Tobacco		Tobacco	Non-Tobacco	Yobacco	Non-Yobacco	Tebacco	Non-Tebacco	Tebacca	Non-Yobacco		Non-Tobacco	Tobacco	Non-Tobacco	Yabacca	Non-Tobacco 5286.43	Tobacco	Non-Yebacco	Tobacco	Non-Yobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tebacco	Non-Yobacco	Tobacco	Non-Tobacco \$475.56			Tobacco		Tebacco		Tobacco	Non-Tobacco	Tebacco C200 00
0 - 54 1 C	\$454.89 \$495.33	\$454.89 \$495.33	\$440.68 \$479.85	\$440.68 \$479.85	\$429.77 \$466.89	\$429.77 \$466.99	\$438.64 \$477.63	\$438.64 \$477.63	\$349.57 \$380.64	\$349.57 \$380.64	\$249.95 \$281.06	\$349.95 \$381.06	\$279.23 \$304.05	\$279.23 \$304.05	\$253.71 \$276.26	\$253.71 \$276.26	\$200.48 \$311.94	\$286.48 \$311.94	\$214.17 \$233.21	\$214.17 \$233.21	\$329.54 \$358.83	\$329.54 \$358.83	\$312.63 \$340.42	\$312.63 \$340.42	\$236.46 \$257.48	\$236.46 \$257.48	\$224.66 \$244.63	\$224.66 \$244.63	\$517.83	\$475.56 \$517.83	\$459.16 \$499.97	\$459.16 \$499.97	\$365.88 \$398.41	\$365.88 \$398.41	\$364.28 \$396.66	\$364.28 \$396.66	\$298.89 \$325.45	5298389 5325.45
16	\$510.79	\$510.79	\$494.83	5494.83	\$481.46	\$481.46	\$492.54	\$492.54	\$392.52	\$392.52	\$392.95	\$392.95	\$313.54	\$313.54	\$294.89	\$294.89	\$321.68	\$321.68	\$240.49	\$240.49	\$370.03	\$370.03	\$351.05	\$351.05	\$265.52	\$265.52	\$252.26	\$252.26	\$534.00	\$534.00	\$515.58	\$515.58	\$410.84	\$410.84	\$409.04	\$409.04	\$335.61	\$335.61
17	\$526.25 \$542.90	\$526.25 \$542.90	\$509.80 \$525.93	\$509.80 \$525.93	\$496.03 \$511.73	\$496.03 \$\$11.73	\$507.45 \$523.51	\$507.45 \$523.51	\$404.40 \$417.20	\$404.40 \$417.20	\$404.84 \$417.65	\$404.94 \$417.65	\$323.03 \$333.25	\$323.03 \$333.25	\$293.51 \$302.80	\$293.51	\$331.41 \$341.90	\$331.41 \$341.90	\$247.76 \$255.60	\$247.76 \$255.60	\$281.23 \$293.29	\$381.23 \$393.29	\$361.67 \$373.12	\$361.67 \$373.12	\$273.55 \$282.21	\$273.55 \$282.21	\$259.90 \$268.12	\$259.90 \$268.12	\$550.16 \$567.57	\$550.56 \$567.57	\$531.19 \$547.99	\$531.19 \$547.99	\$423.28 \$436.67	\$423.28 \$436.67	\$421.42 \$434.75	\$421.42 \$434.75	\$345.77 \$356.71	\$345.77 \$356.71
19	22.0222	\$559.55	\$542.06	\$542.06	\$527.42	\$527.42	92.952	\$539.56	\$429.99	\$429.99	\$430.46	\$430.46	\$343.47	\$343.47	\$312.08	\$302.80 \$312.08	\$352.39	\$352.39	\$263.44	\$263.44	\$405.35	\$405.35	\$384.56	\$284.56	\$290.86	\$290.86	\$276.34	\$276.24	\$584.97	\$584.97	\$564.80	\$564.80	\$450.06	\$450.06	\$448.09	\$448.09	\$367.65	\$367.65
20	\$576.79	\$576.79	\$558.77	\$558.77	\$549.68	\$543.68	\$556.19	\$556.19	\$443.24	\$443.24	\$443.72	\$442.72	\$354.06	\$354.06	\$321.70	\$321.70	\$363.25	\$363.25	\$271.56	\$271.56	\$417.85	\$417.85	\$396.41	\$396.41	\$299.83	\$299.83	\$284.86	\$284.86	\$603.00	\$603.00	\$582.20	\$582.20	\$463.93	\$463.93	\$461.89	\$461.89	\$379.98	\$378.98
21	\$594.63 \$594.63	\$668.96 \$668.96	\$576.05 \$576.05	\$648.06 \$648.06	\$560.49 \$560.49	\$690.55 \$690.55	\$572.29 \$572.29	\$645.06 \$645.06	\$456.95 \$456.95	\$514.07 \$514.07	\$457.45 \$457.45	\$514.63 \$514.63	\$365.01 \$365.01	\$410.64 \$410.64	\$331.65 \$331.65	\$372.11 \$372.11	\$274.48 \$274.48	\$42129 \$42129	\$279.96 \$279.96	\$314.96 \$314.96	\$430.77 \$430.77	\$484.62 \$484.62	\$409.67 \$409.67	\$459.75 \$459.75	\$209.10 \$209.10	\$347.74 \$347.74	\$293.67 \$293.67	\$330.38 \$330.38	\$621.65 \$621.65	\$699.36 \$699.36	\$600.21 \$600.21	\$675.24 \$675.24	\$479.28 \$479.28	\$538.07 \$538.07	\$476.18 \$476.18	\$535.70 \$535.70	\$290.70 \$290.70	\$439.54 \$439.54
23	\$594.63	\$668.96	\$576.05	\$648.06	\$560.49	\$630.55	\$572.39	\$645.06	\$456.95	\$514.07	\$457.45	\$514.63	\$365.01	\$410.64	\$331.65	\$373.11	\$374.48	\$421.29	\$279.96	\$314.96	\$430.77	\$484.62	\$409.67	\$459.75	\$309.10	\$347.74	\$293.67	\$330.38	\$621.65	\$699.36	\$600.21	\$675.24	\$479.28	\$528.07	\$476.18	\$535.70	\$390.70	\$439.54
24	\$594.63 \$597.01	\$668.96 \$671.63	\$576.05 \$578.35	\$648.06 \$650.65	\$560.49 \$562.73	\$690.55 \$693.07	\$572.29 \$575.68	\$645.06 \$647.64	\$456.95 \$458.78	\$514.07 \$516.13	\$457.45 \$459.28	\$514.63 \$516.69	\$365.01 \$366.47	\$410.64 \$412.28	\$331.65 \$332.98	\$379.11 \$374.60	\$274.48 \$275.98	\$421.29 \$422.98	\$279.96 \$281.08	\$314.96 \$316.21	\$430.77 \$432.49	\$484.62 \$486.55	\$408.67 \$410.30	\$459.75 \$461.59	\$209.10 \$210.24	\$347.74 \$349.13	\$293.67 \$294.84	\$330.38 \$331.70	\$621.65 \$624.14	\$699.36 \$702.15	\$600.21 \$602.61	\$675.24 \$677.94	\$479.28 \$490.19	\$538.07 \$560.22	\$476.18 \$478.08	\$535.70 \$537.85	\$290.70 \$292.26	\$439.54 \$441.30
26	5698.90	\$695.01	5578.25	5663.61	\$572.94	5645.68	\$587.15	\$660.55	\$467.92	5526-11 5526-41	\$468.43	\$526.98	5373.77	\$412.28 \$420.49	\$339.61	5292.06	\$275.98 \$283.47	\$422.98 \$431.40	\$295.68 \$296.68	5322.51	\$442.49 \$441.11	5496.25	\$418.48	\$470.79	\$210.04 \$316.52	5356.08	\$294.84 \$300.72	5338.31	\$626.57	\$716.14	5614.62	5691.44	5489.76	\$550.98	5497.61	\$548.56	5400.08	5450.09
27	\$623.17	\$701.07	\$603.70	\$679.16	\$587.39	\$660.82	\$600.91	\$636.03	\$478.88	\$538.74	\$479.41	\$539.33	\$282.53	\$430.35	\$247.57	\$391.02	\$292.46	\$441.51	\$293.40	\$330.07	\$451.45	\$507.88	\$428.29	\$481.82	\$322.94	\$364.43	\$307.77	\$346.24	\$651.49	\$732.93	\$629.02	\$707.65	\$501.24	\$563.89	\$499.04	\$561.42	\$409.45	\$460.64
28	\$646.36	\$727.16 \$748.56	\$626.17 \$644.60	\$704.44 \$725.17	\$609.25 \$627.19	\$685.41 \$305.50	\$623.27 \$641.62	\$701.18 \$721.83	\$496.70 \$511.33	\$558.79 \$575.24	\$497.25 \$511.89	\$559.40 \$575.87	\$396.77 \$408.45	\$446.36 \$459.50	\$360.50	\$405.57 \$417.51	\$407.06 \$419.04	\$457.94 \$471.42	\$304.32 \$313.28	\$342.36 \$352.43	\$468.25 \$482.03	\$526.78 \$542.29	\$444.22 \$457.30	\$499.75 \$\$14.46	\$335.99 \$345.88	\$277.99 \$289.12	\$319.22 \$328.62	\$359.12 \$369.69	\$675.73 \$695.63	\$760.20 \$782.58	\$652.43 \$671.63	\$722.98 \$755.59	\$519.89 \$535.20	\$584.88 \$602.09	\$517.61 \$532.85	\$582.31 \$599.45	\$424.69 \$437.19	\$477.78 \$491.84
30	\$674.91	\$793.01	\$653.82	\$768.23	\$636.16	\$747.48	\$650.80	\$764.69	\$518.64	\$609.40	\$519.21	\$610.07	\$414.29	\$486.79	\$376.42	\$442.30	\$425.03	\$499.42	\$317.75	\$372.26	\$488.92	\$\$74.49	\$463.84	\$545.01	\$350.83	\$412.22	\$333.32	\$391.65	\$705.57	\$829.05	\$681.24	\$800.46	\$542.85	\$637.85	\$540.46	\$635.05	\$443.44	\$521.05
21	\$689.18 \$703.45	\$809.78 \$826.55	\$667.64 \$681.47	\$784.48 \$800.72	\$649.61 \$663.06	\$763.29 \$779.10	\$664.56 \$678.32	\$780.86 \$797.03	\$529.61 \$540.57	\$622.29 \$635.17	\$530.18 \$541.16	\$622.97 \$635.87	\$423.05 \$431.81	\$497.08 \$507.37	\$394.38 \$392.34	\$451.65 \$461.00	\$434.02 \$443.01	\$500.98 \$520.54	\$324.47 \$331.19	\$381.26 \$389.15	\$499.26 \$509.60	\$586.63 \$588.28	\$473.65 \$483.46	\$556.54 \$568.06	\$258.25 \$365.67	\$420.94 \$429.66	\$340.36 \$347.41	\$399.92 \$408.21	\$720.49 \$735.41	\$846.58 \$864.11	\$695.64 \$710.05	\$817.38 \$834.31	\$554.33 \$565.81	\$651.33 \$664.82	\$551.89 \$563.32	\$648.47 \$661.90	\$452.82 \$462.20	\$532.07 \$543.08
22	\$712.37	\$837.03	\$690.11	\$810.88	\$671.47	\$788.97	\$686.92	\$807.13	\$547.43	\$643.23	\$548.03	\$643.93	\$437.28	\$513.81	\$397.32	\$466.85	\$448.63	\$527.54	\$335.39	\$394.09	\$516.06	\$606.37	\$489.59	\$575.26	\$370.30	\$435.00	\$351.82	\$412.28	\$744.74	\$875.07	\$719.05	\$844.89	\$572.98	\$673.25	\$570.46	\$670.29	\$468.06	\$549.97
24	\$721.88 \$726.64	\$848.21 \$853.80	\$699.32 \$703.93	\$821.71 \$827.12	\$680.43 \$684.92	\$799.51 \$804.78	\$696.10 \$700.68	\$817.91 \$823.30	\$554.74 \$558.39	\$651.82 \$656.11	\$555.34 \$559.00	\$652.53 \$656.83	\$443.12 \$446.04	\$520.67 \$524.10	\$402.62 \$405.28	\$479.08 \$476.20	\$454.62 \$457.61	\$534.18 \$537.70	\$229.97 \$242.11	\$209.35 \$401.98	\$522.95 \$526.60	\$654.47 \$618.52	\$496.13 \$499.39	\$582.95 \$586.79	\$275.25 \$277.72	\$440.92 \$443.82	\$356.52 \$358.86	\$418.91 \$421.67	\$754.68 \$759.66	\$886.75 \$892.60	\$728.65 \$723.46	\$856.17 \$861.81	\$580.63 \$584.66	\$682.24 \$686.74	\$\$78.08 \$\$81.89	\$679.25 \$683.72	\$474.31 \$477.44	\$557.31 \$560.99
26	573139	5859.39	5708.54	5832.54	\$689.40	\$810.05	\$705.27	5828.69	\$562.05	5660.41	\$562.66	5661.13	5448.96	5527.53	\$407.93	\$479.32	\$457.61 \$460.61	\$541.22	\$244.35	\$401.98 \$404.61	\$529.85	\$622.57	\$502.66	\$590.63	\$277.72 \$280.19	\$446.73	536121	5424.43	5764.63	5892.60	5728.26	5867.45	5588.28	5691.23	5585.70	5688.20	\$480.56	\$564.66
27	\$736.15	\$864.98	\$713.15	\$837.95	\$693.89	\$815.32	\$709.86	\$834.08	\$565.70	\$664.70	\$566.32	\$665.43	\$451.88	\$530.96	\$410.58	\$492.43	\$463.61	\$544.74	\$346.59	\$407.24	\$533.29	\$636.62	\$505.93	\$594.47	\$282.67	\$449.63	\$363.56	\$427.19	\$769.60	\$904.28	\$743.06	\$873.10	\$592.11	\$695.73	\$589.51	\$692.68	\$493.69	\$568.33
28	\$740.91 \$750.42	\$870.57 \$881.75	\$717.76 \$726.98	\$843.37 \$854.20	\$698.37 \$707.34	\$820.59 \$831.12	\$714.44 \$723.62	\$839.47 \$850.25	\$569.36 \$576.67	\$669.00 \$677.59	\$569.98 \$577.30	\$669.72 \$678.33	\$454.80 \$460.64	\$534.39 \$541.26	\$413.24 \$418.54	\$485.55 \$491.79	\$466.60 \$472.59	\$548.26 \$555.30	\$248.82 \$352.31	\$409.88 \$415.14	\$536.74 \$543.63	\$630.67 \$638.77	\$509.30 \$515.74	\$599.31 \$606.00	\$285.14 \$290.08	\$452.54 \$458.35	\$365.91 \$370.61	\$429.95 \$435.47	\$774.58 \$784.52	\$910.13 \$921.81	\$747.86 \$757.47	\$879.74 \$890.02	\$595.94 \$603.59	\$700.23 \$709.22	\$593.32 \$600.94	\$697.15 \$706.10	\$486.81 \$493.06	\$\$72.00 \$\$79.35
40	\$759.94	\$930.92	\$736.19	\$901.84	\$716.31	\$877.48	\$792.79	\$897.67	\$583.98	\$715.38	\$584.62	\$716.16	\$466.48	\$571.44	\$423.85	\$519.21	\$478.59	\$586.27	\$357.79	\$438.29	\$550.52	\$674.39	\$522.28	\$639.79	\$295.03	\$483.91	\$375.31	\$459.76	\$794.47	\$973.22	\$767.07	\$939.66	\$611.24	\$748.77	\$608.56	\$745.48	\$499.31	\$611.66
41	\$774.21	\$948.41	\$750.02	\$918.77	\$729.76	\$893.95	\$746.55	\$914.53	\$594.95	\$728.81	\$595.60	\$729.61	\$475.24	\$582.17	\$431.81	\$528.97	\$487.57	\$597.28	\$364.51	\$446.52	\$560.86	\$687.06	\$532.09	\$651.81	\$402.45	\$493.00	\$382.36	\$468.39	\$809.39	\$991.50	\$781.47	\$957.30	\$622.72	\$762.83	\$619.99	\$759.48	\$508.69	\$623.15
42	\$787.88 \$806.91	\$965.16 \$988.47	\$763.27 \$781.70	\$935.00 \$957.58	\$742.65 \$760.58	\$909.75 \$991.72	\$759.74 \$778.09	\$930.68	\$605.46 \$620.08	\$741.69 \$759.60	\$606.12 \$620.76	\$742.50 \$760.43	\$483.64 \$495.32	\$592.46 \$606.77	\$439.44 \$450.05	\$538.31 \$551.31	\$496.19 \$508.17	\$607.83 \$622.51	\$370.95 \$379.91	\$454.41 \$465.38	\$570.77 \$584.55	\$699.19 \$716.08	\$541.49 \$554.57	\$663.32 \$679.34	\$409.56 \$419.45	\$506.71 \$513.82	\$389.11 \$398.51	\$476.66 \$488.17	\$823.69 \$843.58	\$1,009.02	\$795.28 \$854.48	\$974.22 \$997.74	\$633.72 \$649.03	\$776.31 \$795.06	\$630.94 \$646.18	\$772.90 \$791.57	\$517.68 \$530.18	\$694.15 \$649.47
44	\$830.70	\$1,017.61	\$804.74	\$985.81	\$783.00	\$959.18	\$801.03	\$981.26	\$618.16	\$781.99	\$639.06	\$792.85	\$509.92	\$624.65	\$463.32	\$567.56	\$523.15	\$640.86	\$391.10	\$479.10	\$601.79	\$737.19	\$570.91	\$699.37	\$431.81	\$528.97	\$410.26	\$502.56	\$868.45	\$1,063.85	\$838.49	\$1,027.15	\$668.16	\$818.49	\$665.22	\$814.90	\$545.81	\$668.61
45	\$858.65 \$891.95	\$1,051.84	\$831.82 \$864.08	\$1,018.97	\$809.35 \$840.74	\$991.45 \$1,029.90	\$827.98 \$860.09	\$1,014.27	\$659.84 \$685.43	\$808.30 \$839.65	\$660.56 \$686.18	\$809.18 \$840.56	\$\$27.07 \$\$47.52	\$645.67 \$670.71	\$479.90 \$497.48	\$586.66 \$609.41	\$560.75 \$561.72	\$662.42 \$688.11	\$404.36 \$419.94	\$495.22 \$514.43	\$622.03 \$646.16	\$761.99 \$791.54	\$590.12 \$613.01	\$722.90 \$750.93	\$446.34 \$463.65	\$\$46.77 \$\$67.97	\$424.06 \$460.51	\$519.47 \$539.62	\$897.66 \$932.48	\$1,099.64 \$1,542.28	\$866.70 \$900.32	\$1,061.71	\$690.64 \$717.42	\$846.03 \$878.84	\$687.60 \$714.27	\$842.31 \$874.98	\$564.17 \$586.05	\$691.11 \$717.91
47	\$929.41	\$1,138.52	\$900.37	\$1,102.95	\$876.05	\$1,073.16	\$896.21	\$1,097.86	\$714.21	\$874.91	\$714.99	\$875.87	\$\$70.51	\$698.88	\$518.37	\$635.00	\$585.31	\$717.01	\$437.58	\$536.03	\$673.29	\$824.78	\$638.75	\$792.47	\$483.12	\$591.83	\$459.01	\$562.28	\$971.64	\$1,190.26	\$938.13	\$1,149.21	\$747.55	\$915.75	\$744.27	\$911.72	\$610.66	\$748.06
48	\$972.22 \$1,014.44	\$1,190.97 \$1,242.69	\$941.84 \$992.74	\$1,153.76 \$1,203.86	\$916.40 \$956.20	\$1,122.59 \$1,171.34	\$927.49 \$978.20	\$1,148.43 \$1,198.30	\$747.11 \$779.56	\$915.21 \$954.96	\$747.92 \$780.41	\$916.22 \$956.00	\$\$96.79 \$622.71	\$731.07 \$762.82	\$542.25 \$565.79	\$664.25 \$693.10	\$612.27 \$628.86	\$7\$0.04 \$7\$2.61	\$457.72 \$477.61	\$560.72 \$585.07	\$704.91 \$734.89	\$862.78 \$900.24	\$668.18 \$697.19	\$818.51 \$854.06	\$505.38 \$527.32	\$619.09 \$645.97	\$480.15 \$501.00	\$588.18 \$613.72	\$1,016.40	\$1,245.09 \$1,299.16	\$981.34 \$1,023.96	\$1,202.15 \$1,254.35	\$781.99 \$815.95	\$957.94 \$999.53	\$778.55 \$812.36	\$953.72 \$995.14	\$639.79 \$666.53	\$782.52 \$816.50
50 50	\$1,052.01	\$1,242.69	\$1,028.83	51,202.86		\$1,171.84	\$1,024.07	\$1,198.00 \$1,408.00	\$779.56 \$816.11	51.122.15	\$790.41 \$817.01	\$1,122,38	5651.91	5896.37	5592.33	\$814.45	5668.82	5929.63	\$500.01	\$687.51	5769.36	\$1,057.86	\$729.88	\$1,003.59	\$552.05	\$759.07	5524.49	5721.18	\$1,060.52	\$1,526.62		\$1,472.97	5854.21	\$1,174,54	5850.46	\$1,169.38	5697.79	\$959.46
51	\$1,108.98	\$1,524.85	\$1,074.33	\$1,477.21	\$1,045.31	\$1,437.31	\$1,069.37	\$1,470.39	\$852.21	\$1,171.79	\$853.14	\$1,173.07	\$680.74	\$936.02	\$618.53	\$850.47	\$698.41	\$960.31	\$522.13	\$717.92	\$803.39	\$1,104.66	\$762.17	\$1,047.98	\$576.47	\$792.65	\$547.69	\$753.08	\$1,159.38	\$1,594.54	\$1,119.39	\$1,539.16	\$891.99	\$1,226.49	5888.08	\$1,221.10	\$729.66	\$1,001.90
Ω Ω	\$1,160.72 \$1,213.05	\$1,595.99	\$1,124.45	\$1,546.12 \$1,615.82	\$1,094.08 \$1,143.40	\$1,504.36 \$1,572.17	\$1,119.26 \$1,169.72	\$1,538.98	\$891.97 \$992.18	\$1,226.45 \$1,281.74	\$892.94 \$933.20	\$1,227.80 \$1,283.15	\$712.50 \$764.62	\$979.69 \$1,023.85	\$647.38 \$676.57	\$890.15 \$930.28	\$730.98 \$763.94	\$1,005.10 \$1,050.42	\$546.48 \$571.12	\$751.41 \$785.29	\$840.96 \$878.77	\$1,156.19	\$797.72 \$833.69	\$1,096.87	\$603.36 \$630.56	\$829.62 \$867.03	\$\$73.24 \$\$99.09	\$788.21 \$823.74	\$1,213.46 \$1,268.17	\$1,668.51 \$1,743.73	\$1,171.61 \$1,224.43	\$1,610.96	\$933.60 \$975.69	\$1,283.70 \$1,341.58	\$929.50 \$971.41	\$1,279.07		\$1,048.64 \$1,095.91
54	\$1,269.54	\$1,745.61	\$1,229.87	\$1,691.07	\$1,196.65	\$1,645.29	\$1,224.19	\$1,683.26	\$975.59	\$1,341.43	\$976.66	\$1,342.90	\$779.30	\$1,071.53	\$708.07	\$973.60	\$799.51	\$1,099.33	\$597.71	\$821.86	\$919.69	\$1,264.58	\$872.51	\$1,199.70	\$659.93	\$907.40	\$626.99	\$862.10	\$1,327.22	\$1,824.93	\$1,281.45	\$1,761.99	\$1,021.13	\$1,404.05	\$1,016.64	\$1,397.89	\$834.14	\$1,146.95
22	\$1,326.02 \$1,387.27	\$1,823.28 \$1,907.50	\$1,284.59 \$1,343.92	\$1,766.31	\$1,249.89	\$1,718.60 \$1,797.98	\$1,278.66 \$1,337.72	\$1,758.16	\$1,019.00	\$1,401.12 \$1,465.84	\$1,020.11	\$1,402.66	\$813.97 \$851.57	\$1,119.21	\$729.58 \$773.74	\$1,016.92	\$835.09 \$873.66	\$1,148.25 \$1,201.29	\$624.31 \$653.15	\$858.43 \$898.08	\$960.62 \$1,004.99	\$1,320.85 \$1,381.86	\$911.33 \$953.43	\$1,253.08	\$689.29 \$721.13	\$947.78 \$991.55	\$654.88 \$685.13	\$900.47 \$942.06	\$1,286.28 \$1,450.31	\$1,906.13 \$1,994.18	\$1,338.47 \$1,400.29		\$1,066.56	\$1,466.53 \$1,534.26		\$1,460.09		\$1,297.98 \$1,253.32
56 57	\$1,449.11	\$1,907.50	\$1,403.83	51,947.90	\$1,365.91	\$1,797.98	\$1,887.72	\$1,921.36	\$1,066.06	51,531.18	\$1,067.72	\$1,532.86	5899.53	\$1,170.91	5808.23	\$1,063.89	9912.61	\$1,254.84	\$682.26	5998.11	\$1,004.99	51,443.46	5995.93	\$1,210.96	5721.12 5753.28	\$1,035.76	\$715.67	5984.05	\$1,450.21	52,083,07	\$1,460.79		\$1,115.82	\$1,502.66	\$1,110.94	\$1,527.52		51,252.22 51,309.19
58	\$1,515.12	\$2,083.29	\$1,467.78	\$2,018.19	\$1,429.13	\$1,963.68	\$1,461.00	\$2,008.87	\$1,164.31	\$1,600.92	\$1,165.58	\$1,602.68	\$990.05	\$1,278.81	\$845.04	\$1,161.94	\$954.18	\$1,311.99	\$713.34	\$980.84	\$1,097.60	\$1,509.20	\$1,041.29	\$1,431.78	\$787.59	\$1,082.93	\$748.27	\$1,028.87	\$1,583.96	\$2,177.95	\$1,529.34	\$2,102.84	\$1,218.66	\$1,675.65	\$1,213.31	\$1,668.30	\$995.50	\$1,368.82
92	\$1,547.82 \$1,613.83	\$2,129.26 \$2,219.01	\$1,499.46	\$2,061.75	\$1,458.96	\$2,006.06 \$2,091.61	\$1,492.53 \$1,556.18	\$2,052.23 \$2,139.75	\$1,189.44 \$1,240.16	\$1,635.48 \$1,705.22	\$1,190.74 \$1,241.52	\$1,637.27	\$950.12 \$990.64	\$1,306.42 \$1,362.13	\$863.28 \$900.10	\$1,187.02 \$1,237.63	\$974.77 \$1,016.34	\$1,340.31	\$728.74 \$759.81	\$1,002.01 \$1,064.76	\$1,121.29 \$1,169.11	\$1,541.78	\$1,063.77	\$1,462.68	\$804.59 \$838.90	\$1,106.31	\$764.42 \$797.02	\$1,051.08	\$1,618.15	\$2,224.96 \$2,319.84	\$1,662.35		\$1,244.96 \$1,298.05	\$1,711.82 \$1,784.82	\$1,239.50 \$1,292.35	\$1,704.31		\$1,398.36 \$1,457.99
61	\$1,670.91	\$2,297.50	\$1,618.70	\$2,225.71	\$1,574.98	\$2,565.59	\$1,611.23	\$2,215.44	\$1,284.03	\$1,765.54	\$1,285.43	\$1,767.47	\$1,025.68	\$1,410.31	\$931.94	\$1,281.41	\$1,052.29	\$1,446.90	\$786.69	\$1,081.70	\$1,210.46	\$1,664.39	\$1,148.36	\$1,579.00	\$868.57	\$1,194.29	\$825.21	\$1,124.67	\$1,746.84	\$2,401.90	\$1,686.59	\$2,319.06	\$1,343.97	\$1,847.95	\$1,228.07	\$1,839.84	\$1,097.87	\$1,509.57
62	\$1,708.37 \$1,755.35	\$2,349.01 \$2,413.60	\$1,654.99	\$2,275.61 \$2,338.19	\$1,610.29 \$1,654.57	\$2,214.15 \$2,275.03	\$1,647.35 \$1,692.65	\$2,265.11 \$2,327.39	\$1,312.82 \$1,348.92	\$1,805.12 \$1,854.76	\$1,314.25 \$1,350.39	\$1,807.10	\$1,048.67 \$1,077.51	\$1,441.93 \$1,481.58	\$952.83 \$979.03	\$1,310.14	\$1,075.88 \$1,105.46	\$1,479.34 \$1,520.01	\$804.33 \$826.44	\$1,105.95 \$1,136.36	\$1,237.60 \$1,271.63	\$1,701.70 \$1,748.50	\$1,174.11 \$1,206.39	\$1,614.40	\$888.04 \$912.46	\$1,221.06	\$843.71 \$866.91	\$1,160.11	\$1,786.00	\$2,455.75 \$2,523.28	\$1,724.40 \$1,771.82		\$1,374.10 \$1,411.88		\$1,368.07 \$1,405.68	\$1,881.09 \$1,932.81		\$1,543.41
63 64+	\$1,755.35 \$1,783.89	\$2,413.60 \$2,452.85	\$1,700.50 \$1,728.15	\$2,228.19 \$2,276.21	\$1,654.57 \$1,681.47	\$2,275.03 \$2,312.02	\$1,692.65	\$2,327.39 \$2,365.23	\$1,349.92 \$1,370.85	\$1,854.76 \$1,884.92	\$1,350.39 \$1,372.35	\$1,856.79 \$1,886.98	\$1,077.51 \$1,095.03	\$1,481.58 \$1,505.67	\$979.03 \$994.95	\$1,366.17 \$1,368.06	\$1,105.46 \$1,123.44	\$1,520.01	\$826.44 \$839.88	\$1,126.26 \$1,154.84	\$1,271.63 \$1,292.31	\$1,748.90 \$1,776.93	\$1,226.01	\$1,658.79 \$1,685.76	9912.66 9927.90	\$1,254.64 \$1,275.04	\$866.91 \$881.01	\$1,192.01	\$1,895.11 \$1,864.95	\$2,523.28 \$2,564.31	\$1,771.82 \$1,800.63	52,475.87	\$1,411.88	\$1,941.34 \$1,972.91	\$1,405.68 \$1,428.54	\$1,964.24	\$1,159.35	\$1,585.85 \$1,611.64

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#### Keystone Health Plan East, Inc. Small Group Plan Design Summary

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Age Band	Non-Tobacco	Tobacco		Tobacco	Non-Tobacco		Non-Yobacco	Tobacco	Non-Tebacco		Non-Yobacca	Yobacco	Non-Tobacco	Tobacco	Non-Tobacco	Yobacco	Non-Tobacco		Nee-Tebacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco		Non-Yobacco	Tobacco	Non-Yobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco			Tebacco	Non-Yobacco	Tobacco #	Non-Yobacco	Yebacco
0 - 54 15	\$461.72 \$502.76	\$461.72 \$502.76	\$447.29 \$487.05	\$447.29 \$487.05	\$435.21 \$473.89	\$435.21 \$473.89	\$445.22 \$484.80	\$445.22 \$484.80	\$354.81 \$386.35	\$354.81 \$386.35	\$355.20 \$386.77	\$355.20 \$386.77	\$283.42 \$308.62	\$283.42 \$308.62	\$257.51 \$280.40	\$257.51 \$280.40	\$290.78 \$316.62	\$290.78 \$316.62	\$217.38 \$236.71	\$217.38 \$236.71	\$334.48 \$364.21	\$334.48 \$364.21	\$317.32 \$345.53	\$317.32 \$345.53	\$240.01 \$261.35	\$240.01 \$261.35	\$228.03 \$248.30	\$228.03 \$248.30	\$492.69 \$525.60	\$482.69 \$525.60	\$466.05 \$507.47	\$466.05 \$507.47	\$371.37 \$404.38	\$271.37 \$404.38	\$369.74 \$403.61	\$269.74 \$402.61	\$303.37 \$330.33	\$303.37 \$330.33
16	\$518.45	\$518.45	\$502.25	\$502.25	\$488.69	\$488.69	\$499.93	\$499.93	\$399.40	\$398.40	\$399.84	\$298.84	\$318.25	\$318.25	\$289.16	\$289.16	\$326.51	\$326.51	\$244.09	\$244.09	\$375.58	\$275.58	\$356.31	\$356.31	\$269.50	\$269.50	\$256.05	\$256.05	\$542.00	\$542.00	\$523.31	\$522.31	\$417.00	\$417.00	\$415.17	\$415.17	\$340.65	\$340.65
17	\$534.14 \$534.14	\$534.14 \$551.04	\$517.45 \$533.82	\$517.45 \$533.93	\$503.48 \$519.41	\$503.48 \$519.41	\$515.06 \$531.36	\$515.06	\$410.46 \$422.45	\$410.46 \$423.45	\$410.91 \$423.92	\$410.91 \$423.92	\$327.88 \$338.26	\$327.88 \$338.26	\$297.91 \$307.33	\$297.91 \$307.33	\$226.29 \$247.02	\$336.39 \$347.03	\$251.48 \$259.44	\$251.48 \$259.44	\$286.95 \$299.19	\$386.95 \$399.19	\$367.10 \$378.71	\$367.10 \$378.71	\$277.66 \$296.44	\$277.66 \$286.44	\$263.80 \$272.15	\$263.80 \$272.15	\$558.41 \$576.08	\$558.41 \$576.08	\$539.15 \$556.21	\$539.15 \$556.21	\$429.62 \$449.22	\$429.62 \$443.22	\$427.74 \$441.27	\$427.74 \$441.27	\$350.96 \$362.06	\$250.96 \$362.06
19	\$567.94	\$567.94	\$550.19	\$550.19	\$535.33	\$535.23	\$547.65	\$547.65	\$436.44	\$436.44	\$436.92	\$436.92	\$348.63	\$348.63	\$316.76	\$316.76	\$357.67	\$357.67	\$267.39	\$267.39	\$411.43	\$411.43	\$390.33	\$390.33	\$295.23	\$295.23	\$280.49	\$280.49	\$599.74	\$593.74	\$573.27	\$573.27	\$456.81	\$456.81	\$454.80	\$454.80	\$372.16	\$373.16
20	\$585.44 \$603.55	\$585.44 \$678.99	\$567.15 \$584.69	\$567.15 \$657.78	\$551.83 \$568.90	\$551.83 \$640.01	\$564.53 \$581.99	\$564.53 \$654.74	\$449.89 \$463.80	\$449.89 \$521.78	\$450.38 \$464.31	\$450.38 \$522.35	\$359.28 \$370.49	\$359.38 \$416.80	\$326.52 \$336.62	\$326.52 \$378.70	\$368.70 \$380.10	\$368.70 \$427.61	\$275.64 \$284.16	\$275.64 \$319.68	\$424.11 \$437.23	\$424.11 \$491.88	\$402.36 \$414.80	\$402.36 \$466.65	\$204.22 \$213.74	\$304.33 \$352.96	\$289.14 \$298.08	\$289.14 \$335.34	\$612.04 \$630.97	\$612.04 \$209.84	\$590.93 \$609.21	\$590.93 \$685.36	\$470.89 \$485.45	\$470.89 \$546.13	\$468.82 \$483.32	\$468.82 \$543.74	\$284.66 \$296.56	\$284.66 \$446.13
22	\$603.55	5679.99	5584.69	5657.78	\$568.90	\$640.00	5581.99 5581.99	\$654.74	5463.80	\$521.78 \$521.78	5464.31	\$522.35	\$270.49	\$416.80	5336.62	\$279.70	\$280.10	5427.61	\$284.16	5219.68	5437.23	5491.88	\$414.80 \$414.80	5466.65	5313.74	\$252.96 \$252.96	5298.08	5225.24	\$630.97	\$709.84	\$609.21	5685.36	5485.45	\$546.12 \$546.13	5483.32	\$543.74	5296.56	\$446.13
23	\$603.55	\$678.99	\$584.69	\$657.78	\$568.90	\$640.01	\$581.99	\$654.74	\$463.80	\$521.78	\$464.31	\$522.35	\$370.49	\$416.80	\$336.62	\$379.70	\$280.10	\$427.61	\$284.16	\$319.68	\$437.23	\$491.88	\$414.80	\$466.65	\$313.74	\$352.96	\$298.08	\$335.34	\$630.97	\$709.84	\$609.21	\$685.36	\$495.45	\$546.13	\$483.32	\$543.74	\$396.56	\$466.13
24 25	\$603.55 \$605.96	\$679.99 \$681.71	\$584.69 \$587.03	\$657.78 \$660.41	\$568.90 \$571.18	\$640.01 \$642.57	\$581.99 \$584.32	\$654.74 \$657.36	\$463.80 \$465.66	\$521.78 \$523.86	\$464.31 \$466.17	\$522.35 \$524.44	\$370.49 \$371.97	\$416.80 \$418.47	\$336.62 \$337.97	\$379.70 \$380.21	\$280.10 \$281.62	\$427.61 \$429.32	\$284.16 \$285.30	\$319.68 \$320.96	\$437.23 \$438.98	\$491.88 \$493.85	\$414.80 \$416.46	\$466.65 \$468.52	\$313.74 \$314.99	\$352.96 \$354.37	\$298.08 \$299.27	\$335.34 \$336.68	\$630.97 \$633.49	\$709.84 \$712.68	\$609.21 \$611.65	\$685.36 \$688.10	\$485.45 \$487.39	\$546.13 \$548.32	\$483.32 \$485.25	\$\$43.74 \$\$45.91	\$296.56 \$298.15	\$446.13 \$447.91
26	\$618.04	\$695.29	\$598.72	\$673.56	\$582.55	\$655.37	\$595.96	\$670.45	\$474.93	\$534.30	\$475.45	\$534.89	\$279.28	\$426.80	\$344.70	\$387.79	\$289.22	\$437.88	\$290.98	\$327.35	\$447.72	\$509.69	\$424.76	\$477.85	\$321.27	\$361.43	\$305.23	\$343.39	\$646.11	\$726.88	\$623.83	\$701.81	\$497.10	\$559.24	\$494.92	\$556.78	\$406.08	\$456.84
27 10	\$632.52 \$656.06	\$711.59 \$738.07	\$612.76 \$635.56	\$689.35 \$715.00	\$596.21 \$618.39	\$670.73 \$695.69	\$609.93 \$632.62	\$686.17 \$711.70	\$486.06 \$504.15	\$546.92 \$567.17	\$486.60 \$504.70	\$547.42 \$567.79	\$288.27 \$402.72	\$436.81 \$453.06	\$352.78 \$365.91	\$396.87 \$411.64	\$298.34 \$413.17	\$448.14 \$464.81	\$297.80 \$308.88	\$335.02 \$347.49	\$458.22 \$475.27	\$\$15.49 \$\$34.68	\$434.71 \$450.89	\$489.05 \$507.25	\$328.80 \$341.04	\$369.90 \$383.66	\$312.39 \$324.01	\$351.44 \$364.51	\$661.26 \$685.86	\$743.91 \$771.60	\$638.45 \$662.21	\$718.26 \$744.99	\$509.75 \$527.68	\$\$72.35 \$\$93.64	\$506.52 \$525.37	\$569.83 \$591.04	\$415.59 \$431.06	\$467.54 \$484.94
29	\$675.37	\$759.79	\$654.27	\$736.05	\$636.60	\$716.17	\$651.25	\$732.65	\$518.99	\$583.87	\$519.56	\$594.51	\$414.58	\$466.40	\$376.68	\$423.76	\$425.33	\$478.50	\$317.98	\$357.72	\$489.26	\$550.42	\$464.16	\$522.18	\$351.08	\$394.96	\$333.55	\$375.25	\$706.06	\$294.31	\$681.71	\$766.92	\$543.22	\$611.12	\$540.84	\$608.44	\$443.75	\$499.22
20 21	\$685.03 \$699.51	\$804.91 \$821.93	\$663.62 \$677.66	\$779.76 \$796.25	\$645.70 \$659.36	\$758.70 \$774.74	\$660.56 \$674.53	\$776.16 \$792.57	\$526.41 \$537.54	\$618.54 \$631.61	\$526.99 \$538.14	\$619.22 \$632.31	\$420.51 \$429.60	\$494.09 \$504.54	\$392.06 \$390.14	\$448.92 \$458.42	\$431.41 \$440.54	\$506.91 \$517.63	\$322.52 \$329.34	\$379.96 \$386.98	\$496.26 \$506.75	\$583.10 \$595.43	\$470.80 \$480.75	\$553.19 \$564.89	\$256.09 \$363.62	\$418.41 \$427.26	\$338.32 \$345.47	\$297.52 \$405.93	\$716.15 \$731.29	\$841.48 \$859.27	\$691.45 \$706.07	\$812.46 \$829.64	\$550.99 \$562.64	\$647.41 \$661.10	\$548.57 \$560.17	\$644.57 \$658.20	\$450.10 \$459.61	\$528.86 \$540.05
32	\$714.00	\$838.95	\$691.69	\$812.73	\$673.01	\$290.29	\$688.49	\$808.98	\$548.68	\$644.69	\$549.28	\$645.40	\$438.29	\$514.99	\$398.22	\$467.91	\$449.66	\$528.35	\$336.16	\$394.99	\$517.24	\$607.76	\$490.71	\$576.58	\$371.15	\$436.11	\$352.63	\$414.34	\$746.44	\$877.06	\$720.70	\$846.82	\$574.29	\$674.79	\$571.77	\$671.83	\$469.13	\$551.23
33	\$723.05 \$732.71	\$849.59 \$860.93	\$700.46 \$709.81	\$823.04 \$834.03	\$681.54 \$690.64	\$800.81 \$811.51	\$697.22 \$706.54	\$819.24 \$830.18	\$555.63	\$652.87 \$661.59	\$556.24 \$563.67	\$653.50 \$662.31	\$443.85 \$449.77	\$521.52 \$528.49	\$409.27 \$409.66	\$472.84 \$480.17	\$455.36 \$461.44	\$535.05 \$542.19	\$240.42 \$244.97	\$400.00 \$405.34	\$523.80 \$530.80	\$615.47 \$623.69	\$496.93 \$503.57	\$583.89 \$591.69	\$275.86 \$280.88	\$441.64 \$447.53	\$367.10 \$361.87	\$419.59 \$425.20	\$755.90 \$766.00	\$888.18 \$900.05	\$729.83 \$729.58	\$857.55 \$869.01	\$581.57 \$589.34	\$683.34 \$692.47	\$579.02 \$586.75	\$680.35 \$689.43	\$475.08 \$481.42	\$558.22 \$565.67
25	\$737.54	\$866.61	\$714.49	\$839.53	\$695.20	\$816.86	\$711.19	\$835.65	\$566.76	\$665.95	\$567.39	\$666.68	\$452.74	\$531.97	\$411.35	\$493.34	\$464.48	\$545.77	\$347.24	\$409.01	\$534.30	\$627.80	\$506.89	\$595.59	\$282.29	\$450.48	\$364.25	\$428.00	\$771.05	\$905.98	\$744.45	\$874.72	\$599.22	\$697.03	\$590.62	\$693.98	\$484.60	\$569.40
36	\$742.37 \$747.19	\$872.28 \$877.95	\$719.17 \$723.85	\$845.02 \$850.52	\$699.75 \$704.30	\$822.20 \$827.55	\$715.85 \$720.50	\$841.12 \$846.59	\$\$70.47 \$\$74.18	\$670.31 \$674.67	\$571.10 \$574.82	\$671.04 \$675.41	\$455.70 \$458.67	\$535.45 \$538.93	\$414.04 \$416.74	\$486.50 \$489.66	\$467.52 \$470.56	\$549.34 \$5\$2.91	\$349.52 \$351.79	\$410.68 \$413.35	\$527.79 \$541.29	\$631.91 \$636.02	\$510.30 \$513.52	\$599.49 \$603.39	\$285.90 \$288.41	\$453.43 \$456.38	\$366.64 \$369.02	\$430.80 \$433.60	\$776.09 \$781.14	\$911.91 \$917.84	\$749.33 \$754.20	\$880.46 \$886.19	\$597.10 \$600.99	\$701.60 \$706.16	\$594.48 \$598.35	\$698.52 \$703.06	\$487.77 \$490.94	\$\$73.13 \$\$76.86
28	\$752.02	5883.63	5728.52	5856.02	\$708.85	\$832.90	\$725.16	\$852.06	\$577.89	\$679.03	5579.52	\$679.77	5461.63	5542.42	\$419.43	5492.83	\$473.60	5556.49	\$354.06	5416.02	\$544.79	\$640.13	\$516.84	5607.29	5290.92	5459.33	5371.41	5436.40	5786.19	\$923.77	5759.08	5891.91	5604.87	\$710.72	\$602.22	\$707.60	5494.11	\$590.58
29	\$761.68 \$771.34	\$894.97 \$944.89	\$797.88 \$747.23	\$867.01 \$915.36	\$717.95 \$727.05	\$843.59 \$890.64	\$724.47 \$743.78	\$863.00 \$911.13	\$585.32 \$592.74	\$687.75 \$726.10	\$585.96 \$593.39	\$688.50 \$726.90	\$467.56 \$473.49	\$549.38 \$580.02	\$424.81 \$430.20	\$499.16 \$527.00	\$479.69 \$485.77	\$563.63 \$595.07	\$358.61 \$363.16	\$421.37 \$464.87	\$551.78 \$559.78	\$648.35 \$684.51	\$523.48 \$530.11	\$615.09 \$649.39	\$295.94 \$400.96	\$465.23 \$495.18	\$376.18 \$380.95	\$442.01 \$466.66	\$796.28 \$806.38	\$995.69 \$997.82	\$768.82 \$778.57	\$903.37 \$953.75	\$612.64 \$620.41	\$719.85 \$760.00	\$609.95 \$617.68	\$716.69 \$756.66	\$500.46 \$506.80	\$588.04 \$620.83
40 41	5785.82	5962.63	\$761.27	5932.55	\$727.05 \$740.71	\$997.37	\$762.78 \$757.75	5928.24	\$592.74 \$603.87	\$726.50 \$739.74	\$604.53	\$740.55	5472.29	5590.91	\$438.28	\$527.00	5494.89	\$606.24	5369.98	5453.22	5569.27	5697.36	\$540.07	5661.59	5408.49	\$500.40	5388.10	5475.42	5821.52	\$1,006.37	5793.19	5971.66	5632.06	\$774.27	5629.28	5770.87	\$516.32	\$632.49
42	\$799.70	\$979.64	\$774.71	\$949.02	\$753.79	\$923.60	\$771.14	\$944.64	\$614.54	\$752.81	\$615.21	\$753.63	\$490.90	\$601.35	\$446.02	\$546.38	\$503.63	\$616.95	\$376.51	\$461.22	\$579.33	\$709.68	\$549.61	\$673.27	\$415.71	\$509.34	\$394.96	\$483.82	\$836.04	\$1,024.54	\$807.20	\$998.82	\$643.22	\$287.95	\$640.40	\$794.49	\$525.44	\$643.67
43	\$819.02 \$843.16	\$1,002.30	\$793.42 \$816.81	\$971.94 \$1,000.59	\$772.00 \$794.75	\$945.70 \$973.57	\$789.76 \$813.04	\$967.46 \$995.97	\$629.38 \$647.93	\$770.99 \$793.71	\$630.07 \$648.64	\$771.83 \$794.59	\$502.75 \$517.57	\$615.87 \$634.03	\$456.79 \$470.26	\$559.57 \$576.07	\$515.80 \$531.00	\$631.85 \$650.47	\$385.61 \$396.97	\$472.37 \$486.29	\$593.32 \$610.81	\$726.82 \$748.24	\$562.88 \$579.48	\$689.52 \$709.86	\$425.75 \$438.29	\$\$21.54 \$\$36.91	\$404.49 \$416.42	\$495.51 \$510.11	\$856.22 \$881.47	\$1,048.88	\$826.70 \$851.07	\$1,012.71 \$1,042.56	\$658.76 \$678.17	\$806.98 \$830.76	\$655.87 \$675.20	\$802.43 \$827.12	\$538.13	\$659.21 \$678.64
45	\$871.53	\$1,067.62	\$844.29	\$1,034.26	\$821.49	\$1,006.33	\$840.39	\$1,029.48	\$669.72	\$820.42	\$670.46	\$821.32	\$594.99	\$655.36	\$486.08	\$595.45	\$548.86	\$672.36	\$410.33	\$502.65	\$631.36	\$773.42	\$598.97	\$722.74	\$453.04	\$554.97	\$430.43	\$527.27	9911.12	\$1,116.12	\$829.20	\$1,077.63	\$700.99	\$859.71	\$697.91	\$854.94	\$572.63	\$701.47
45	\$905.33 \$943.35	\$1,109.02		\$1,074.37	\$853.35 \$889.19	\$1,045.35 \$1,089.26	\$872.99 \$909.65	\$1,069.41 \$1,114.32	\$695.70 \$724.92	\$852.23 \$888.03	\$696.47 \$725.72	\$859.17 \$889.00	\$\$55.74 \$\$79.08	\$680.78 \$709.37	\$504.93 \$526.14	\$618.54 \$644.52	\$570.15 \$594.10	\$698.43 \$727.77	\$426.24 \$444.14	\$522.14 \$544.07	\$655.85 \$683.39	\$809.41 \$837.15	\$622.20 \$648.33	\$762.20 \$794.21	\$470.61 \$490.38	\$\$76.50 \$600.71	\$447.12 \$465.90	\$547.72 \$570.72	\$946.46 \$986.21	\$1,159.41 \$1,208.10	\$913.82 \$952.20	\$1,119.42 \$1.166.44	\$729.18 \$758.76	\$892.01 \$929.48	\$724.98 \$755.43	\$888.10 \$925.40	\$594.84 \$619.82	\$728.68 \$759.28
48	\$996.90	\$1,208.84	\$955.97	\$1,171.06	\$930.15	\$1,139.44	\$951.55	\$1,165.65	\$758.31	\$928.93	\$759.15	\$929.95	\$605.75	\$742.05	\$550.37	\$674.21	\$621.46	\$761.29	\$464.60	\$569.14	\$714.87	\$875.72	\$679.20	\$830.79	\$512.96	\$628.38	\$487.36	\$597.02	\$1,031.64	\$1,263.75	\$996.06	\$1,220.17	\$799.71	\$972.30	\$790.23	\$968.03	\$649.38	\$294.26
49	\$1,029.66 \$1,077.94	\$1,261.33 \$1,482.17		\$1,221.91	\$970.54 \$1,016.06	\$1,188.92 \$1,397.08	\$992.87 \$1,039.43	\$1,216.27 \$1,429.22	\$791.24 \$828.35	\$969.27 \$1,128.98	\$792.11 \$829.26	\$970.34 \$1,140.23	\$632.06 \$661.70	\$774.27 \$909.83	\$574.27 \$601.20	\$703.49 \$826.65	\$648.45 \$678.86	\$794.35 \$933.43	\$494.78 \$507.51	\$592.85 \$697.83	\$745.91 \$780.89	\$913.75 \$1,073.73	\$707.65 \$740.83	\$866.87 \$1,018.65	\$535.24 \$560.34	\$655.67 \$770.47	\$508.52 \$532.37	\$622.94 \$732.01	\$1,076.43 \$1,126.91	\$1,318.63	\$1,099.31 \$1,088.05	\$1,272.16	\$829.18 \$867.01	\$1,014.52 \$1,192.14	\$824.54 \$863.21	\$1,010.07	\$676.53 \$708.26	\$828.75 \$973.85
51	\$1,125.62	\$1,547.72	\$1,090.45	\$1,499.36	\$1,061.00	\$1,458.87	\$1,085.41	\$1,492.44	\$864.99	\$1,189.36	\$865.94	\$1,190.66	\$690.96	\$950.08	\$627.80	\$863.22	\$708.89	\$974.72	\$529.96	\$728.69	\$815.43	\$1,121.22	\$773.60	\$1,063.70	\$585.13	\$804.55	\$555.92	\$764.39	\$1,176.76	\$1,618.04	\$1,136.18	\$1,562.24	\$905.36	\$1,264.88	\$901.39	\$1,239.41	\$739.58	\$1,016.93
Ω	\$1,178.13 \$1,231.24	\$1,619.93		\$1,569.31	\$1,110.49	\$1,526.93	\$1,176.04 \$1,187.26	\$1,562.06	\$905.34 \$946.15	\$1,244.84 \$1,300.96	\$906.33 \$947.19	\$1,246.21	\$723.20 \$755.80	\$994.40 \$1,039.22	\$667.08 \$686.70	\$903.49 \$944.22	\$741.96 \$775.40	\$1,020.19 \$1,066.18	\$554.68 \$579.69	\$762.69 \$797.07	\$853.47 \$891.95	\$1,173.53 \$1,226.43	\$809.69 \$846.19	\$1,112.32	\$612.42 \$640.03	\$842.08 \$880.04	\$581.85 \$608.08	\$800.05 \$836.11	\$1,231.65 \$1,287.18	\$1,693.52 \$1,769.87	\$1,189.18 \$1,242.79	\$1,635.12 \$1,708.83		\$1,302.95 \$1,361.69	\$943.44 \$985.97	\$1,297.22 \$1,355.71		\$1,064.37
54 54	\$1,288.58	\$1,771.80	\$1,248.31	\$1,716.43	\$1,214.60	\$1,670.08	\$1,242.55	\$1,708.50	\$990.21	\$1,361.54	\$991.30	\$1,363.04	\$791.00	\$1,087.62	\$718.68	\$988.19	\$811.51	\$1,115.83	\$606.68	\$834.19	\$933.49	\$1,283.54	\$885.60	\$1,217.70	\$669.83	\$921.02	\$636.40	\$875.05	\$1,347.12	\$1,852.29	\$1,300.66	\$1,788.41	\$1,036.44	\$1,425.10	\$1,031.89	\$1,418.85	\$946.66	\$1,164.15
22	\$1,345.92 \$1,408.08	\$1,850.64 \$1,936.11		\$1,792.81 \$1,875.61	\$1,268.65 \$1,327.24	\$1,764.39 \$1,824.96	\$1,297.84 \$1,357.78	\$1,784.53	\$1,034.27 \$1,092.05	\$1,422.13 \$1,487.81	\$1,035.41 \$1,083.24	\$1,423.69 \$1,489.45	\$826.19 \$864.35	\$1,136.01	\$750.66 \$785.33	\$1,092.16	\$847.62 \$886.77	\$1,165.48 \$1,219.31	\$633.68 \$662.95	\$871.31 \$911.55	\$975.02 \$1,020.06	\$1,340.66	\$925.00 \$967.73	\$1,271.88	\$699.64 \$731.96	\$962.01 \$1,006.44	\$664.72 \$695.42	\$913.99 \$956.20	\$1,407.06	\$1,994.71 \$2,024.07	\$1,358.54 \$1,421.29	\$1,867.99 \$1,954.27		\$1,488.51 \$1,557.26	\$1,077.80	\$1,481.98 \$1,550.43		\$1,215.95
50 57	\$1,470.85	\$2,022.42	\$1,424.89	\$1,959.22	\$1,386.41	\$1,906.31	\$1,418.31	\$1,950.18	\$1,130.28	\$1,554.14	\$1,131.52	\$1,555.84	\$902.88	\$1,241.47	\$820.34	\$1,127.97	\$926.30	\$1,273.67	\$692.50	\$952.18	\$1,065.53	\$1,465.00	\$1,010.87	\$1,389.94	\$764.58	\$1,051.30	\$726.42	5998.83	\$1,537.67	\$2,114.30	\$1,484.64	\$2,041.39	\$1,193.04	\$1,626.68	\$1,177.85	\$1,619.54	\$966.42	\$1,328.82
58	\$1,527.85 \$1,571.04	\$2,114.54 \$2,160.18		\$2,048.46 \$2,092.68	\$1,449.56 \$1,480.85	\$1,993.14 \$2,096.16	\$1,482.91 \$1,514.92	\$2,039.00 \$2,083.01	\$1,181.76 \$1,207.27	\$1,624.92 \$1,660.00	\$1,183.06	\$1,626.71		\$1,298.01 \$1,326.03	\$857.71 \$876.22	\$1,179.35 \$1,204.81	\$968.49 \$989.40	\$1,331.68 \$1,360.43	\$724.04 \$729.67	\$995.55 \$1,017.04	\$1,114.06	\$1,531.84	\$1,056.91	\$1,453.25 \$1,484.62	\$799.41 \$816.67	\$1,099.19 \$1,122.91	\$759.51 \$775.90	\$1,044.32 \$1,066.87	\$1,607.71	\$2,210.60 \$2,258.32	\$1,552.27 \$1,585.77	\$2,134.37 \$2,180.44		\$1,700.77 \$1,737.69	\$1,231.50 \$1,258.08	\$1,699.31 \$1,729.86	\$1,010.43 \$1,032.25	\$1,389.35 \$1,419.34
59 60	\$1,571.04	\$2,160.18 \$2,252.30		\$2,092.68 \$2,181.92	\$1,490.85	\$2,096.16 \$2,122.99	\$1,514.92 \$1,579.52	\$2,083.01 \$2,171.84	\$1,207.27	\$1,660.00	\$1,260.14	\$1,661.92 \$1,732.69	\$964.39	\$1,326.03 \$1,382.58	\$876.22 \$913.59	\$1,204.81 \$1,256.18	\$989.60 \$1,031.59	\$1,360.43 \$1,418.44	\$729.67 \$771.21	\$1,017.04 \$1,060.41	\$1,139.11	\$1,564.90	\$1,079.72	\$1,484.62 \$1,547.93	\$816.67 \$851.49	\$1,122.91	\$775.90 \$808.99	\$1,066.87	\$1,642.41	\$2,258.32 \$2,354.62	\$1,585.77	\$2,180.44 \$2,272.42		\$1,737.49	\$1,258.08	\$1,729.86	\$1,032.25	\$1,419.34 \$1,479.86
61	\$1,695.98	\$2,331.97	\$1,642.98	\$2,259.10	\$1,599.61	\$2,198.09	\$1,635.39	\$2,248.66	\$1,303.28	\$1,792.01	\$1,301.71	\$1,793.98	\$1,041.08	\$1,431.48	\$945.90	\$1,300.62	\$1,068.08	\$1,468.61	\$798.49	\$1,097.92	\$1,228.62	\$1,689.35	\$1,165.59	\$1,602.68	\$881.61	\$1,212.21	\$837.60	\$1,151.71	\$1,772.02	\$2,437.91	\$1,711.88	\$2,353.84	\$1,364.11	\$1,875.66	\$1,358.13	\$1,867.43	\$1,114.33	\$1,532.21
Ω Ω	\$1,734.00 \$1,781.68	\$2,284.25 \$2,449.81		\$2,309.74 \$2,373.26	\$1,634.45	\$2,247.37 \$2,309.17	\$1,672.06 \$1,718.03	\$2,299.08 \$2,362.30	\$1,332.50 \$1,369.14	\$1,832.18 \$1,892.56	\$1,333.96	\$1,834.20 \$1,884.63	\$1,064.42 \$1,093.69	\$1,463.57 \$1,503.82	\$967.11 \$999.70	\$1,329.78 \$1,366.34	\$1,092.03	\$1,501.54 \$1,542.83	\$816.39 \$838.84	\$1,122.54 \$1,153.41	\$1,256.16 \$1,290.70	\$1,727.22 \$1,774.72	\$1,191.72 \$1,224.69	\$1,638.62	9901.38 9926.16	\$1,239.39 \$1,273.47		\$1,177.53 \$1,209.91	\$1,812.78 \$1,862.62	\$2,492.57 \$2,561.11	\$1,750.26	\$2,472.70		\$1,917.71 \$1,970.64	\$1,288.58 \$1,426.76	\$1,909.30	\$1,139.32 \$1,170.65	\$1,566.56
64+	\$1,810.65	\$2,489.64	\$1,754.07	\$2,411.85	\$1,706.70	\$2,366.71	\$1,745.97	\$2,400.71	\$1,391.40	\$1,913.18	\$1,392.93	\$1,915.28	\$1,111.47	\$1,528.27	\$1,009.86	\$1,388.56	\$1,140.30	\$1,567.91	\$852.48	\$1,172.16	\$1,311.69	\$1,803.57	\$1,244.40	\$1,711.05	9941.22	\$1,294.18	5894.24	\$1,229.58	\$1,892.91	\$2,602.75	\$1,827.63	\$2,512.99	\$1,456.35	\$2,002.48	\$1,449.96	\$1,992.70	\$1,189.68	\$1,625.81

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#### Keystone Health Plan East, Inc. Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
3871PA0100055	Keystone HMO Platinum Preferred \$10/\$20/\$200		Platinum		Keystone	ŭ	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100056	Keystone HMO Platinum Preferred \$20/\$40/\$250	нмо	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100057	Keystone HMO Platinum Preferred \$25/\$50/\$400	нмо	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100058	Keystone HMO Platinum Preferred \$5/\$15/\$500	нмо	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100059	Keystone HMO Gold Preferred \$40/\$80/\$650	нмо	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100060	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	нмо	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100063	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100064	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100065	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	нмо	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100066	Keystone HMO Gold Proactive	нмо	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100067	Keystone HMO Gold Proactive Value	нмо	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100068	Keystone HMO Silver Proactive	нмо	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0100069	Keystone HMO Silver Proactive Value	нмо	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0110021	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0110022	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0110023	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0110024	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
3871PA0110025	Keystone DPOS Silver Classic \$3,750/\$40/\$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
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Company Nam Marke Produc Effective Gate of Rate	t Small	th Plan East, Inc. Group MO 2025			Ending date of	Rates [	Septembe	r 30. 2025																														
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HIOS Plan ID IOn Exchangely:	23971F	A0100055	33871PA	0000056	33871PA	M0100057	33871PA	0100058	3387197	0100059	33971P#	0100060	2287196	2100062	33971PM	100063	33871PA	0100064	33971PM	100065	33871940	2100066	23971P#	A0100067	33871PA	0100068	33971PM	0000069	33871PA	0110021	22971FA	0110022	33871PW	0110023	22971PA	d110024	33871940	110025
Plan Marketing Name 10		Preferred Std	HMO Flatinum	Preferred \$3th	MMO Platinum	Preferred \$35a	HMO Platinum	Preferred \$57										nik 53.750/546 OSS Bray 1.35			Environe HMO	Gold Proactive	atore HMO G	old Proactive VI	OMH enotions	Silver Proactive	etore HMO Silv		0905 Platinum	Preferred Std	0906 Platinum	Preferred S20se	0POS Gold Pro	eferred Seb/S	0POS Gold Class	G: \$1.500/SHEY	AOS Silver Class	k 53 750/54
Form # 10	83 670 5G DB	0 OFF Rev. 1.25	12 670 5G DEC	Off Rev. 1.35	NE 670 SG DIC	-Off Rev. 135	NE 630 56 ENC	-Off Rev. 1.35	NE GOOGGERY	-099 Ray, 1.25	NE 630 SG DIC	-Off Rev. 1.35	ME 670 SG EXC	OFF Rev. 1.25	NE 670 SG DKC-	266 Rev. 1.25	ME 670 SG EXC	-066 Rev. 1.25	G 670 5G EXC-1	2ff Rev. 1.39	60 SS DICOS	6. Tier Rev. 1.	E 670 SG ENC-O	OFF, Tier Rev. 1.	60000000	FF, Tier Rev. 1.	6 670 SG ENC-ON	F.Tier Rev. 1.3	STO SG DXC-OF	F.Direct Rev. 1	678 SG ENC-OF	F.Direct Rev. 2 6	70 SG DXC-OFE	Direct Rev. 16	670 566 ENC-OFF	Direct Res. 1 6	JOSE EXC-OFF	Direct Rev. 1
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Metal to Deductible to	Plat	inum (A	Plus	num	Plati	inum	Plati	num .	- 6	old .	- 6	old can	58. 54.	er Iro	Shr 55.0	K.	Sh.	OFF.	Bros	20	Gol	ld .	SANSING	old on Wasse	Sh	ALECCOCO	Silv	er mayree	Plati	ioum	Plati	num	Gol	4	51.5	ad .	She 53.75	er Co
Colonarance 12		25	ő		ő	1%	ő	×	Ĭ	8	- 1	×	×	×	91		- 8	rs.	500	Č	65/205	s/Des		25/20%	95/51	U10%	95/55	/10%		%			- 62	8	10	4	507	
Copper to		.500	520/ 54/		525) 54.1		55/		S40		São no ded		\$45 no ded. \$9.		\$50 no ded/)		540 no ded.	ISSO no ded	\$20 to ded/5	140 no ded	\$15/540, \$307 \$0.7			200 545/580	a ded/\$140 no		o ded/S140 no		\$10. \$3	520	520/ 54/		\$40.5 \$9.21		Skb no ded/		S40 no ded/S	
Pediatric Dental (Yes/No) >>	- 3	96	Ye	16	Ye.	M.	39.7	es	39. Y	100	- N	M.	39. Yi	5	Ye		39. Yi	200 H	Ye.		Ye.	5	- 37	91	39. Yi	15	39.2	1	Y)	65	341	160	Yr.	65	Ye	44	Yes	
Aze Rand	Non-Tobacco			Tobacco	Non-Tobacco	Yobacco	Non-Yobacco		Non-Tebacco	Tebacca	Non-Tobacca		Non-Tobacco	Tobacca	Non-Tobacco		Non-Tobacco			Tobacco	Non-Tobacco	Tobacco	Non-Tobacco		Non-Yobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Yobacco		Non-Yobacca		Non-Yobacco	Tobacco #	Non-Tobacco	Tebacca
0 - 14 15	\$468.64 \$510.30	\$468.64 \$510.30	\$454.00 \$494.35	\$454.00 \$494.35	\$441.72 \$481.00	\$441.73 \$481.00	\$451.90 \$492.07	\$451.90 \$492.07	\$360.13 \$392.14	\$360.13 \$392.14	\$360.53	\$360.53 \$392.58	\$287.67 \$313.24	\$287.67 \$313.24	\$261.38 \$284.61	\$261.38 \$284.61	\$295.14 \$321.37	\$295.14 \$321.37	\$220.64 \$240.25	\$220.64 \$240.25	\$339.50 \$369.68	\$339.50 \$369.68	\$322.08 \$350.71	\$322.08 \$350.71	\$243.61 \$265.26	\$243.61 \$265.26	\$231.45 \$252.02	\$231.45 \$252.02	\$489.94 \$533.49	\$489.94 \$533.49	\$473.04 \$515.09	\$472.04 \$515.09	\$376.95 \$410.45	\$276.95 \$410.45	\$275.29 \$408.64	\$275.29 \$408.64	\$307.92 \$335.29	\$307.92 \$335.29
16	\$526.22	5526.22	\$509.78	\$509.78	\$496.01	S496.01	\$507.43	\$507.43	5404.38	5404.38	5404.83	5404.83	5323.02	5323.02	5299.49	5293.49	5331.40	5331.40	5247.75	5247.75	5381.22	5381.22	5361.66	5361.66	5273.54	\$273.54	5259.89	5259.89	\$550.14	\$550.54	5531.16	5531.16	5423.26	5423.26	5421.40	5421.40	5345.76	\$345.76
17	\$542.15	\$542.15	\$525.21	\$525.21	\$511.03	\$511.03	\$522.79	\$522.79	\$416.62	\$416.62	\$417.08	\$417.08	\$332.80	\$332.80	\$302.38	\$302.38	\$341.43	\$341.43	\$255.25	\$255.25	\$392.75	\$392.75	\$372.60	\$372.60	\$281.82	\$281.82	\$267.76	\$267.76	\$566.79	\$566.29	\$547.24	\$547.24	\$436.07	\$496.07	\$434.15	\$434.15	\$356.22	\$356.22
18	\$559.30 \$576.46	\$559.30 \$576.46	\$541.83 \$558.45	\$541.83 \$558.45	\$527.19 \$543.36	\$\$27.19 \$\$43.36	\$539.33 \$555.87	\$539.33 \$555.87	\$429.80 \$442.99	\$429.80 \$442.99	\$430.28 \$443.47	\$430.28 \$443.47	\$343.32 \$353.85	\$343.32 \$353.85	\$311.94 \$321.51	\$311.94 \$321.51	\$352.24 \$363.04	\$3\$2.24 \$363.04	\$263.33 \$271.40	\$263.33 \$271.40	\$405.18 \$417.61	\$405.18 \$417.61	\$284.39 \$396.18	\$284.39 \$396.18	\$290.74 \$299.65	\$290.74 \$299.65	\$276.23 \$284.70	\$276.23 \$284.70	\$584.72 \$602.65	\$584.72 \$602.65	\$564.55 \$581.87	\$564.55 \$581.87	\$449.87 \$463.67	\$449.87 \$463.67	\$447.89 \$461.63	\$447.89 \$461.63	\$367.49 \$379.76	\$367.49 \$378.76
20	5594.22	5594.22	\$575.66	\$575.66	\$560.11	\$560.11	\$573.00	\$573.00	\$456.64	5456.64	\$457.14	5457.14	\$364.76	5364.76	5331.42	5331.42	5374.23	5974.23	\$279.77	\$279.77	\$430.48	\$430.48	\$409.39	5408.39	\$200.00	\$308.89	5293.47	5293.47	5621.23	\$621.23	5599.80	98,9922	\$477.96	\$477.96	\$475.85	\$475.85	5390.43	5390.43
21	\$612.60	\$689.18	\$593.46	\$667.64	\$577.43	\$649.61	\$590.72	\$664.56	\$470.76	\$529.61	\$471.28	\$530.19	\$376.04	\$423.05	\$241.67	\$384.38	\$385.80	\$434.03	\$288.42	\$324.47	\$643.79	\$499.26	\$421.02	\$472.65	\$318.44	\$358.25	\$302.55	\$240.37	\$640.44	\$720.50	\$618.35	\$695.64	\$492.74	\$554.33	\$490.57	\$551.89	\$402.51	\$452.82
22	\$612.60 \$612.60	\$689.18 \$689.19	\$593.46 \$593.46	\$667.64 \$667.64	\$577.43 \$577.43	\$649.61 \$649.61	\$590.72 \$590.72	\$664.56 \$664.56	\$470.76 \$470.76	\$529.61 \$529.61	\$471.28 \$471.28	\$530.19	\$276.04 \$276.04	\$423.05 \$423.05	\$341.67 \$341.67	\$284.28 \$284.28	5285.80	\$434.03 \$434.03	\$288.42 \$288.42	\$324.47 \$324.47	\$443.79 \$443.79	\$499.26 \$499.26	\$421.02 \$421.02	\$472.65 \$472.65	\$318.44 \$318.44	\$358.25 \$358.25	\$302.55	\$340.37 \$340.37	\$640.44 \$640.44	\$720.50 \$720.50	\$618.35 \$618.35	\$695.64 \$695.64	\$492.74 \$492.74	\$\$\$4.22 \$\$\$4.22	\$490.57 \$490.57	\$551.89 \$551.89	\$402.51 \$402.51	\$452.82 \$452.82
24	\$612.60	\$689.18	\$593.46	\$667.64	\$577.43	\$649.61	\$590.72	\$664.56	\$470.76	\$529.61	\$471.28	\$530.19	\$376.04	\$423.05	\$341.67	\$384.38	\$385.80	\$434.03	\$288.42	\$324.47	\$443.79	\$499.26	\$421.02	\$472.65	\$318.44	\$358.25	\$302.55	\$240.37	\$640.44	\$720.50	\$618.35	\$695.64	\$492.74	\$554.33	\$490.57	\$551.89	\$402.51	\$452.82
25	\$615.05 \$627.30	\$691.93 \$705.72	\$595.83 \$607.70	\$670.31 \$683.67	\$579.74	\$652.21 \$665.20	\$593.08 \$604.90	\$667.22 \$680.51	\$472.64	\$531.72 \$542.32	\$473.17 \$482.50	\$532.31	\$377.54 \$385.06	\$424.74 \$433.20	\$343.04 \$349.87	\$385.92 \$393.60	\$387.34 \$395.06	\$435.76 \$444.44	\$289.57 \$295.34	\$325.77 \$332.26	\$445.57 \$454.44	\$506.36	\$422.70	\$475.54 \$485.02	\$319.71 \$326.08	\$359.68	\$303.76 \$309.81	\$341.72 \$348.54	\$643.00 \$655.81	\$723.38 \$737.29	\$620.82 \$633.19	\$698.43 \$712.34	\$494.71 \$504.57	\$556.55 \$567.64	\$492.53	\$554.10 \$565.14	\$404.12 \$412.17	\$454.64 \$463.69
25	\$642.00	\$705.72 \$722.26	\$621.95	5699.69	\$591.29 \$605.15	5665.20 5680.20	\$619.07	5696.46	\$492.06 \$493.36	5555.03	\$492.59 \$493.90	\$542.91 \$555.64	5294.09	5443.35	\$268.07	5402.83	5604.32	5454.86	5302.36	\$240.0G	5465.09	\$\$11.25 \$\$23.23	\$491.12 \$441.23	5496.28	\$226.08 \$222.72	\$275.44	\$317.07	5356.71	\$671.18	\$787.79	5648.03	5729.03	\$516.39	\$567.64 \$580.94	\$502.34 \$514.12	\$579.38	5421.83	5452.69 5474.56
28	\$665.90	\$749.13	\$645.09	\$725.73	\$627.67	\$706.12	\$642.11	\$722.38	\$511.72	\$575.68	\$512.28	\$576.32	\$408.76	\$459.85	\$371.40	\$417.92	\$419.36	\$471.79	\$313.51	\$352.70	\$482.60	\$\$42.70	\$457.65	\$514.85	\$346.14	\$389.41	\$328.87	\$369.98	\$696.16	\$783.18	\$672.15	\$756.16	\$535.61	\$602.56	\$533.25	\$599.91	\$437.53	5492.22
29	\$685.50 \$695.30	\$771.19 \$816.98	\$664.08 \$673.58	\$747.09 \$791.45	\$646.14 \$655.38	\$726.91 \$770.08	\$661.02 \$670.47	\$743.64 \$787.80	\$526.78 \$534.31	\$592.63 \$627.82	\$527.36 \$534.90	\$599.28 \$628.51	\$420.79 \$426.81	\$473.39 \$501.50	\$392.33 \$397.80	\$430.12 \$455.66	\$431.71 \$437.88	\$485.67 \$514.51	\$322.74 \$327.36	\$363.08 \$384.64	\$496.60 \$503.70	\$558.68 \$591.85	\$471.12 \$477.86	\$530.01 \$561.48	\$356.33 \$361.43	\$400.88 \$424.68	\$338.55	\$380.87 \$403.49	\$716.65 \$726.90	\$806.23 \$854.11	\$691.93 \$701.83	\$779.43 \$824.65	\$551.38 \$559.26	\$620.30 \$657.13	\$548.95 \$556.80	\$617.57 \$654.24	\$450.41 \$456.85	\$506.71 \$536.80
21	\$710.00	5834.25	\$677.82 \$687.82	5991.45	\$669.24	\$770.08 \$786.36	5684.64	\$797.90 \$804.46	\$545.61	S641.09	\$546.21	5641.80	5425.83	\$512.10	\$396.00	5465.29	\$447.14	5525.39	5327.36	5392.78	\$504.70 \$514.35	5604.36	\$487.96	5572.36	5369.07	5433.66	5350.66	\$412.02	\$742.27	5872.17	\$716.67	5842.08	\$571.09	\$671.03	5568.57	\$668.07	5466.51	5548.15
32	\$724.71	\$851.53	\$702.06	\$824.92	\$683.10	\$802.64	\$699.92	\$821.12	\$556.91	\$654.37	\$557.52	\$655.09	\$444.86	\$522.71	\$404.20	\$474.92	\$456.40	\$536.27	\$341.20	\$400.91	\$525.00	\$616.88	\$499.07	\$585.22	\$376.71	\$442.64	\$357.92	\$420.55	\$757.64	\$890.23	\$791.51	\$859.52	\$592.91	\$684.92	\$580.34	\$681.90	\$476.17	\$559.50
22	\$733.89 \$743.70	\$862.33 \$873.86	\$710.97 \$720.46	\$835.38 \$846.54	\$691.76 \$701.00	\$812.82 \$823.68	\$707.68 \$717.13	\$831.53 \$842.63	\$563.97 \$571.50	\$662.67 \$671.52	\$564.59 \$572.13	\$663.40 \$672.26	\$450.50 \$456.51	\$529.33 \$536.40	\$409.32 \$414.79	\$480.95 \$487.38	\$462.19 \$468.36	\$543.07 \$550.32	\$345.53 \$350.14	\$405.99 \$411.42	\$531.66 \$538.76	\$634.70 \$633.04	\$504.38 \$511.12	\$592.65 \$600.56	\$381.49 \$386.59	\$448.25 \$454.24	\$362.45 \$367.30	\$425.88 \$431.57	\$767.25 \$777.49	\$901.52 \$913.56	\$740.78 \$750.68	\$870.42 \$882.05	\$590.30 \$598.19	\$693.61 \$702.87	\$587.70 \$595.55	\$690.55 \$699.77	\$482.21 \$488.65	\$566.59 \$574.16
35	\$748.60	\$879.60	\$725.21	\$852.12	\$705.62	\$829.00	\$721.86	\$848.19	\$575.27	\$675.94	\$575.90	\$676.69	\$459.52	\$539.94	\$417.52	\$490.59	\$471.45	26.6222	\$352.45	\$414.13	\$542.31	\$637.22	\$514.49	\$604.52	\$389.13	\$457.23	\$369.72	\$434.42	\$782.62	\$919.58	\$755.62	\$887.86	\$602.13	\$207.50	\$599.48	\$704.38	\$491.87	\$\$77.94
26	\$753.50	\$885.36	\$729.96	\$857.70	\$710.24	\$834.53	\$726.59	\$853.74	\$579.03	\$680.37	\$579.67	\$681.12	\$462.53	\$543.47	\$420.25	\$493.80	\$474.53	\$557.58	\$354.76	\$416.84	\$545.86	\$641.39	\$517.85	\$608.48	\$391.68	\$460.23	\$372.54	\$437.26	\$787.74	\$925.60	\$760.57	\$893.67	\$606.07	\$712.13	\$603.40	\$709.00	\$495.09	\$581.73
27 18	\$758.40 \$763.30	\$891.12 \$896.88	\$734.70 \$739.45	\$863.28 \$868.86	\$714.86 \$719.48	\$829.96 \$845.29	\$731.31 \$736.04	\$859.29 \$864.84	\$582.80 \$586.57	\$684.79 \$689.22	\$583.44 \$587.21	\$685.55 \$689.98	\$465.54 \$468.55	\$547.01 \$550.54	\$422.99 \$425.72	\$497.01 \$500.22	\$477.62 \$480.71	\$561.20 \$564.83	\$357.06 \$359.37	\$419.55 \$422.26	\$549.41 \$552.96	\$645.56 \$649.73	\$521.22 \$524.59	\$612.44 \$616.39	\$294.23 \$296.78	\$463.22 \$466.21	\$374.56 \$376.98	\$440.10 \$442.95	\$792.86 \$797.99	\$991.62 \$997.64	\$765.52 \$770.46	\$899.48 \$905.30	\$610.01 \$613.95	\$716.76 \$721.60	\$607.33 \$611.25	\$713.61 \$718.22	\$499.31 \$501.53	\$\$85.51 \$\$89.29
29	\$773.10	5908.39	5748.95	5880.01	5729.72	5856.24	5745.49	5825.95	\$594.10	5698.07	5594.76	5698.84	\$474.56	5557.61	\$431.19	\$506.65	5486.88	5572.08	\$363.99	5427.68	\$560.06	\$658.07	\$531.33	5624.31	5401.87	\$472.20	5381.82	5448.64	5909.24	\$949.68	5790.36	9916.92	5621.84	\$730.66	5619.10	5727.44	\$507.97	5596.86
40	\$782.90	\$959.06	\$758.44	\$929.09	\$727.96	\$904.00	\$754.94	\$924.80	\$601.63	\$737.00	\$602.30	\$737.81	\$480.58	\$588.71	\$436.65	\$534.90	\$493.05	\$609.99	\$368.60	\$451.54	\$567.16	\$694.28	\$538.06	\$659.13	\$406.97	\$498.53	\$386.66	\$472.66	\$818.48	\$1,002.64	\$790.25	\$968.06	\$629.72	\$771.41	\$626.95	\$768.01	\$514.41	\$690.15
41	\$797.61 \$811.70	\$977.07 \$994.33	\$772.68 \$786.33	\$946.54 \$963.26	\$7\$1.81 \$765.09	\$920.97 \$927.24	\$769.12 \$782.70	\$942.17 \$958.81	\$612.93 \$623.76	\$750.84 \$764.10	\$613.61 \$634.45	\$751.67 \$764.95	\$489.60 \$498.25	\$599.76 \$610.36	\$444.85 \$452.71	\$544.95 \$554.57	\$502.31 \$511.19	\$615.33 \$626.20	\$375.52 \$392.16	\$460.02 \$468.14	\$577.81 \$588.02	\$707.82 \$720.33	\$548.17 \$557.85	\$671.51 \$683.37	\$414.61 \$421.93	\$507.90 \$516.87	\$393.92 \$400.88	\$492.55 \$491.08	\$833.85 \$848.58	\$1,021.47	\$805.09 \$819.31	\$986.24 \$1,003.66	\$641.55 \$652.88	\$785.90 \$799.78	\$638.72 \$650.01	\$792.43 \$796.26	\$524.07 \$533.33	\$641.98 \$653.32
43	\$831.30	\$1,018.34	\$805.33	\$986.52	\$783.57	\$959.88	\$801.61	\$981.97	\$638.82	\$792.56	\$639.53	\$783.42	\$\$10.29	\$625.10	\$463.65	\$567.97	\$523.53	\$641.32	\$391.39	\$479.45	\$602.22	\$737.72	\$571.32	\$699.87	\$432.12	\$529.35	\$410.56	\$502.94	\$869.08	\$1,064.62	\$839.10	\$1,027.90	\$668.65	\$819.09	\$665.70	\$815.49	\$546.21	\$669.10
44	\$855.80	\$1,048.36	\$829.06	\$1,015.60	\$806.67	\$988.17	\$825.24	\$1,000.91	\$657.65	\$805.62	\$658.38	\$806.51	\$525.33	\$643.53	\$477.31	\$584.71	\$538.96	\$660.23	\$402.92	\$493.58	\$619.97	\$759.47	\$588.16	\$720.50	\$444.86	\$\$44.95	\$422.66	\$517.76	\$894.69	\$1,096.00	\$863.83	\$1,058.20	\$688.36	\$843.24	\$685.33	\$839.52	\$562.31	\$688.83
45	\$884.59 \$919.90	\$1,083.63 \$1,125.65	\$856.96 \$890.19	\$1,049.77 \$1,090.48	\$833.81 \$866.15	\$1,021.42 \$1,061.03	\$853.00	\$1,044.92 \$1,085.45	\$679.78 \$706.14	\$832.73 \$865.02	\$680.53 \$706.92	\$833.65 \$865.98	\$543.00 \$564.06	\$665.18 \$690.97	\$493.37 \$512.51	\$604.38 \$627.82	\$\$\$7.10 \$\$78.70	\$682.44 \$708.91	\$416.48 \$432.63	\$510.19 \$529.97	\$640.83 \$665.69	\$785.02 \$815.46	\$607.95 \$631.53	\$764.74 \$773.62	\$459.83 \$477.66	\$563.29 \$585.13	\$436.88 \$453.83	\$535.18 \$555.94	\$924.90 \$960.66	\$1,132.87 \$1,176.81	\$892.90 \$927.53	\$1,093.80	\$711.52 \$739.11	\$871.61 \$905.41	\$708.38 \$735.86	\$867.77 \$901.42	\$581.22 \$603.77	\$712.00 \$739.61
47	\$957.49	\$1,172.93	\$927.58	\$1,136.28	\$902.52	\$1,505.59	\$923.30	\$1,131.04	\$735.80	\$901.35	\$736.61	\$902.35	\$587.75	\$719.99	\$534.03	\$654.19	\$603.01	\$738.68	\$450.80	\$552.22	\$693.64	\$849.71	\$659.05	\$806.12	\$497.72	\$609.71	\$472.89	\$579.28	\$1,001.01	\$1,226.23	\$966.48	\$1,183.94	\$770.15	\$943.44	\$766.76	\$939.28	\$629.12	\$770.68
48	\$1,001.60 \$1,045.10	\$1,226.96 \$1,280.24	\$970.31 \$1,012.44	\$1,188.63 \$1,240.24	\$944.10 \$985.10	\$1,156.52 \$1,206.74	\$965.83 \$1,007.77	\$1,183.14 \$1,234.52	\$769.69 \$803.12	\$942.87 \$983.82	\$770.54 \$804.00	\$943.91 \$984.90	\$614.83 \$641.52	\$7\$3.16 \$785.87	\$558.63 \$582.89	\$684.32 \$714.04	\$690.78 \$658.17	\$772.71 \$806.26	\$471.57 \$492.04	\$577.67 \$602.75	\$725.60 \$757.11	\$888.86 \$927.45	\$688.37 \$718.36	\$843.25 \$879.87	\$520.65 \$543.26	\$637.80 \$665.49	\$494.67 \$516.15	\$605.97 \$632.28	\$1,047.12	\$1,282.72 \$1,338.42	\$1,011.00 \$1,054.91	\$1,238.48 \$1,292.26	\$805.63 \$840.61	\$986.90 \$1,029.75	\$802.08 \$836.91	\$992.55 \$1,025.22	\$658.10 \$686.68	\$806.18 \$841.19
50	\$1,045.10 \$1,094.10	\$1,290.24 \$1,504.39	\$1,052.84	\$1,240.24	\$1,031.29	\$1,306.74	\$1,007.77	\$1,234.52	\$809.12 \$840.78	\$1,156.07	\$841.71	\$1,157,35	\$671.61	\$923.46	\$610.22	\$714.06 \$839.06	5689.04	5947.43	\$515.12	5709.29	5792.61	\$1,099.84	5751.94	\$1,033.92	\$568.73	5782.01	\$540.35	5742.99	\$1,092.59	\$1,572.76	\$1,054.91	\$1,518.51	5880.03	\$1,029.75	5876.16	\$1,005.72	5718.88	5988.46
51	\$1,142.50	\$1,570.94	\$1,106.80	\$1,521.85	\$1,076.91	\$1,480.75	\$1,101.69	\$1,514.83	\$877.97	\$1,207.21	\$879.94	\$1,208.54	\$201.31	\$964.31	\$637.21	\$876.17	\$719.52	\$989.34	\$537.90	\$729.62	\$827.67	\$1,138.04	\$785.20	\$1,079.65	\$593.89	\$816.60	\$564.26	\$775.85	\$1,194.42	\$1,642.33	\$1,153.22	\$1,585.68	\$918.96	\$1,263.57	\$914.91	\$1,258.01	\$750.68	\$1,092.19
52	\$1,195.80 \$1,249.70	\$1,644.22 \$1,718.34	\$1,158.43 \$1,210.66	\$1,592.85	\$1,127.14 \$1,177.96	\$1,549.82 \$1,619.69	\$1,153.09	\$1,585.49	\$918.92 \$960.35	\$1,263.52 \$1,320.48	\$919.94 \$961.41	\$1,264.92 \$1,321.94	\$734.03 \$767.12	\$1,009.29 \$1,054.79	\$666.94 \$697.01	\$917.04 \$958.38	\$753.08 \$787.03	\$1,035.49 \$1,082.17	\$563.00 \$588.38	\$774.12 \$809.02	\$866.28 \$905.33	\$1,191.13 \$1,244.83	\$821.83 \$858.88	\$1,130.02 \$1,180.96	\$621.59 \$649.62	\$854.69 \$893.22	\$590.58 \$617.20	\$812.04 \$848.65	\$1,250.14	\$1,718.94 \$1,796.43	\$1,207.02 \$1,261.43	\$1,659.65	\$961.83 \$1,005.19	\$1,322.51 \$1,382.14	\$957.59 \$1,000.76	\$1,316.69	\$785.70 \$821.12	\$1,090.34 \$1,129.04
54 54	\$1,307.90	\$1,799.36	\$1,267.04	\$1,742.18	\$1,232.81	\$1,695.12	\$1,261.19	\$1,734.13	\$1,005.07	\$1,281.97	\$1,006.18	\$1,383.50	\$802.85	\$1,103.91	\$729.47	\$1,003.01	\$823.68	\$1,132.56	\$615.78	\$846.69	\$947.49	\$1,302.80	\$898.88	\$1,235.96	\$679.87	\$934.82	\$645.94	\$888.17	\$1,367.34	\$1,880.09	\$1,320.18	\$1,815.24	\$1,052.00	\$1,446.50	\$1,047.37	\$1,640.13	\$859.36	\$1,181.62
22	\$1,366.10	\$1,879.38	\$1,323.42	\$1,819.70	\$1,297.67	\$1,770.54	\$1,317.31	\$1,811.30	\$1,049.79	\$1,443.47	\$1,050.95	\$1,445.06	\$838.57	\$1,153.03	\$761.92	\$1,047.65	\$860.33	\$1,192.96	\$643.18	\$884.37	\$989.65	\$1,360.77	\$938.87	\$1,290.95	\$710.12	\$976.42	\$674.69	\$927.69	\$1,429.18	\$1,963.75	\$1,278.92	\$1,896.02		\$1,510.86	\$1,093.97	\$1,504.21		\$1,234.20
56 57	\$1,429.20 \$1,492.91	\$1,965.14 \$2,052.75	\$1,284.54 \$1,446.26	\$1,903.75 \$1,988.61	\$1,247.14	\$1,852.32 \$1,994.90	\$1,278.15 \$1,439.58	\$1,894.96 \$1,979.43	\$1,099.28 \$1,147.24	\$1,510.14	\$1,099.50	\$1,511.81	\$877.30 \$916.41	\$1,206.29 \$1,260.06	\$797.12 \$832.65	\$1,096.03 \$1,144.00	\$900.07 \$940.19	\$1,237.60 \$1,292.77	\$672.88 \$702.88	\$925.22 \$966.46	\$1,035.36	\$1,423.62 \$1,487.08	\$982.24 \$1,026.03	\$1,350.58 \$1,410.79	\$742.92 \$776.04	\$1,021.52	\$705.85 \$737.31	\$970.54 \$1.013.81	\$1,494.15	\$2,054.45 \$2,546.03	\$1,642.61 \$1,506.92	\$1,983.59 \$2,072.01	\$1,149.56 \$1,200.81	\$1,580.65 \$1,651.11	\$1,144.50 \$1,195.52	\$1,572.69	\$939.06 \$980.92	\$1,291.20 \$1,348.76
SB	\$1,560.90	\$2,146.24	\$1,512.14	\$2,079.19	\$1,471.29	\$2,023.03	\$1,505.15	\$2,069.59	\$1,199.50	\$1,649.31	\$1,200.82	\$1,651.13	\$958.15	\$1,317.46	\$870.58	\$1,197.04	\$983.02	\$1,351.65	\$734.89	\$1,010.48	\$1,190.78	\$1,554.82	\$1,072.76	\$1,475.04	\$811.39	\$1,115.65	\$770.90	\$1,059.98	\$1,631.84	\$2,243.78	\$1,575.56	\$2,166.39	\$1,255.50	\$1,726.31	\$1,249.97	\$1,718.71	\$1,025.60	\$1,410.19
59	\$1,594.60	\$2,192.57	\$1,544.78	\$2,124.07	\$1,509.06	\$2,066.69	\$1,537.64	\$2,114.26	\$1,225.39	\$1,684.91	\$1,226.74	\$1,686.77	\$978.83	\$1,345.89	\$889.37	\$1,222.88	\$1,004.24	\$1,380.83	\$750.76	\$1,032.29	\$1,155.19	\$1,588.38	\$1,095.92	\$1,506.88	\$828.90	\$1,139.74	\$797.54	\$1,092.86	\$1,667.07	\$2,292.21	\$1,609.57	\$2,213.15	\$1,282.60		\$1,276.95	\$1,755.81	\$1,047.72	\$1,440.63
60	\$1,662.60 \$1,721.41	\$2,286.07 \$2,366.93	\$1,610.65	\$2,214.64 \$2,292.98	\$1,567.15	\$2,154.82 \$2,231.05	\$1,603.21 \$1,659.92	\$2,264.42 \$2,282.39	\$1,277.64	\$1,756.76	\$1,279.05	\$1,758.70	\$1,020.57	\$1,403.29 \$1,452.92	\$927.29 \$960.09	\$1,275.03	\$1,047.06	\$1,439.71 \$1,490.63	\$792.77 \$810.46	\$1,076.31	\$1,204.45 \$1,247.05	\$1,656.11	\$1,142.65 \$1,183.07	\$1,571.14 \$1,626.72	\$864.25 \$894.82	\$1,188.34 \$1,230.37	\$821.12 \$850.17	\$1,129.04	\$1,738.15 \$1,799.64	\$2,389.96 \$2,474.50	\$1,678.20	\$2,207.52 \$2,389.15	\$1,337.30	\$1,828.78 \$1,903.82	\$1,331.41 \$1,378.50	\$1,830.68 \$1,895.44	\$1,092.41 \$1,131.05	\$1,502.07 \$1,555.20
62	\$1,760.00	\$2,420.00	\$1,705.01	\$2,344.39	\$1,658.96	\$2,281.07	\$1,697.14	\$2,333.57	\$1,352.49	\$1,859.68	\$1,353.99	\$1,861.73	\$1,080.36	\$1,485.50	\$991.62	\$1,349.72	\$1,108.40	\$1,524.05	\$828.63	\$1,139.37	\$1,275.01	\$1,753.14	\$1,209.59	\$1,663.19	\$914.88	\$1,257.96	\$869.23	\$1,195.19	\$1,839.98	\$2,529.98	\$1,776.52	\$2,642.71	\$1,415.64	\$1,946.51	\$1,409.41	\$1,927.94	\$1,156.41	\$1,590.07
63	\$1,808.40 \$1,837.80	\$2,486.54 \$3,536.98	\$1,751.89	\$2,608.85 \$2,668.02	\$1,704.57 \$1,732.29	\$2,343.79 \$2,381.90	\$1,743.81	\$2,397.73 \$2,436.72	\$1,389.68 \$1,412.28	\$1,910.81	\$1,391.22	\$1,912.93 \$1,944.03	\$1,110.07	\$1,526.35	\$1,008.61 \$1,025.01	\$1,386.84	\$1,128.88 \$1,157.40	\$1,565.96 \$1,591.43	\$851.42 \$865.36	\$1,170.70 \$1,189.72	\$1,210.07	\$1,801.34 \$1,830.63	\$1,242.85	\$1,708.92 \$1,736.71	\$940.03 \$955.32	\$1,292.55 \$1,313.57	\$893.13 \$907.65	\$1,228.05	\$1,890.58 \$1,921.32	\$2,599.55	\$1,825.37 \$1,855.05	\$2,509.88	\$1,454.57	\$2,000.03 \$2,092.55	\$1,448.16 \$1,471.71	\$1,991.22 \$2,023.60	\$1,189.21 \$1,207.52	\$1,623.79

#### Keystone Health Plan East, Inc. Small Group Plan Design Summary

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Age Band	Non-Yobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Yobacco	Non-Yobacco	Yebacco	Non-Tobacco	Yebacca	Non-Yobacco	Yahacca	Non-Tobacco	Yobacco	Non-Tobacco	Yobacco	Non-Tobacco	Yobacco	Non-Tobacco	Tobacco	Non-Tobacco	Yobacco	Non-Yobacca	Tobacco	Non-Tobacco	Yobacco	Non-Yobacco	Tobacco	Non-Tobacco	Tobacco	Non-Yobacco	Tobacco	Non-Tobacco	Yebacco 1	Non-Tobacco	Tobacco	Non-Tobacco	Yebacco
0 - 54	\$475.67	\$475.67	\$460.81	\$660.81	\$448.36	\$448.36	\$458.68	\$458.68	\$365.53	\$365.53	\$365.94	\$365.94	\$291.99	\$291.99	\$265.30	\$265.30	\$299.57	\$299.57	\$223.95	\$223.95	\$344.59	\$344.59	\$326.92	\$326.92	\$247.26	\$247.26	\$234.92	\$224.92	\$497.29	\$497.29	\$490.14	\$480.14	\$282.60	\$282.60	\$380.92	\$390.92	\$312.54	\$312.54
15	\$517.95 \$534.12	\$517.95 \$534.12	\$501.77 \$517.43	\$501.77 \$517.43	\$488.21 \$509.45	\$488.21 5503.45	\$499.45 \$515.04	\$499.45 \$515.04	\$298.02 \$410.45	\$398.02 \$410.45	\$398.47 \$410.90	\$398.47 \$410.90	\$317.94 \$327.86	\$317.94 \$327.86	\$298.88 \$197.90	\$288.88 \$297.90	\$326.19 \$336.38	\$326.19 \$336.38	\$243.86 \$251.47	\$243.86 \$251.47	\$375.22 \$386.94	\$275.22 \$286.94	\$355.97 \$367.09	\$355.97 \$367.09	\$269.24 \$277.65	\$269.24 \$277.65	\$255.80 \$263.78	\$255.80 \$263.78	\$541.49 \$558.39	\$541.49 \$550.30	\$522.82 \$529.13	\$522.82 \$539.13	\$416.61 \$429.61	\$416.61 \$429.61	\$414.78 \$427.72	\$414.78 \$427.72	\$340.32 \$350.94	\$360.32 \$350.94
17	5550.28	\$550.28	\$533.09	\$533.09	\$518.69	\$518.69	\$530.63	\$530.63	5422.87	5422.87	5423.34	5422.34	\$337.29	\$337.29	\$306.92	\$306.92	\$346.56	5346.56	\$259.08	5259.08	5298.65	5398.65	5379.20	5379.20	\$286.05	\$286.05	\$221.27	5271.77	\$575.29	\$575.29	5555.45	5555.45	5442.62	5442.62	\$440.67	5440.67	5361.57	\$361.57
18	\$567.69	\$567.69	\$549.95	\$549.95	\$535.10	\$535.00	\$547.42	\$\$47.42	\$436.25	\$436.25	\$436.72	\$436.72	\$348.47	\$348.47	\$316.63	\$316.63	\$357.52	\$357.52	\$267.28	\$267.28	\$411.26	\$411.26	\$390.16	\$390.16	\$295.10	\$295.00	\$280.36	\$280.36	\$599.50	\$593.50	\$573.03	\$572.02	\$456.62	\$456.62	\$454.61	\$454.61	\$379.01	\$373.01
19	\$585.10 \$603.14	\$585.10 \$603.14	\$566.82 \$584.29	\$566.82 \$584.29	\$551.51 \$568.51	\$551.51 \$568.51	\$564.20 \$581.59	\$\$64.20 \$\$81.59	\$449.63 \$463.49	\$463.49	\$450.13	\$450.13 \$464.00	\$359.16 \$370.23	\$359.16 \$370.23	\$326.34 \$336.40	\$326.34 \$336.40	\$368.49 \$379.84	\$368.49 \$329.84	\$275.48 \$283.97	\$275.48 \$283.97	\$423.87 \$436.94	\$423.87 \$436.94	\$402.13 \$414.52	\$402.13 \$414.52	\$304.15 \$313.52	\$304.15 \$313.52	\$288.96 \$297.87	\$299.96 \$297.87	\$611.70 \$630.55	\$611.70 \$630.55	\$590.60 \$608.80	\$590.60	\$470.62 \$485.13	\$470.62 \$485.13	\$468.55 \$482.99	\$468.55 \$482.99	\$384.45 \$396.29	\$284.45 \$396.29
21	\$621.79	\$699.51	\$602.36	\$677.66	\$586.09	\$659.35	\$2,00.58	\$674.53	\$477.92	\$537.55	\$478.35	\$538.14	\$381.68	\$429.39	\$246.80	\$390.15	\$391.59	\$440.54	\$292.75	\$329.34	\$450.45	\$506.76	\$427.34	\$480.76	5323.22	\$363.62	\$307.08	\$245.47	\$650.05	\$731.31	\$627.63	\$706.08	\$500.13	\$562.65	\$497.93	\$560.17	\$408.55	\$459.62
22	\$621.79	\$699.51	\$602.36	\$677.66	90.2822	\$659.35	\$2,002	\$674.53	\$477.82	\$537.55	\$479.35	\$538.14	\$381.68	\$429.39	\$346.80	\$390.15	\$391.59	\$440.54	\$292.75	\$329.34	\$450.45	\$506.76	\$427.34	\$480.76	\$323.22	2363.62	\$307.08	\$345.47	\$650.05	\$731.31	\$627.63	\$706.08	\$500.13	\$562.65	\$497.93	\$560.17	\$408.55	\$459.62 \$459.62
23	\$62179 \$62179	\$699.51 \$699.51	\$602.36 \$602.36	\$677.66 \$677.66	90.2822 90.2822	\$659.35 \$659.35	92.0022 92.0022	\$674.53 \$674.53	\$477.82 \$477.82	\$537.55 \$537.55	\$479.35 \$479.35	\$538.14 \$538.14	\$381.68 \$381.68	\$429.39 \$429.39	\$346.80 \$346.80	\$390.15 \$390.15	\$291.59 \$291.59	\$440.54 \$440.54	\$292.75 \$292.75	\$329.34 \$329.34	\$450.45 \$450.45	\$506.76 \$506.76	\$427.34 \$427.34	\$480.76 \$480.76	\$323.22 \$323.22	98.6	\$307.08 \$307.08	\$245.47 \$245.47	\$650.05 \$650.05	\$731.31 \$731.31	\$627.63 \$627.63	\$706.08 \$706.08	\$500.13 \$500.13	\$562.65 \$562.65	\$497.92 \$497.93	\$560.17 \$560.17	\$409.55 \$409.55	\$459.62 \$459.62
25	\$624.28	\$702.31	\$604.77	\$680.37	\$588.43	\$661.99	\$601.98	\$677.23	\$479.72	\$539.70	\$480.26	\$540.30	\$383.21	\$431.11	\$348.19	\$391.71	\$393.16	\$442.30	\$293.92	\$330.66	\$452.25	\$508.78	\$429.05	\$492.68	\$324.51	\$365.08	\$308.31	\$246.85	\$652.65	\$734.23	\$690.14	\$708.91	\$502.13	\$564.90	\$499.92	\$562.41	\$410.18	\$461.46
26	\$636.71	\$716.30 \$733.09	\$616.82	\$693.92	\$600.16	\$675.18	\$613.97	\$690.72	\$489.29	\$550.45	\$489.83	\$551.06	\$290.84 \$400.00	\$439.70	\$355.12 \$363.45	\$399.51	\$400.99	\$451.11	\$299.78 \$306.80	\$337.25	\$461.26	\$518.92	\$437.60	\$492.30	\$330.98	\$372.35	\$314.45	\$353.76	\$665.65	\$748.86	\$642.69 \$657.76	\$723.03	\$512.13	\$\$76.15 \$\$89.65	\$509.88	\$573.62 \$587.06	\$418.36	\$470.65
19	\$651.64 \$675.89	\$744.09 \$760.37	\$631.27 \$654.77	\$710.18 \$736.61	\$614.22 \$637.08	\$691.00 \$716.71	\$629.36 \$651.74	\$706.90 \$733.21	\$500.76 \$519.39	\$563.35 \$584.31	\$501.31 \$519.97	\$563.97 \$584.96	\$414.89	\$450.00 \$466.75	\$276.97	\$409.88 \$424.09	\$410.39 \$425.66	\$461.68 \$478.87	5318.22	\$345.15 \$358.00	\$472.07 \$489.64	\$\$31.08 \$\$50.84	\$447.85 \$464.52	\$503.83 \$522.58	\$339.73 \$351.34	\$381.08 \$395.26	\$321.82 \$333.80	\$362.05 \$375.52	\$681.25 \$706.60	\$766.41 \$794.93	5682.23	\$729.98 \$767.51	\$524.14 \$543.64	5611.60	\$521.83 \$541.25	\$608.91	\$429.16 \$444.09	\$481.68 \$499.61
29	\$695.78	\$782.76	\$674.04	\$758.30	\$655.83	\$737.81	\$670.93	\$754.80	\$534.68	\$601.52	\$535.27	\$602.18	\$427.10	\$480.49	\$388.07	\$436.58	\$438.19	\$492.96	\$327.59	\$368.54	\$504.05	\$\$67.06	\$479.19	\$537.97	\$361.68	\$406.89	\$343.62	\$186.58	\$727.41	\$818.33	\$702.32	\$790.11	\$559.65	\$629.60	\$557.18	\$626.83	\$457.17	\$514.31
20	\$705.73 \$720.65	\$829.22 \$846.77	\$683.68 \$698.14	\$803.32 \$820.31	\$665.21 \$679.28	\$781.62 \$798.15	\$680.52 \$694.91	\$799.61 \$816.52	\$542.33 \$553.79	\$637.23 \$650.71	\$542.93 \$554.41	\$637.94 \$651.43	\$433.21 \$442.37	\$509.02 \$519.78	\$399.62 \$401.94	\$462.50 \$472.28	\$444.45 \$453.85	\$522.23 \$533.28	\$332.27 \$339.30	\$290.42 \$298.67	\$511.26 \$522.07	\$600.73 \$613.43	\$485.03 \$495.29	\$569.91 \$581.96	\$366.85 \$374.61	\$431.05 \$440.17	\$348.54 \$355.91	\$409.53 \$418.19	\$737.81 \$753.41	\$866.92 \$885.25	\$712.36 \$727.42	\$837.02 \$854.72	\$547.65 \$579.65	\$666.99 \$681.09	\$565.15 \$577.10	\$664.05 \$679.09	\$469.70 \$479.51	\$564.85 \$556.37
32	\$735.58	\$866.77 \$864.30	5712.59	5820.21 5837.30	\$693.34	5814.68	5709.30	5833.43	\$565.26	5664.18	5565.89	5664.92	5451.53	\$530.54	\$410.36	\$472.29 \$492.06	5463.25	5544.32 5544.32	5346.32	5406.93	\$522.07	\$626.14	5505.54	\$594.01	5274.61	5449.28	5363.28	5426.85	5769.01	5903.59	5742.49	5872.42	5591.65	5695.19	5589.05	\$692.14	5493.31	\$567.89
22	\$744.90	\$875.26	\$721.63	\$847.91	\$702.14	\$825.01	\$718.30	\$844.00	\$572.43	\$672.60	\$573.06	\$672.35	\$457.25	\$537.27	\$415.47	\$489.17	\$469.12	\$551.22	\$350.71	\$412.09	\$539.64	\$634.08	\$511.95	\$601.55	\$287.22	\$454.98	\$367.88	\$432.26	\$779.76	\$915.04	\$751.90	\$883.48	\$599.16	\$704.01	\$596.52	\$700.91	\$489.44	\$575.10
24	\$754.85 \$759.83	\$886.95 \$892.80	\$731.27 \$736.08	\$859.24 \$864.90	\$711.51 \$716.20	\$896.03 \$841.54	\$727.89 \$732.69	\$855.27 \$860.91	\$580.07 \$583.90	\$681.59 \$686.08	\$580.72 \$584.54	\$682.34 \$686.84	\$463.36 \$466.41	\$544.45 \$548.04	\$421.02 \$423.79	\$494.69 \$497.95	\$475.29 \$478.52	\$558.58 \$562.26	\$355.40 \$357.74	\$417.59 \$420.35	\$546.85 \$550.45	\$642.54 \$646.28	\$518.79 \$522.21	\$609.58	\$392.39 \$394.97	\$461.06 \$464.00	\$372.80 \$375.25	\$439.03 \$440.92	\$789.16 \$794.36	\$927.26 \$933.37	\$761.94 \$766.96	\$895.28 \$901.18	\$607.16 \$611.16	\$713.41 \$718.11	\$604.49 \$608.47	\$710.27 \$714.95	\$495.98 \$499.25	\$\$82.78 \$\$86.62
26	5764.80	5898.64	\$740.90	\$870.56	5720.89	\$847.05	5737.48	\$866.54	\$587.72	\$690.57	5588.37	5691.34	\$469.47	5551.62	\$426.56	\$501.21	5481.66	\$565.95	\$360.08	5423.10	\$554.05	\$651.01	5525.63	5617.61	\$297.56	\$467.13	\$327.21	5443.81	5799.56	5929.48	5771.98	5907.08	5615.16	5722.81	\$612.45	5719.63	5502.52	\$590.46
27	\$769.78	\$904.49	\$745.72	\$876.22	\$725.58	\$852.56	\$742.28	\$872.18	\$591.54	\$695.06	\$592.20	\$695.83	\$472.52	\$555.21	\$429.34	\$504.47	\$484.79	\$569.63	\$362.42	\$425.85	\$557.66	\$655.25	\$529.05	\$621.63	\$400.15	\$470.17	\$380.17	\$446.69	\$804.76	\$945.60	\$777.01	\$912.98	\$619.16	\$727.51	\$616.44	\$724.31	\$505.78	\$594.30
28	\$774.75 \$784.70	\$910.33 \$922.02	\$750.54 \$760.18	\$881.89 \$893.21	\$730.27 \$739.65	\$858.07 \$869.08	\$747.08 \$756.67	\$877.82 \$889.09	\$595.36 \$603.01	\$699.55 \$708.54	\$596.02 \$603.68	\$700.33 \$709.32	\$475.57 \$481.68	\$558.80 \$565.97	\$432.11 \$437.66	\$507.72 \$514.25	\$487.92 \$494.19	\$573.31 \$580.67	\$364.77 \$369.45	\$428.60 \$434.10	\$561.26 \$568.47	\$659.48 \$667.95	\$532.47 \$539.30	\$625.65 \$633.68	\$602.73 \$607.90	\$473.21 \$479.29	\$382.62 \$387.53	\$449.58 \$455.35	\$809.96 \$820.36	\$951.71 \$963.93	\$792.03 \$792.07	\$918.88 \$930.68	\$623.16 \$631.16	\$732.22 \$741.62	\$620.42 \$628.39	\$728.99 \$738.36	\$509.05 \$515.59	\$598.14 \$605.82
40	\$794.65	\$972.02 \$973.44	5769.82	5943.02	\$749.02	\$917.55	\$766.26	\$938.67	\$610.65	\$748.05	5611.33	\$749.88 \$748.88	5487.29	5597.54	\$443.21	\$542.93	\$500.45	\$613.05	5374.13	5458.31	\$575.68	\$205.20	\$546.14	5669.02	\$413.08	\$506.02	5392.45	5480.75	5830.76	\$1.017.69	\$902.11	5992.59	\$639.17	5782.98	5636.35	\$779.53	\$515.50 \$522.13	\$639.61
41	\$809.57	\$991.72	\$784.27	\$960.73	\$763.09	\$994.28	\$780.65	\$956.30	\$622.12	\$762.10	\$622.81	\$762.94	\$496.95	\$608.76	\$451.53	\$553.13	\$509.85	\$634.57	\$381.16	\$466.92	\$586.49	\$718.45	\$556.40	\$681.59	\$420.83	\$515.52	\$399.82	\$489.78	\$846.37	\$1,096.80	\$817.17	\$1,001.04	\$651.17	\$797.68	\$648.30	\$794.17	\$531.93	\$651.62
42	\$823.87 \$843.77	\$1,009.24 \$1,033.62	\$798.13 \$817.40	\$977.71 \$1,001.32	\$776.57 \$795.32	\$951.30 \$974.27	\$794.44 \$813.63	\$973.19 \$996.70	\$633.11 \$648.40	\$775.56 \$794.29	\$633.81 \$649.12	\$776.42 \$796.17	\$505.73 \$517.94	\$619.51 \$634.48	\$459.51 \$470.61	\$562.90 \$576.49	\$518.86 \$531.39	\$635.60 \$650.95	\$397.89 \$397.26	\$475.17 \$486.65	\$596.85 \$611.26	\$731.54 \$748.29	\$566.23 \$579.90	\$693.63 \$710.38	\$428.27 \$438.61	\$\$24.63 \$\$37.30	\$406.88 \$416.71	\$499.43 \$510.47	\$861.32 \$882.12	\$1,055.11		\$1,018.72	\$662.67 \$678.68	\$811.77 \$831.38	\$659.76 \$675.69	\$808.20 \$827.72	\$541.33 \$554.40	\$663.13 \$679.14
44	\$868.64	\$1,064.08	\$841.50	\$1,030.83	\$818.77	\$1,002.99	\$837.61	\$1,036.08	\$667.51	\$817.71	\$668.35	\$818.61	\$533.21	\$653.18	\$494.48	\$593.49	\$547.05	\$670.14	\$409.97	\$500.99	\$629.28	\$770.87	\$596.99	\$731.32	\$451.54	\$553.13	\$428.99	\$525.51	\$908.12	\$1,112.45	\$876.80	\$1,074.08	\$698.68	\$855.88	\$695.61	\$852.12	\$570.74	\$699.16
45	\$897.86	\$1,099.88	\$869.81	\$1,065.51	\$846.31	\$1,096.73	\$865.79	\$1,060.60	\$689.97	\$845.22	\$690.74	\$846.15	\$551.15	\$675.15	\$500.78	\$613.45	\$565.46	\$692.68	\$422.73	\$517.85	\$650.45	\$796.80	\$617.08	\$755.92	\$466.73	\$\$71.74	\$443.42	\$543.19	\$939.67	\$1,549.87		\$1,110.21	\$722.19	\$884.68	\$719.01	\$880.79	\$589.95	\$722.68
46 47	\$932.69 \$971.86	\$1,142.54	\$903.54 \$941.49	\$1,106.84	\$879.14 \$916.06	\$1,076.94	\$899.37 \$937.14	\$1,101.73 \$1,148.00	\$716.72 \$746.83	\$877.99 \$954.87	\$717.53 \$747.66	\$878.97 \$915.88	\$\$72.52 \$\$96.57	\$701.34 \$730.79	\$520.20 \$542.05	\$637.25 \$664.01	\$587.29 \$612.06	\$719.55 \$749.77	\$439.13 \$457.57	\$537.92 \$560.52	\$675.68 \$704.05	\$827.70 \$862.47	\$641.01 \$667.93	\$785.24 \$818.22	\$484.83 \$505.19	\$593.92 \$618.86	\$460.62 \$479.97	\$564.26 \$587.96	\$975.08 \$1.016.03	\$1,194.47		\$1,159.27	\$750.20 \$291.20	\$918.99 \$957.59	\$746.90 \$778.26	\$914.95 \$953.37	\$612.83 \$638.56	\$750.71 \$782.24
48	\$1,016.63	\$1,245.37	\$984.86	\$1,206.45	\$958.26	\$1,173.87	\$990.31	\$1,200.88	\$781.24	\$957.01	\$792.10	\$958.08	\$624.05	\$764.46	\$567.02	\$694.60	\$640.25	\$784.31	\$479.65	\$586.24	\$736.49	\$902.20	\$698.70	\$855.91	\$528.46	\$647.37	\$502.08	\$615.04	\$1,062.83	\$1,301.97	\$1,006.18	\$1,257.06	\$817.71	\$1,001.70	\$814.12	\$997.29	\$667.98	\$818.27
49	\$1,060.77 \$1,110.52	\$1,299.45 \$1,526.96	\$1,027.63	\$1,258.84 \$1,479.25	\$999.87 \$1,046.76	\$1,224.84 \$1,439.29	\$1,022.88 \$1,070.85	\$1,259.09 \$1,472.42	\$815.16 \$853.39	\$998.57 \$1,173.41	\$816.07 \$854.33	\$999.68 \$1.174.71	\$651.15 \$681.68	\$797.65 \$997.31	\$591.64 \$619.38	\$724.76 \$851.65	\$668.05 \$699.38	\$818.36 \$961.65	\$499.43 \$522.85	\$611.80 \$718.92	\$768.47 \$804.50	\$941.37 \$1,106.19	\$729.04 \$763.23	\$893.08 \$1,049.44	\$551.41 \$577.27	\$675.48 \$293.25	\$523.88 \$548.44	\$641.75 \$754.11	\$1,109.99	\$1,358.51		\$1,311.65 \$1,541.30	\$853.22 \$893.23	\$1,045.20 \$1,228.19	\$849.47 \$889.30	\$1,040.60	\$696.99 \$729.67	\$853.81 \$1,003.30
50 51	\$1,110.52 \$1,159.64	\$1,526.96	\$1,075.81	\$1,479.25 \$1,544.68	\$1,046.76	\$1,429.29 \$1,502.95	\$1,070.85	\$1,472.42	\$853.39 \$891.13	\$1,173.41	\$854.33 \$892.12	\$1,174.71	\$681.68 \$711.83	9927.31 9978.77	\$619.38 \$646.78	\$851.65 \$889.33	\$699.38 \$730.32	\$941.65 \$1,004.18	\$522.85 \$545.98	\$718.92 \$750.72	\$804.50 \$840.09	\$1,106.19	\$763.23 \$796.99	\$1,049.44	\$577.27 \$602.81	\$793.75 \$828.86	\$548.44 \$572.70	\$754.11 \$787.47	\$1,160.99	\$1,596.36		\$1,541.30		\$1,228.19 \$1,282.52	5889.30 5928.64	\$1,222.79	\$729.67 \$761.95	\$1,009.90
52	\$1,213.73	\$1,668.88	\$1,175.81	\$1,616.73	\$1,144.05	\$1,573.07	\$1,170.38	\$1,609.27	\$992.70	\$1,282.47	\$922.74	\$1,283.89	\$745.04	\$1,024.43	\$676.95	\$930.81	\$764.28	\$1,051.03	\$571.45	\$785.74	\$879.28	\$1,209.01	\$834.17	\$1,146.98	\$630.93	\$867.52	\$599.42	\$824.20	\$1,268.90	\$1,764.73	\$1,225.13	\$1,684.56	\$976.25	\$1,342.35	\$971.96	\$1,336.44	\$797.49	\$1,096.55
53	\$1,268.45 \$1,327.52	\$1,744.12 \$1,825.34	\$1,228.81 \$1,286.04	\$1,689.62 \$1,768.30	\$1,195.62	\$1,643.98 \$1,720.54	\$1,223.14 \$1,280.10	\$1,681.82 \$1,760.14	\$974.75 \$1,020.15	\$1,340.29 \$1,402.70	\$975.83 \$1,021.28	\$1,341.77 \$1,404.26	\$778.63 \$814.89	\$1,070.61	\$707.47 \$740.42	\$972.77 \$1.018.07	\$798.84 \$836.04	\$1,098.41 \$1,149.56	\$697.31 \$625.02	\$821.16 \$859.40	\$918.92 \$961.71	\$1,263.51 \$1,322.35	\$871.77 \$912.37	\$1,198.69 \$1,254.51	\$659.37 \$690.07	\$906.63 \$948.85	\$626.44 \$655.62	\$861.36 \$901.47	\$1,326.10	\$1,823.39 \$1,908.30		\$1,760.50	\$1,020.27 \$1,067.78	\$1,402.86 \$1,468.19	\$1,015.78	\$1,396.69	\$822.44 \$872.25	\$1,545.98 \$1,199.35
54 55	\$1,327.52 \$1,386.59	\$1,825.34	\$1,286.04	\$1,769.30 \$1,846.99	\$1,251.30	\$1,720.54	\$1,280.10	\$1,760.14	\$1,020.15 \$1,065.54	\$1,402.70 \$1,465.12	\$1,021.28	\$1,404.26	\$814.89 \$851.15	\$1,120.47	\$740.42 \$773.36	\$1,018.07	\$836.04 \$873.25		\$625.02 \$652.83	\$859.40 \$897.64	\$961.71 \$1,004.50	\$1,322.35 \$1,381.19	\$912.37 \$952.97	\$1,254.51 \$1,310.33	\$690.07 \$720.78	\$948.85 \$991.07	\$655.62 \$684.79	\$901.47 \$941.58	\$1,387.86	\$1,909.30 \$1,993.22		\$1,842.49	\$1,067.78	\$1,469.19	\$1,063.08	\$1,461.74	\$872.25 \$911.07	\$1,199.35 \$1,252.72
56	\$1,450.64	\$1,994.62	\$1,405.31	\$1,932.30	\$1,367.35	\$1,890.10	\$1,398.82	\$1,923.38	\$1,114.75	\$1,532.79	\$1,115.99	\$1,534.49	\$890.46	\$1,224.38	\$809.08	\$1,112.49	\$913.58	\$1,256.17	\$682.99	\$939.11	\$1,050.90	\$1,444.99	\$996.98	\$1,370.85	\$754.07	\$1,036.85	\$716.42	\$985.07	\$1,516.57	\$2,085.28	\$1,464.26	\$2,013.36	\$1,166.80	\$1,604.35	\$1,161.67	\$1,597.30	\$953.15	\$1,210.58
57 78	\$1,515.30	\$2,083.54 \$2,178.44	\$1,467.95 \$1,534.81	\$2,018.43 \$2,110.37	\$1,428.30 \$1,493.36	\$1,963.91 \$2,053.37	\$1,461.18 \$1,527.73	\$2,009.12 \$2,100.63	\$1,164.45 \$1,217.49	\$1,601.12 \$1,674.04	\$1,165.74	\$1,602.89	\$990.15 \$972.52	\$1,278.96	\$845.15 \$883.65	\$1,162.08 \$1,215.01	\$954.30 \$997.77		\$713.43 \$745.93	\$980.97	\$1,097.75	\$1,509.40	\$1,041.43	\$1,431.96	\$797.69 \$923.56	\$1,083.07 \$1,132.40	\$748.35 \$792.44	\$1,028.99	\$1,584.17	\$2,178.24 \$2,277.45		\$2,109.11 \$2,198.90	\$1,218.82 \$1,274.33	\$1,675.87 \$1,752.21	\$1,213.46	\$1,668.50	\$995.64 \$1,040.99	\$1,369.00
59	\$1,584.32	52,225.46	\$1,544.81	52,155.92	\$1,525.59	52,097,69	\$1,527.72	\$2,145.97	\$1,217.69	\$1,074.04 \$1,710.18	\$1,218.84	\$1,575.90	5993.51	\$1,266.08	5902.72	\$1,215.01			5762.00	\$1,047.79	\$1,147.75	51,612.22	\$1,112.37	\$1,529.50	5822.54 5841.34	\$1,156.84	5799.33	\$1,075.85	51,692.08	\$2,277.45		\$2,199.90	51,274.22	\$1,752.21	\$1,266.72	\$1,764.50		51,462.25
60	\$1,687.54	\$2,320.36	\$1,634.81	\$2,247.86	\$1,590.65	\$2,187.14	\$1,627.26	\$2,237.48	\$1,296.80	\$1,783.10	\$1,298.24	\$1,785.08	\$1,095.88	\$1,424.33	\$941.22	\$1,294.17	\$1,062.78	\$1,461.32	\$794.52	\$1,092.47	\$1,222.52	\$1,680.97	\$1,159.80	\$1,594.72	\$877.22	\$1,206.18	\$833.42	\$1,145.95	\$1,764.24	\$2,425.82	\$1,703.39	\$2,342.16	\$1,357.35	\$1,866.36	\$1,351.38	\$1,858.15	\$1,109.90	\$1,524.61
61	\$1,747.23	\$2,602.66	\$1,692.63	\$2,327.37	\$1,646.91	\$2,264.51	\$1,684.82	\$2,316.63	\$1,342.67	\$1,846.18	\$1,244.16	\$1,849.22	\$1,072.52	\$1,474.72	\$974.51	\$1,339.95	\$1,100.37	\$1,513.01		\$1,131.11	\$1,265.76	\$1,740.43	\$1,200.83	\$1,651.13	\$908.25	\$1,248.84	\$862.89	\$1,186.48	\$1,826.64	\$2,511.63		\$2,425.01		\$1,992.38	\$1,299.18	\$1,923.88	\$1,148.03	\$1,578.54
Ω Ω	\$1,786.40 \$1,835.52	\$2,456.30 \$2,522.85	\$1,790.58 \$1,778.17		\$1,683.84 \$1,730.14	\$2,215.28 \$2,278.94	\$1,722.59 \$1,769.96	\$2,368.57 \$2,433.20	\$1,372.78 \$1,410.52	\$1,887.57 \$1,939.47	\$1,374.30	\$1,889.66	\$1,096.57	\$1,507.78 \$1,549.24	\$996.36 \$1,023.75	\$1,369.99	\$1,125.04	\$1,546.93 \$1,589.46	\$841.07 \$864.20	\$1,156.47	\$1,294.14	\$1,779.45 \$1,828.38	\$1,227.75 \$1,261.51	\$1,689.15	\$928.61 \$954.15	\$1,276.84 \$1,311.95	\$882.24 \$906.50	\$1,213.08 \$1,246.44	\$1,867.59	\$2,567.94 \$2,698.55	\$1,053.76	67 CA7 CC	\$1,436.87 \$1,476.38		\$1,430.55	\$1,967.01	\$1,179.76 \$1,206.04	\$1,613.93
64+	\$1,865.37	\$2,564.88	\$1,807.08	52,484.74	\$1,758.27	\$2,417.62	\$1,799.74	\$2,473.27	\$1,433.46	\$1,971.01	\$1,435.05	\$1,972.19	\$1,545.04	\$1,574.43	\$1,040.40	\$1,420.55	\$1,174.77	\$1,615.31	5879.25	\$1,207.59	\$1,251.25	\$1,858.11	\$1,292.02	\$1,762.78	\$969.66	\$1,222.28	\$921.24	\$1,266.71	\$1,950.15	\$2,681.46	\$1,882.89	\$2,589.97	\$1,500.39	\$2,063.04	\$1,493.79	\$2,053.96	\$1,225.65	\$1,685.27

Sumber: 1

#### Keystone Health Plan East, Inc. Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
871PA0100055	Keystone HMO Platinum Preferred \$10/\$20/\$200	нмо	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100056	Keystone HMO Platinum Preferred \$20/\$40/\$250	нмо	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100057	Keystone HMO Platinum Preferred \$25/\$50/\$400	нмо	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100058	Keystone HMO Platinum Preferred \$5/\$15/\$500	нмо	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100059	Keystone HMO Gold Preferred \$40/\$80/\$650	нмо	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100060	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	нмо	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100062	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100063	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100064	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100065	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	нмо	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100066	Keystone HMO Gold Proactive	нмо	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100067	Keystone HMO Gold Proactive Value	нмо	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100068	Keystone HMO Silver Proactive	нмо	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0100069	Keystone HMO Silver Proactive Value	нмо	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0110021	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0110022	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0110023	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0110024	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
871PA0110025	Keystone DPOS Silver Classic \$3,750/\$40/\$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Congrey liver Septem Audit Periods, in. Habit Incel South Stage Stage Science Stage Sc	201001	100 MIL.	4004003	ACRES ASSESSED.
Company				

	C	D	F	F	G	Н	1 1	K L M N O P Q R
Unified Rate Review v6.0				'	0			To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + S
Office Rate Review Vo.0								
Company Local Names	Keystone Health Plan East							To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift +
Company Legal Name:	•	Ch. A.	PA					To validate, select the Validate button or Ctrl + Shift + I.
HIOS Issuer ID:		State:	***					To finalize, select the Finalize button or Ctrl + Shift + F.
Effective Date of Rate Change(s):	1/1/2025	Market:	Small Group					
Market Level Calculations (Same for	all Diane)							
ivial ket Level Calculations (Same 10)	ili ridiis)							
Section I: Experience Period Data		. (. (		4				
Experience Period:		1/1/2023	to 12 Total	/31/2023 PMPM				
Allowed Claims			\$594,036,997.16	\$545.95				
Reinsurance			\$0.00	\$0.00				
Incurred Claims in Experience Period			\$513,197,211.82	\$471.65				
Risk Adjustment			-\$29,405,919.38	-\$27.03				
Experience Period Premium			\$642,240,288.26	\$590.25				
Experience Period Member Months			1,088,079					
Section II: Projections	ı	Vens	1 Trend	Year 2 Tre	and			
	Experience Period Index	Year	Tirena	Year 2 Tre	ena	Trended EHB Allowed Claims		
Benefit Category	Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM		
npatient Hospital	\$83.05	1.056	1.043	1.056	1.043	\$100.75		
Outpatient Hospital	\$117.98	1.048	1.043	1.048	1.043	\$140.96		
Professional	\$145.49	1.029		1.029	1.043	\$167.58		
Other Medical	\$0.00	1.029		1.029	1.043	\$0.00		
Capitation	\$59.66	1.000		1.000 0.995	1.035	\$63.91		
Prescription Drug Total	\$134.13 \$540.31	0.999	1.043	0.995	1.043	\$144.46 \$617.66		
iotai	3340.31					3017.00		
				1.000				
Morbidity Adjustment				0.999				
Morbidity Adjustment Demographic Shift Plan Design Changes				1.000				
Demographic Shift Plan Design Changes Other				0.999				
Demographic Shift Plan Design Changes Other	5 PMPM for	1/1/202						
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim	s PMPM for	1/1/202		0.999 \$616.43				
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims	s PMPM for	1/1/202		0.999 \$616.43 \$627.40				
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims	s PMPM for	1/1/202		0.999 \$616.43				
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM	s PMPM for	1/1/202		0.999 \$616.43 \$627.40	Projected Period Totals			
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM Applied Credibility %	s PMPM for	1/1/202! 1/1/202		0.999 \$616.43 \$627.40 0.00%	\$663,422,798.40			
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance	S PMPM for			0.999 \$616.43 \$627.40 0.00%	\$663,422,798.40 \$0.00			
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Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %  Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees	FMPM for			0.999 \$616.43 \$627.40 0.00% \$627.40 \$0.00 -\$26.64 0.00%	\$663,422,798.40 \$0.00 -\$28,169,562.24 \$0.00			
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM Applied Credibility %  Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge	PMPM for			0.999 \$616.43 \$627.40 0.00% \$627.40 \$0.00 -\$26.64	\$663,422,798.40 \$0.00 -\$28,169,562.24			
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claims Manual EHB Allowed Claims PMPM Applied Credibility %  Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees	S PMPM for			0.999 \$616.43 \$627.40 0.00% \$627.40 \$0.00 \$525.64 0.00%	\$663,422,798.40 \$0.00 -\$28,169,562.24 \$0.00			
Demographic Shift Plan Design Changes Other Adjusted Trended EHB Allowed Claim Manual EHB Allowed Claims PMPM Applied Credibility % Projected Index Rate for Reinsurance Risk Adjustment Payment/Charge Exchange User Fees Market Adjusted Index Rate	S PMPM for			0.999 \$616.43 \$627.40 0.00% \$627.40 \$0.00 -\$26.64 0.00%	\$663,422,798.40 \$0.00 -\$28,169,562.24 \$0.00			
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1.1 Plan Name	Fiction	Fischure	Guid Preferred	Gund Classic Silvers	Silver Class	as Branze Econotial	GOLD PREACTIVE	Sher Przadber 000	Classic Silver Classic	SilverSecure 1	SERVIN GOLD SECURE	Silver Prooctive	PLEDIUM GOLD P	Proactive Follows	Patricit	PLENNIN	Platinum	Gold Perferred Gold Class	Situar Classic	Silver Secure 50	ver Classic Bionay Essential	Gold Proactive Gold	Prisative Silver Prisative	se SilverProactive	Platinum	Platinum Gold Preferen	GOLD CLASSES	Silver Classes Bronze Bronze	100 Platinum	Fischurin Gold Prefener	Gund Clascot Silver Clascot
1.4 Plan ID Wanderd Component IDI 1.5 Metal	2977FA0300000	\$100°100071	DOM: 000	PACESCOPE ENTIRACE	NOOS HEFTFATTONS	TO SECURE ACCORDING	EMT/PAGESCOOK	TOTAL STREET	OWN TOWN	EMPLEACOROGE EMPLEA	0030000 HHXT2FA2303231	107PATRODA 1107	PACCIOCOLE SINTERAL	CONTROL SHATSPACEOUSLY	1973*A73007W	PERSONAL PROPERTY AND ADDRESS OF THE PERSONAL PR	BUSTIFACIONES 1	0017PAC000009 11872PAC10000	D SECTIONS SEE	TIPACEDONE ESTIP	MC00006 HEFTPATOONS	DOM:	ACCOUNT SHATSACGOOD	M SHETSPATOROUS S	MATERIAL SECTION	MOCOCCE SHOTPACESSOS	1 11873PAT13834 188	TPANISONS SECTIONS	OD RESTRACTIONS BY	TIPAGE 1817   1877   18	RESTAUCIONAL RESTAURISMENT
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1.8 Fishing Fish	700	No	70	700	760 N	0 70	700	760	No. No.	70	No. No.	70	70	700 700	No.	70	7000	No. N	i 70	No.	760 760	70	No. N	10 No	701	70 70	No.	No.	50 FOR	No. No.	701 701
1.30 Inflective Date of Proposed Nates	1/3/2020	1/1/2021	3/1/2025	1/3/2025	One 1/1/202	23/2023	1/1/2005	1/1/2001	1/2021	1/3/3000	/3/2023	1/1/2020	1/1/0009	1/1/2021	1/1/2020	3/1/2025	1/1/2001	1/3/2025 1/1/202	3/1/2025	1/5/2005	1/3/2025 1/1/2025	1/1/2021	1/1/200	1/1/2021	1/1/2021	1/1/2009 1/1/2009	1/1/2021	1/1/2025 1/1/20	On 1/3/2001	1/1/2021 1/1/2021	3/1/2021 1/1/2021
1.11 Cumulative Rate Change % (over 12 mocorno) 1.12 Product Rate Increase %	0.20%	500%	g.00%	0.00%	205 0.37	2.00%	0.00%	0.20%	0.00%	0.00%	0.00% 0.00%	500%	g poni	0.00% 7.27%	7,79%	7,32%	7.62%	7375 640	5.80%	9.775	6.98% 7.72%	9.72%	9.50% 9.72	6 876	0.00%	0.00% O.00%	0.000	500% SDV/0	7.3%	7.205 7.509	6.000 6.900
1.11 July marrier Level Stor more as N																	EDIV/											BANY/4			
Worksheet 1 Table: Section II Exercises Period and Correct Plan Layer 2.1 Plan 12 (Mandard Component St)	Total SW79 A0000000	X10071704C0000011	HRTSPATIONIZZ HRT.	PARKETS SETUNGS	10004 NR717A01300	23 XHK72FAZ220026	1977 A TOTAL	ERCTPACEROR SERVIPAG	SECOND MINISTERACED COMPANY	197270230000 197770	CORRORD NIKTSPACESTERS	HIRTOPACHODINA HIRTO	PRINCIPAL INCOME	CORROL BRYTANDERS	10071700200000	33872FAE230037	ERCT ACCOUNTS	SETTPACEDON SETTPACEDON	O HETSPASSONS HE	CPAROREI SECO	MO20006 ERF1MC10006	HETPATIONS HETP	ACCOUNT SETTMACOOD	M NUMBER OF STREET	88729AG138111 888729	AZIZZEZ EMPLANCIZZE	NECT PARTIES NO.	7294012009 19072902220	DD ERROPHOLISON BE	TUPAGESSESS NIRTEPAGESSESS	INCURATIONAL DESCRIPTION
\$550,036,987 2.2 Allowed Claims	\$104,014,007 \$10,127,777	\$30,550,328		\$4,660,762 \$7,70	0,530 \$7,695,69	51,63,03	\$86,660,762	\$282,676,608 \$3,0		\$4,050,127 S4	XXL002 \$1,387,700	\$30,546,661	\$1,150,388	\$0 50	90	50	\$0	50 5	io 50	\$0	50 50	50	50 1	SO 50	\$3,256,766 \$3	7,240,760 567,672,790	\$9,382,832	\$6,852,867 \$557,6	07 50	50 90	50 50
50 2.5 Services in the services and the services are services and the services and the services and the services are services and the services and the services are services and the services and the services are services are services and the services are services and the services are services and the services are services are services and the services are services are services are services and the services are se	50 50 50 50 50 500 500	50 S1 NO. 117	50	50 5623 679 53.30	52 5	50 50 11 \$2,2%,677	52 STR. ON	50 (m rm vm - 6)	50 50 HS N2 5595 204	50 5763.600 5	50 50	55.579.200	50 518 51	50 50	50	50	50	90 S	10 50 10 50	50	50 50	50	S 1	10 50 10 50	50 51301267 S	50 50 1.013.063 56.130.675	51,479,704	\$1.676.601 \$190.1	50 50 90 51	50 St	5 50 50 50
2.5 Cost Sharring Reduction	10 10	50	50	50	50 5	50 50	50	50	50 50	52	52 50	90	50	50 50	9 50	50	50	50 5	10 50	50	50 50	50	50 1	50 50	50	50 50	1 50	50	50 50	50 90	50 50
SASS SKY 202 Zin Incomed Claims - 525 625 509 Z.7 Nith Adjustment Transfer Annual	\$125,007,012 \$0.600,870 470,470,010	\$38,660,900 \$6,054,768	\$81.007.005	51 855 529 55 11 -5777 887 -57	0.670 56.267.80 0.470 5887.50	87 ST 106 SW	575 796 670	\$252.652.366 \$2.6	11 291 816 (72 829 - 5616 179	\$1,770,196 Sa -\$1,098,098 St	279.508 \$1.061.902	536 FE 536	\$1,000,809	50 50	50	50	50	30	io 50	50	50 50	50		50 S0	\$11.120.000 \$8	6.273,770 561,342 571 6.896,896 - 51,712,275	\$7,794.629	SERVICE SERVI	62 50	50 50	9 9
- SS(20), ISS 2.7 No. Adjustment handler Amount Set2 200, 200 2.8 Prentum	529,405,918 \$1,660,660 5642,382,290 \$11,000,628	50,054,768 500,001,701	\$1,680,282 \$116,378,078							-01,000,000 St. 50,070,070 St		-55,407,000 509,369,358	\$255,627 01.136.136	30 St	30	30 50	50	50 5	E 50	50	90 90	50 60	50 1			1,894,854 -32,752,376 1,407,526 550,790,850				90 90 61 61	30 30 50 51
1.000.079 2.9 Experience Period Member Morths	1.005.079 13.179			7,627	0.896 12.89	21.00	155.065	395,390	4401 1,275	1.121	1307 1475	6330	1.891			0	ď		0 0				-	0 0		65.023 73.836		18,770 1.4	22 0	0 0	4 4
2.30 Current Environment	88.116 1.362	1.00	11909	628	1.120 1.01	18 2392	11.990	32.575	111 0	966	802 0	1.500	172	99 5		- 4	- 2		0 0		0 0			0 0	1686	1 NO 6 CO 1803 M 500 L	1368	1301			
2.12 100 8300	88.70% 62.82%	71.79%	78.98%	81.101 7	127% X0.6F	PK 72.18N	XLMN	9735%	STARK BLOCK	98.67%	67.03% 101.78%	123.58%	75.68%	sory/or sory/o	apric/d	agny/or	apry/or	apri/di apri/d	of aprical	ROV/OI	sory/ol sory/ol	aprijo)	apro/or apro/o	oi sorc/oi	663IN	71.68% \$2.12%	1 X2.90%	63.90% 95.8	III. ROIV/OI	spry(t) spry(t)	sov/or sov/or
Per Member Per Morth	\$100.00 \$667.00	592.0	SECLIM	SMT-01 ST	16.76 S19K.0	er israzo	Statut.				50% 11 5708.08			spryler spryler	epub)		spry/pr			pov/o	spy/dr spy/dr		spry/br spry/s			5871.31 562KW		SOLN SHO	m gov/or		
2.18 Alloyed Claris. 2.14 Serviciose	1000 967.09 5000 50.00	10.00	5020	5087.08 St	51.00 50.0	27 1475.20 20 50.20	10.00	504.01	92.00 \$050.00 52.00 \$0.00		\$5.00 \$3.00	508322 50.00		spry(t) spry(t)		egy/or egy/or	EDW/DI	800/0 800/0 800/0 800/0	o sovice		spryid spryid		sov/or sov/o		5007.08	\$600 Sept 56	568337	50130 500 5070 50	an annuin	spryidi spryidi	stavylor stavylor stavylor stavylor
2.33 Member Cod Sharing	5% W 50.27	503.66	569.21	\$61.00 \$1	22.36 \$22.23	95.56	568.53	575.68	585.17	586.00	\$56.00 \$87.05	96.11	5000 86	spry/pr spry/pr	#D9/20	sprafor	80Y/01	801/31 801/3	zi apuloi	80Y/01	special special	809/05	spry/pr spry/s	pi spryiti	560.16	\$65.90 \$65.70	596.58	\$507.86 \$227		spry's spry's	sov/or sov/or
2.36 Cost Sharing Reduction 2.37 Incurred Clares	\$0.00 \$0.00 \$071.65 \$622.22	50.00 568.37	50-00 5532.78	\$6.00 \$306.00 \$6	\$0.00 \$0.0 25.38 \$685.8		\$600 \$6%.00	Sam of	\$0.00 \$0.00 0.72 89 \$100 89	50-33	\$2.00 \$2.00 \$685.11 \$622.05	50.00 589.12		sory/or sory/or sory/or		80V/0	apry/or	apro/of apro/o	at atomical at a service at a s		sov/si sov/si sov/si sov/si	attración attración	spry/or spry/s		5030 5607.04	\$0.00 \$0.00 \$200.20 \$100.20		50.00 50 506.00 526		aprojol aprojol aprojol aprojol	sov/oi sov/oi sov/oi sov/oi
2.18 Brit Adjustment Transfer Angust	-527.00 \$130.00	\$125.25	State	-584.07	55.70 525.8		-510.68	422.77	126 60 -5336 76	-5129.89	\$118.17 -526.68	-537.87		sprojer sproje	809/2	sonior	IDW/bi	80V/01 80V/0	april 1		spry/dr spry/dr		spry(p) spry(t	g sproid	562.68	185.32 -515.26		-515.86 -5283		spryig spryigi	
2.27 Francisco	\$190.25 \$935.66	5833.60	5666 RT	\$790.00 St	68.60 5176.2	29 1522.73	5008.68	5003.07	723.90 \$168.72	505.01	\$529.60 \$627.83	Smoxe	ters to	special special	gory its	E0V/01	sprv/pr	special special	g ggv/01	spry/pr	spiriti	gan/or	spry.to: spry/s	p	5678.25	\$800 AC \$600 M	5695.02	\$189.35 \$578	20 80W/01	EDV/2 EDV/01	spryini spryini
Sedios III. Plan Adjustment Factors																															
8.1 Plan IZ Wandard Component IXI 8.2 Market Adjusted Index Size	ENTERACTORIS	\$1871FA0020000	HETPACHORUS 1867	PATRODE SECTACO	MODEL SHATTPACEDONS	23 BERTSPACESSES	1972*6230006	EMPLEACORON EMPLEAC	000007 ESKTIPAC000008	1007250232000 100753	COORNE BETTPACEDORS	19871PAC900002 18871	PATROTTE HETPA	SECOND ENTERACTION	10071FAC020090	18872FA2208737	HETPATIONS I	ENTERACORORS ENTERACOROR	NETSPACEOUSE 180	CPATRONI 1807	NACOTRON SHETSPACEDORNS	HR72*AC000006 19072*	PACIFICATION STREET, ACCORDING	SETTANCESCORE S	SETPACIONI SECT	ASTRONO - EMPT-ACCING	BESTSPACESCORE SEE	TIPACE20009	DO HETPATIONOS ES	TIPACCOCCE HERTIPACCIOCOS	HETPATURIN HETPATIONS
3.3 AV and Cost Sharing Dealer of Plan	0,2000	0.0000	0.0000	0.0000	.0000 0.000	00 0000	0.0000	0.0000	0,0000 0,0000	0.0000	0.0000 0.0000	0,0000	0.0000	0.0000 1.009	1003	1.0000	1.0076	0.8290 0.809	9 0.6561	0.3963	0.8712 0.9235	0.8081	0.80%	6 63790	0.0000	0.0000 0.0000	0.0000	0.0000 0.00	00 1,1101	1.0708 0.8079	9.85m 9.7001
5.5 Provider Refusor's Advantages of 5.5 Secretics in Addition to BMS	0.000	5,0000	0.0000	0.0000	2000 5:000	00 0.0000	0.0000	0.2020	0.0000 0.0000	0.0000	0.2002 0.2000	0.0000	0.0000	0.0000 1.0186	10536	1,0586	1.000	1000 1000	1000	1.088	101M 101M	0.9077	0.9977 0.993	77 D.W.77	0.0000	0.000	0.0000	0.0000 0.00	00 1,056	1000 1000	1000 1000
3.5 Benefit in Addition to BHS Administrative Cods	0300	E-3330	0.0000	0.0000	5000 0-000	0.000	0.0000	0.3000	E-3000	0.0000	0.0000	5000	0.0000	0.0000 1.00%	1,0096	1.00%	1.006	100% 1009	1.00%	1.00%	13394	1.00%	100% 1000	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.0000	4.0000 0.0000	E-3000	0.0000	00 1.00%	1036 1036	1.00%
1.6 Administrative Expense	0.000	500%	0.00%	0.00%	000 000	0.00%	0.00%	0.00%	0.00%	0.00%	0205 0206	0.00%	0.00%	0.00% 25.20%	25,285	15.26%	25.265	25.205 25.20	N 15.26N	25.205	23,205 23,205	15.20N	15.20% 25.20	15.20%	0.00%	0.00% 0.00%	500%	0.00%	25,265	15.205 25.205	15.30% 25.20%
8.7 Taxes and Rees 8.8 From 8.8 Rob Load	0.001	5,00%	g.00%	0.00%	202 200	2.00%	0.00%	0.20%	0.00% 0.00%	0.00%	0.20% 0.27%	2.00%	2.00%	0.00% 0.60%	0606	2.60%	0.66%	0.600 0.60	% 0.66N	0.60%	0865 0865	2.60%	0.60% 0.60	5 0.605	0.00%	2.00% 0.20%	0.376	0.00% 0.0	25 0.665	0.601 0.601	246N 046N
19 Gratinghic Adjustment	6,000	60000	0.0000	0.0000	1000 6000	00 0.0000	0.0000	0.2000	0.0000	0.0000	0.3003 0.3300	0.0000	0.0000	0.3000 1.0000	1.0000	1,0000	1.0000	10000 1000	1,0000	1.0000	10000 10000	1.0000	1.0000 1.000	30 1,0000	0.0000	0.0000 0.0000	E-3000	0.0000 0.00	00 1,0000	10000 10000	1.0000 1.0000
1.32 Plan following Index Falls	12.00	\$0.00	50.00	50.00	52.00 50.0	50.30	50.30	\$2.00	52.00 50.20	50.00	\$2.00 \$2.00	So m	50.00	\$5.00 \$902.76	5075.56	tentra	\$670.38	5003.00 5000.0	100422	\$107.34	\$160 SE \$425 SE	90521	\$620.30 \$689.3	5003.87	50.00	50:30 \$1:00	50.00	50.00 St	20 1923.82	91121 5763	5722.94 5183.17
8.11 Age Calibration Factor	0.6685																2.667														
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5.33 Calibrated Flan Adjusted today Note	50.00	50.00	50.00	10.00	\$0.00 \$0.0	10.20	50.00	50.00	50.00 50.00	10.00	50.00 50.00	50.00	50.00	50.00 SW4.W	\$175.00	\$560.00	3073.00	500.00 5007.0	0 5NS-02	SHLM	\$276.00 \$279.00	50020	Sex or Same	3275.66	50.00	50.00 50.00	1 50.00	50.00 50	00 S623.66	5600.36 5078.26	50% 30 50% 40
Section IV Protected Plan Sevel Information 6.1 Plan IV (Manufar) Component IV	Total 8879740000000	I marrament I	mentaryon I mer	PAGEOGRA SETTANOS	war warm	n I mensanoma	THE PROPERTY OF THE PARTY OF TH	surrayonna surray	const married const	DETERMINATION FOR	control management	DETERMINATION OF THE	maryonal mena	come I service	Laurencenne	unrunarymer I	mercanoma I	INTERACEDON UNTERACEDON	of menoconst m	ermanoma Famou	normal mercanna	HETEATOWN HETE	annous I summanous	al mercennal i	armanioni arm	ATTOMIC SHEET AND SHEET	NUMBER OF STREET	THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRE	m I menseement m	THE OWNER OF THE OWNER OF THE OWNER OF THE OWNER	HEPPATIESSA HERPASSESSA
6.2 Allowed Claims	\$679,927,699 \$0	50	50	50	50 5	50 50	50	50	50 50	50	50 50	50	50	50 511,03,03	\$10,197,240	\$7,480,009	\$1,966,718	\$114,790,000 \$7,817,83	500,000,004	\$3,096,995 3	N.216,365 \$36,362,205	\$321,879,020	\$78,770 \$322,588,44	\$30,872,775	50	\$0 50	50	50	50 513,794,756	\$12,600,004 \$10,611,939	\$6,726,927 \$8,733,770
41 Seventee	50 50	50	50	50	50 5	so so	50	50	50 50	50	50 50	- 6	50	50 50	50	50	50	50 5	io 50	50	50 50	50	50 1	id 50	90	50 50	50	50	50 50	50 50	50 50
6.5 Member Cost Wanne 6.5 Cost Sharing Reduction	10 10	50	50	50	50 5	10 10	50	50	50 50	50	50 50	90	50	50 50	50	50	50	50 5	10 50	50	50 50	50	52 3	10 10	50	50 50	50		50 50	50 50	50 50
66 Incurred Claims	\$100 ED 600 \$0	50	50	50	52 5	50 50	50	50	50 50	50	50 50	50	50	50 530 792 121	526 129 156	56,859,352	\$1.686.907	595 768 662 56 836-27	56 90 8 761		51.667.863 58.696.365	581.014.229	\$180.68° \$180.718.91	125,992,365	50	50 50	1 50	50	50 538,667,218	\$11,136,656 \$11,690,209	\$6,007.00; \$6,189.718
4.7 Kid Adjustment Transfer Annuert 4.8 Premium	523,077,626 50 5663, 827,608 50	90	50	50	30 S	50 50	50	50	50 50	52	50 50 51 50	50	50	50 -5317,00	-5802,876 570,230,230	-5201,403 58 387 164		-51,004,969 -5239,09 5135-796.165 57.995.52			-\$210,876 -\$134,708 \$7,186,000 \$11,230,670	-\$1,222,827 \$225,083,862	-121,660 -17,667,71 579,740 579,767,71	518 TO THE	50	50 50	50	50	50 -5354,564 50 504,506,500	-\$852,014 -\$1,489,703 \$88,967,336 \$52,485,967	-5278,180 -5268,800 510,000,000 51,000,700
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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 Keystone Health Plan East 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:** Keystone Health Plan East ("KHPE")

State: Pennsylvania

HIOS Issuer ID (5-digit): 33871

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 KHPE. 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 6.9% 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 KHPE plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 7.0%. The minimum increase is 2.9% and the maximum increase is 7.8%.

# **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 KHPE 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 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.

#### **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**

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. We consider the combined experience data to be fully credible.

#### **RISK ADJUSTMENT AND REINSURANCE**

#### **Projected Risk Adjustment PMPM**

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.

#### **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 37.

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 restrictions 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. The enrollment is our February 2024 enrollment.

#### **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 KHPE 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).

URRT Part III May 15, 2024

#### **TERMINATED PLANS**

The following plans are being terminated during 2025:

33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	
INAC-134056078	7	
KHPE Small Group		

Keystone HMO Silver Classic \$3,750/\$40/\$80/50%
Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700
Keystone HMO Gold Proactive
Keystone HMO Silver Proactive
Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600
Keystone HMO Platinum Preferred \$30/\$60/\$400
Keystone HMO Silver Proactive Value
Keystone HMO Platinum Preferred \$5/\$15/\$500
Keystone DPOS Platinum Preferred \$10/\$20/\$200
Keystone DPOS Platinum Preferred \$20/\$40/\$250
Keystone DPOS Gold Preferred \$40/\$80/\$650
Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%
Keystone DPOS Silver Classic \$3,750/\$40/\$80/50%

## **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.

May 15, 2024

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XMT PROCESSES XMT PROCESSES XMT PROCESSES	Ratio Acc 1	Tokasan Dam Non-Tokasan Liker Tokasan Dam Non-Tokasan Liker Tokasan Dam Non-Tokasan Liker		71487 71487 74786	#0.4 #0.7
3387 PRO040005 3387 PRO040005	Rains Ann I Rains Ann I	Tobassa User Nov. Sobassa User Tobassa User Nov. Sobassa User	- 8	760,27 811,50 811,50 802,79 813,50 871,28 813,50 813,50 813,50	1125.1
3387 PADGEDES 3387 PADGEDES		Tokassa Ukar Non-Tokassa Ukar Tokassa Ukar Non-Tokassa Ukar Tokassa Ukar Non-Tokassa Ukar		19535 1754	191
3387 PAGGGGGG 3387 PAGGGGGG	Marine Ann S	Tolsoon UserNon-Tolsoon User Tolsoon UserNon-Tolsoon User Tolsoon UserNon-Tolsoon User		100734 111641	110.1
33F PAGGGGG 33F PAGGGGG 33F PAGGGGG	Ration Area E Ration Area E	Tolsano Cher Rom, Tolsano Cher Tolsano Cher Rom, Tolsano Cher Tolsano Cher Rom, Tolsano Cher		11933 03130 04131	1696.1 1796.7
3387 PRO000000 3387 PRO0000000	Balandard Balandard	Tokana UserNon Tokana User Tokana UserNon Tokana User Tokana UserNon Tokana User	- 2	01430 01631	100.7
337 P 10040004 3387 P 10040004 3387 P 10040004	Raine Area I	Tokana Dan Nor. Salama Dan Tokana Dan Nor. Salama Dan Tokana Dan Nor. Salama Dan	- 1	03516 07211 36723 23546 23576 33576	387.3 325.4 335.7
3387 PRO060006 3387 PRO060006 3387 PRO060006	Nation Area S Nation Area S	Tokana User Nov. Tokana User Tokana User Nov. Tokana User Tokana User Nov. Tokana User		311 N 311 N	30.1 30.1 30.1
3387 PRO000006 3387 PRO000006 3387 PRO000006	Robert Acc 2 Robert Acc 2 Robert Acc 2	Tokassa Uker Non-Tokassa Uker Tokassa Uker Non-Tokassa Uker Tokassa Uker Non-Tokassa Uker	- 1	314.0 304.0	1914 497 1
3387 PRO000006 3387 PRO000006 3387 PRO000006	Ratios Anna S Ratios Anna S	Section   Sect	-	38111 38111 39038	49°
3387 PADDEDDDD 3387 PADDEDDDD 3387 PADDEDDDD	Ratio Ass I Ratio Ass I	Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User		390-39 397-38 407-18 432-34 434-78	407.4 401.1 401.1
337 PAD040004 337 PAD040004 337 PAD040004	Rains Ann I Rains Ann I Rains Ann I	Toloron UnerNon-Toloron Uner Toloron UnerNon-Toloron Uner Toloron UnerNon-Toloron Uner	- :	20178 20178 20170 20170	28.1 19.1
3387 PRO000000 3387 PRO000000 3387 PRO000000	Relice Acc 2 Relice Acc 2	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan	- 1		101
337 P40040004 337 P40040004	Ratio Ass I	Tokana UserNon Tokana User Tokana UserNon Tokana User	9	26.47 474.85 474.85 481.51 481.52 481.53 481.54 261.55 50.48 514.05 517.75 517.75	107.1 107.1
337 PAD04000 337 PAD04000 337 PAD04000	Ratios Anna E Ratios Anna E	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan	- 1	46.13 40.14 40.14	10.1 17.1 494.2
3387 PH0000006 3387 PH0000006 3387 PH0000006	Ration Associated States Assoc	Tokana Charling Schana Char Tokana Charling Schana Char Tokana Charling Schana Char		1110 1110	604 604
3387 PAGGGGGG 3387 PAGGGGGG	Marine Ann S	Tolsoon UserNon-Tolsoon User Tolsoon UserNon-Tolsoon User Tolsoon UserNon-Tolsoon User		98136 98281 88739	2873 7151
3387 PADG60006 3387 PADG60006	Ratins Ama B	Tolsoon User-Non-Tolsoon User- Tolsoon User-Non-Tolsoon User- Tolsoon User-Non-Tolsoon User-		63526 66236	281
2387 PH0040006 2387 PH0040006 2387 PH0040006	Ratio Acc 5 Ratio Acc 5	Tokana User Nov. Tokana User Tokana User Nov. Tokana User Tokana User Nov. Tokana User		75453 76453 76563 57553 58444 56444 16445	990.3 1000.8 1080.8
2387 PH0040006 2387 PH0040006 2387 PH0040006	Ratins Anna E Marine Anna E	Tokana UserNon Tokana User Tokana UserNon Tokana User Tokana UserNon Tokana User		82913 866.66 906.66	1183
3387 PH0040006 3387 PH0040006 3387 PH0040006	Ratio Acc 1 Ratio Acc 1	Tolorom Uner-Non-Tolorom Uner- Tolorom Uner-Non-Tolorom Uner- Tolorom Uner-Non-Tolorom Uner-		2013 2013	13E 2
3387 PH0040006 3387 PH0040006 3387 PH0040006	Ratio Assis Ratio Assis	Debasso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Telesso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Debasso Uner-Nes-Telesso Uner- Telesso Uner-Nes-Telesso Uner-		001240 00125 111626	1101.2 100.2
33F PA0040004 33F PA0040004	Ratios Area II Ratios Area II	Tokana User Non-Tokana User Tokana User Non-Tokana User Tokana User Non-Tokana User	Series.	114547 116542 31613	1877
3387 PH0040010 3387 PH0040010 3387 PH0040010	Rates Ass 2 Rates Ass 2 Rates Ass 2	Tokana User Nov. Solvana User Tokana User Nov. Solvana User Tokana User Nov. Solvana User		33570 33571 34572 31140	130.7 130.7 140.7
3387 PADD60010 3387 PADD60010 3387 PADD60010	Rains Ann II Rains Ann II Rains Ann II	Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User Tolsano UserNon-Tolsano User		362.28 373.44	30.1 30.2 20.4
XM7 PAD060010 XM7 PAD060010 XM7 PAD060010	Ration Association States Association Company	Tolsano User-Non-Tolsano User- Tolsano User-Non-Tolsano User- Tolsano User-Non-Tolsano User-		38230 38230 38230	48.1 48.1
3387 PR0043010 3387 PR0043010 3387 PR0043010	Ration Associa	Statem University Statem Christian C		36133 38133 39123	20.1 20.1
337 P4000000 337 P4000000 337 P4000000	Ratios Anna E Ratios Anna E	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan	- 1	2012 2113 2016	40.1 40.7 46.1
3387 PH0040010 3387 PH0040010 3387 PH0040010	Ration Associated States Assoc	Tokana Dam Non-Tokana Dam Tokana Dam Non-Tokana Dam		483 484	100.0 100.0 100.0
XMF PHO000010 XMF PH0000010	Refer for 5	Tokasan Dane Nov. Tokasan Dane Tokasan Dane Nov. Tokasan Dane Tokasan Dane Nov. Tokasan		341.59 34	107
XM7 PAGGGGGG XM7 PAGGGGGG XM7 PAGGGGGG	Ration Area II Ration Area II	And the second s		21140 21140 21140 21140 21140 21140 21140 21140	181
33F PRO000010 33F PRO000010	Ratio Access	Tokana UserNon Tokana User Tokana UserNon Tokana User Tokana UserNon Tokana User			- EU
3387 PRO600000 3387 PRO600000 3387 PRO600000	Rains Ann I Rains Ann I Rains Ann I	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan	-	100 to 107 to	201
3387 PAGGGGGG 3387 PAGGGGGG 3387 PAGGGGGG	Ration Associated Inches Associated Inches Associated Inches Inch	Tokassa Dane Nov. Tokassa Dane Tokassa Dane Nov. Tokassa Dane Tokassa Dane Nov. Tokassa Dane		\$19.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$1	707.1 777.1
3387 P10060010 3387 P10060010 3387 P10040010	Rates Ass I Rates Ass I Rates Ass I	Tokassa Ukar-Non-Tokassa Ukar Tokassa Ukar-Non-Tokassa Ukar Tokassa Ukar-Non-Tokassa Ukar		61674 61736 71651	10.1
3387 PH0060010 3387 PH0060010 3387 PH0060010	Ration Area II Ration Area II Ration Area II	Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan Tokassa Ukan Non-Tokassa Ukan		701.50 765.58 421.60 884.5 884.1	100.3 107.8 1132.1
XMT PRO000010 XMT PRO000010 XMT PRO000010	Ratio Acad Ratio Acad Ratio Acad	Tokassa Uker Nov. Tokassa Uker Tokassa Uker Nov. Tokassa Uker Tokassa Uker Nov. Tokassa Uker		81813 81813 81813 81813	1160.4 1361.1
3367 PR0000010 3367 PR0000010 3367 PR0000010	Ration Area E Martine Area E Martine Area E	Tokassa Dane Nov. Schassa Univ. Tokassa Dane Nov. Schassa Univ. Tokassa Dane Nov. Schassa Univ.		86530 90013 90448	077.4 129.6
3387 P10060010 3387 P10060010 3387 P10060010	Ration Associated Ration Associated	Tokassa Ukar-Non-Tokassa Ukar- Tokassa Ukar-Non-Tokassa Ukar- Tokassa Ukar-Non-Tokassa Ukar-	- 6	1063 1063	1120
3MP PAGGEGG 3 3M7 PAGGEGG 3 3M7 PAGGEGG 3	Martine Same II Martine Same II	Patrick Tambies School Lines	***************************************	31334 37346	100.1 30.3 37.1
3387 PRO000013 3387 PR0000013 3387 PR0000013	Ration Area II	The second secon		30143 30176 20176	395 395
3387 PR0060013 3387 PR0060013 3387 PR0060013	Ration from 1 Ration from 2 Ration from 2	Palacon Parallel Salacon Dans Palacon Parallel Salacon Dans Palacon Dansillo Salacon Dans		231.30 231.30 231.31	430.5 430.5
33F PR0043013 33F PR0043013 33F PR0043013	Refer for 1 Refer for 1	Tokana Danible School Dan Tokana Danible School Dan Tokana Danible School Dan		448.81 448.81 448.81 448.81	100 100 100
3387 PH0060013 3387 PH0060013 3387 PH0060013	Ration Asso S Ration Asso S	Tokana Danillo Tokana Dan Tokana Danillo Tokana Dan	i	200.00 200.00 200.00	107.1 107.1
3387 P10043013 3387 P10043013 3387 P10043013	Ration Associa	Takana Tanahia Takana Taka Takana Tanahia Takana Taka	- 1	467.66 800.00 800.00	100
3387 PR0000013 3387 PR0000013 3387 PR0000013	Ratins Ama II Ratins Ama II	Tokana Danillo School Dan Tokana Danillo School Dan Tokana Danillo School Dan	20	120 17 130 M 13747 144 M 144 M	- 100
3387 PH0060013 3387 PH0060013 3387 PH0060013	Ration Asso S Ration Asso S Ration Asso S	Patrice Vander School Com- Patrice Vander School Com- Patrice Vander School Com-	- 1	141.00 142.01	60.2 60.2 60.2
3387 PR0000013 3387 PR0000013 3387 PR0000013	Ration Area II Martine Area II Martine Area II	Polesco Hamilton School Char Falcon Hamilton School Char Falcon Hamilton School Char Falcon Hamilton School Char Falcon Hamilton School Char		605.03 606.03	107 107 108
3387 PH0000013 3387 PH0000013 3387 PH0000013	Ratio Acc 1 Ratio Acc 1 Ratio Acc 2	Taken Daniel Street Street		151	19.5
3387 PRO000013 3387 PRO000013 3387 PRO000013	Rates Ass I Rates Ass I Rates Ass I	Takana Danika Salama Dani Salama Danika Salama Dani Salama Danika Salama D		60034 50036 57036	74.1
3387 PH0040013 3387 PH0040013 3387 PH0040013	Ratio Ann I Ratio Ann I Ratio Ann I	Tokana Unable Tokana Ukar Tokana Ukar Nor Tokana Ukar Tokana Ukar Nor Tokana Ukar Tokana Ukar Nor Tokana Ukar	i	67322 67322 73346	185 185
3387 PH0060013 3387 PH0060013 3387 PH0060013	Ratio Acad Ratio Acad Ratio Acad	Taken Taken Sales Sales Sales		101.07 101.07	1100.1
3387 PH0040013 3387 PH0040013 3387 PH0040013	Rains Ann I Rains Ann I Rains Ann I	Tokasan Dane Non-Tokasan Dane Tokasan Dane Non-Tokasan Dane Tokasan Dane Non-Tokasan Dane	-	100	1301 1301
3387 PRO000013 3387 PRO000013 3387 PR0000013	Matter Ann B Matter Ann B Matter Ann B	Tokana Danibin Tokana Dan Tokana Danibin Tokana Dan		868.71 000.85 987.07 083.74	128.1 128.2 188.3
1   1   1   1   1   1   1   1   1   1	Ratio Acad Ratio Acad Ratio Acad	Taken Tanks Sales Sales		1145.07 1146.26 016.07	
3387 PH0060013 3387 PH0060013 3387 PH0060013	Ratios Area B Ratios Area B Ratios Area B	Tokassa Ukar-Nor Tokassa Ukar Tokassa Ukar-Nor Tokassa Ukar Tokassa Ukar-Nor Tokassa Ukar		08118 08118	1794 1793 1801
3367 P10040013 3367 P10040014 3367 P10040014	Martine Same S Martine Same S Martine Same S	Patrico Parello Salamo Dan Patrico Parello Salamo Dan Patrico Parello Salamo Dan		18232 18232	1823 1923
33F P10043014 33F P10043014 33F P10043014	Return from 1	Tokana Dankin Shana Dan		20241 21336 21721	20.4 20.5

ARI PROSESSI	Nation Sea 1				201	20.10
3387 PHO060014 3387 PHO060014	Ration Association States Association Company	Tokana Danika Salama D	Ξ		231.00 238.10 238.10 238.10	200 a
33F PHO000014 33F PHO00014 33F PHO00014	Ratio Ass I Ratio Ass I	Table State State St	Ξ	- 3	238.16 238.16 238.16	267.86 267.86 268.56
3387 PH0060014 3387 PH0060014	Ratios Associa	Tokana Daniba Salama D			243.91 319.82	275.20 285.83
33F PHO000014 33F PHO00014	Ratio Ass I Ratio Ass I	Table State State St	Ξ	-	208.81 208.83 279.30	201.38 200.81 317.86
3387 PH0040014 3387 PH0040014	Ratio Ann E Ratio Ann E	Tokana Dan Non-Tokana D	=	- V	27606 38178	326.37 337.54
3387 PHO060014 3387 PHO060014	Ratio Ass I	Tables Sharing School St.	Ξ		276.06 281.76 288.36 288.16 280.07	335.77 340.21
3387 PHO060014 3387 PHO060014	Ratios Area B	Tokana UserNon-Schause U	=	-	3025	31121
3387 PHO040014 3387 PH0040014					3004E 2014T	363.20 372.60
3387 PHO060014 3387 PHO060014	Rains Ama E	Polanic Cham No. No. 10.	-	- 8	210.12 316.60 323.20	175 K
3387 PHO040014 3387 PH0040014	Ratio Ass I	Tabana Handley School III		= =	33279 34330	437.43 421.33
3387 PHO040014 3387 PH0040014	Raine Ann II	Tokana Dan Non-School U. School Dan Non-School U.	Ξ		31729 31729 38944	192.50 192.50
33F PH0040014 33F PH0040014	Ratio Ass II	Tabana Handley School III	Ξ		201.31 201.31	100.00
3387 PH0040014 3387 PH0040014	Ratios Area B Ratios Area B	Polani Chan No. School III Feliani Chan No. School III	Ξ		44522 445.91 455.91 455.72 455.72 455.72 455.73 455	\$38.50 886.0
3387 PH0040014 3387 PH0040014	Ratio Ass I	Tabana Handley School III	Ξ		508.54 531.14	690.34 730.31
3387 PH0040014 3387 PH0040014	Rains Ann II	Tokana Dan Non-Schause U. Tokana Dan Non-Schause U.	=	= :	E8527 60691	39.11 831.60
3M7 PHO040014 3M7 PHO040014	Ratio Acc I				60031 64641	80.11 88.27 870.11
3387 PH0040014 3387 PH0040014	Rains Ama II Malan Ama II	Tokano UserNon-Schaus U Tokano UserNon-Schaus U	-		20314	560.81 560.81
337 PA0043015 3387 PA0043015	Falsa San F	Police Standard School 11 Police Standard School 12	Ξ	100	27535 27536 20043	693,14 702,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15 703,15
337 PAGGEORS 337 PAGGEORS 337 PAGGEORS	Ratins Anna II Ratins Anna II Ratins Anna II	Tokana Dan Non-School U.	=		21521 21546 32510	319.21 319.40 329.50
3387 PADGESONS 3387 PADGESONS	Ratio Acc 2 Ratio Acc 2	Tabana Hawkin Salama H Tabana Hawkin Salama H	Ξ	- 1	33541 31037	335.21
3387 PHO040016 3387 PHO040016	Halos Ann I	Tokana Daniba Salama D			36536 36536	490.11 490.11
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Ass I Ratio Ass I	Patrick Control of the Control of th		Ĭ	3030 3030 3030	53
3307 PADDAGO15 3307 PADDAGO15	Ration Associa	Tabana Danible School II	Ξ		37833 38338	425.10 417.31
3387 PRO060015 3387 PRO060015	Ratio Ann I	Tokana UserNer Schaue U	Ξ	- :	609.82 418.28	49/31 59/31
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Acc 5	**************************************			4036 4036	501.64 504.03
3M7 PADGEOUS 3M7 PADGEOUS	Ratios Anna S Ratios Anna S	February Character School Co. Sch	-	- 1	3603 50 50 50 50 50 50 50 50 50 50 50 50 50	3211
337 PAGGEORS 337 PAGGEORS 337 PAGGEORS	Ratio Ass I Ratio Ass I	Table State State St	Ξ	- 1	415.76 415.66 615.66	126.56 126.56 126.56
XMT PAGGEOUS	Ratios Ann E Ratios Ann E	Tokana UserNon Schaue U	-		841.22 253.88	1910
3307 PAGGEOGIS 3307 PAGGEOGIS	Ratus Ass I Ratus Ass I	Patrick Control of Con	Ξ	= 2	461 32 468 88 478 18 488 78 78 488 78 488 78 488 78 488 78 488 78 488 78 488 78 488 78 488 78	500.00 677.02
AMP PAGGEOUS 3MP PAGGEOUS 3MP PAGGEOUS	Ration Area S Ration Area S	Tokana Danika Salama D Tokana Danika Salama D	-		D15 015 000	69.40 60.11 89.31
3307 PRO060016 3307 PRO060016	Roter Acc 2	Patrick Continue School of				720.84 796.23
3367 PRO063015 3367 PRO063015	Rains Ann I Rains Ann I	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	in.		111.75 414.67 475.54 704.48	100 20 100 20 100 20
3367 PAGGEOGIS 3367 PAGGEOGIS 3367 PAGGEOGIS	Reference S	Patrick Control School (1)	-		73624 77532	10/0.32 108.27
3M7 PADGEDOIS 3M7 PADGEDOIS	Rains Ann E Balon Ann E	And the second s	har.	- :	77513 80431 81154 87531	1909 AT 1909 A
AMP PAGGEOUS XMP PAGGEOUS XMP PAGGEOUS	Ration Associated Inches Inches Associated Inches Inches Associated Inches Inche	Patricia Cardina School 11 Patricia Cardina School 11 Patricia Cardina School 11	-		\$18.00 \$18.00 \$18.00	G8.21 G8.71 Gara
3367 PRODESCIS 3367 PRODESCIS	Ratins Ama B Marine Ama B	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	-		403	121.0
3M7 PAGGGGGG		Patricia State State of State			10434 104270 20431	146.80 146.71 256.81
3M7 PAGGEORIE 3M7 PAGGEORIE 3M7 PAGGEORIE	Ratins Anna E Marine Anna E	Section 1 and 1 an			28811 200 JV 200 JV 201 JV 201 JV 317 70 317 50 317 50 317 50 317 50 317 50 318 50 318 50 318 50 318 50	201.20 200.27 100.10
XMT PADGEODIS XMT PADGEODIS	Ratio Acc 2 Ratio Acc 2	Tabasa Daniba Salama D		===	2003 2043 21730	200.00 500.00 317.60
3367 PRO060016 3367 PRO060016	Marine Ann I Marine Ann I	Date of the Control o	-		31776 31730 31730	107.74 380.14 380.14
33F PADGEDONS 33F PADGEDONS 33F PADGEDONS	Ration from B Ration from B	Table San San San St		- 3	33730	380.50
3387 PHO060016 3387 PHO060016	Ratio Ass I	Tables Tables Tables 1	Ξ	= 9	34633 314.14	385.28 386.41
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Ass I Ratio Ass I	Patrick Control of Con			264.14 267.33 278.13 383.64 301.65	41323 625.60
3387 PHO040016 3387 PHO040016	Ratio Ass I	Tabana Handley School III			301.41 309.74	48.10
3387 PRO000016 3387 PRO000016	Ratio Ann I	Tokana UserNer Schaue U	Ξ	- 1	41923 41234	480.13 480.20
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Acc 5	**************************************	Ξ	- i	399.7s 419.22 419.23 411.64 411.65 411.65 411.65 411.65 411.65 411.65 417.65 41	48.3
3387 PRO060016 3387 PRO060016	Ratios Associa	Tokana Daniba Salama D	Ξ	7	O18	901.54 129.11
337 PADGEDONE 3387 PADGEDONE 3387 PADGEDONE	Ratio Ass I Ratio Ass I	Table State State St	Ξ		447.74 618.96	136.47 148.40 60.73
3387 PADD40016 3387 PADD40016	Ratio Ann E Ratio Ann E	Tokana Dan Non-Tokana D	=	- 4	47237 48738	1021
3M7 PHO063016 3M7 PH0063016				= :	124.17 132.17	627.01 627.01
3387 PRO000016 3387 PRO000016 3387 PRO000016	Ration Area II	Tokana Usan Nasa Salama U	Ξ	- 8	175.48 655.53 636.22	79.20 13.11
33F PADGEOOM 33F PADGEOOM	Ratio Ass II	Tabana Handley School III	Ξ		6552 6953	600.54 647.47
3387 PRO060016 3387 PRO060016	Rains Ann I Rains Ann I	Tokana Dan Non-Tokana U	Ξ		96582 74637	109/11
3387 PHO060016 3387 PH0060016 3387 PH0060016	Ratio Acc 5	**************************************			#23.51 #11.02	110.33
3367 PRO060016 3367 PRO060016	Rains Ann II Rains Ann I	Tokana UserNon-Schaus U Tokana UserNon-Schaus U	=		\$17.11 \$45.56	GE-13 130.44
3M7 PHO063016 3M7 PH0063016	Ration from 1	Public State State 11 Tabasas State State 11			6532 6532 771-66 771-67 763-77 76	107.62 109.62
3387 PAGGEGGT 3387 PAGGEGGT 3387 PAGGEGGTT	Sales Ana I Males Ana II	Tokana Dan Non-Schaue U	-	- 14	3134 3174	30.8 30.30
3387 PHO060017 3387 PHO060017	Ratio Assid	Tables Tables Tables 1				36.0 39.6
XMP PROCESSOR XMP PROCESSOR	Ration Area II Ration Area II	Tokana Danisha Salama D	Ξ		363-72 344-93 344-93 415-36 41	307.30 407.30
XMT PROGRESS T XMT PROGRESS T XMT PROGRESS T	Returned to 1	Tabasa Handler School III		- 3	41536 41536	40.50
3387 PHO060017 3387 PHO060017	Ratio Ass I	Tables Tables Tables 1		= \$	41134 40116	40.43 47.47
XMP PROGRESSIT XMP PROGRESSIT	Ratio Ann I	Tokana Dan No. School III	Ξ	-	2010 2013	80.74 80.75 816.03
XMP PHOCESORY XMP PHOCESORY	Ratio Acc 5	**************************************	Ξ	- "	2014 2014	12.10 10.30
3387 PHO060017 3387 PHO060017	Ration Area B	Tokana UserNov-Tokana U	Ξ	- 3	67536 68138 69136 69136 60138	677.86 685.37
3387 PHO060017 3387 PHO060017 3387 PHO060017	Ratio Ass I Ratio Ass I	Table State State St	Ξ			\$10.00 \$10.00
XMF PROGRESS T	Ratios Area B Ratios Area B	Tokana UserNon-Schause U	=	-	11120 11745 11745	8927
XMT PAGGGGGT	Ratio Acc 2 Ratio Acc 2	March   Marc	Ξ		1021 1021	
AMP PROCESSIT SMP PROCESSIT	Ration Area S Ration Area S	Tokana Danika Salama D Tokana Danika Salama D	-	===	83421 84521 81672 8173 816247 81736 81736 81736 81736 81736 81736 81736 81736 81736	60.11 70.14 72.74
3387 PRO060017 3387 PRO060017	Robert Aug 1	Patrick Continue School of			6150 6150	763.63 785.00
3MF PROGESTY 3MF PROGESTY	Rains Anna E Balon Anna E	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	À		2336 2637 7326	\$27.78 \$17.27 1007.88
AMP PAGGEOUT XMP PAGGEOUT XMP PAGGEOT**	Ration Associated Inches Inches Associated Inches Inches Associated Inches Inche	Patricia Cardina School 11 Patricia Cardina School 11 Patricia Cardina School 11	-		N6.21 800.91 great	1000.00 1100.00 1100.00
3387 PRO060017 3387 PRO060017	Ratins Ama B Mallon Ama B	Tokana Daw Non-Tokana U Tokana Daw Non-Tokana U	-		27556 81637	USE28
XMT PAGGEOUT XMT PAGGEOUT	Ratio Acc 2 Ratio Acc 2	Tabasa Daniba Salama D			#1723 89530 104544	105.00 105.80 1407.40
XMT PROMODIT	Marine Ann I Marine Ann I	Tokana Danilla Salama II Takana Danilla Salama II		-	10.631 1113.66 1303.6	148.11 167.14 168.30
XMT PROMOUT XMT PROMOUT XMT PROMOTE	Nation Associated States Assoc	Table 19 Sept. 19 Sep	-		117879 91121	1620.EL
THE PRODUCTS	Nation Associa			1. M	200121 91213	207.00 207.00 207.00
3367 PADGESONS 3367 PADGESONS	Rates Ann S Rates Ann S	Tokana UserNon Tokana U	-		277.0 286.32 286.38	277.81 246.32 295.38
AMP PAGGEORS SMP PAGGEORS SMP PAGGEORS	Ration Associated Inches Inches Associated Inches In	Tokana Daniba Salama D	-		304.44 31332 21110	304.41 313.42 311.17
3367 PAGGEOGIA 3367 PAGGEOGIA	Ration Area E Ration Area E	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	-	- 3	3313	181
3367 PAGGEOGIA 3367 PAGGEOGIA	Ratus Ass I Ratus Ass I	Patrick Control of Con	Ξ		33483 33129	38.0 38.0
AMP PROGRESS IN XMP PROGRESS IN	Ratios Anna S Ratios Anna S Ratios Anna S	Tokana Dan Non-Tokana D Tokana Dan Non-Tokana D Tokana Dan Non-Tokana D	ha-		301.68 301.68	30.44 30.41 20.31
3387 PRO060018 3387 PRO060018	Robertson F	Patrick Control of Con			30721 27137	49.47 40.10
3367 PAGGEOGIA 3367 PAGGEOGIA	Rains Anna E Balon Anna E	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	À		36778 38738 36877	49.71 49.40 40.50
AMP PAGGEORS SMP PAGGEORS SMP PAGGEORS	Ration Associated Inches Inches Associated Inches In	Patricia Cardina School 11 Patricia Cardina School 11 Patricia Cardina School 11	-		362.77 361.38 367.64 400.53 401.72 401.72	400.00 407.00 419.41
XMT PAGGEOUS XMT PAGGEOUS	Rains Ann II Nation Ann II	Tokana Dawline School U.	-		265 to 468.28	1938 1933
XMF PADGEODIA XMF PADGEODIA	Ratio Asset Ratio Asset	Patrick Control of Con	Ξ			1931 \$26.00
3367 PRO040018 3367 PRO040018	Marine Ann I Marine Ann I	Tokana Danilla Salama II Takana Danilla Salama II	-		67124 62448 63533 41137 41734	10.00 10.00
3387 PRO060018 3387 PRO060018 3387 PRO06	Ratio Ass I Ratio Ass I	Tables Sanday Sales III			645.50 905.68	100.20 519.61
3387 PAGGEOGIA 3387 PAGGEOGIA	Ratio Acc 1	Pubmic Parallel School II	-		81134 87740	67LU
AMP PROGRESS IN SMP PROGRESS IN	Ration Ann II Ration Ann II	Tokana Daniba Tokana II Tokana Daniba Tokana II	-		E0140 E0150	80 10 80 10 60 10
XMT PAGGEOGIA XMT PAGGEOGIA	Rates Ass II Rates Ass II	Pubmic Parking School 19			690.74 731.67	645.76 600.03
33F PROGRESS	Ration Asso S Ration Asso S	Tokana Dan Non-Tokana U	-	- 1	7856 2856	105 H
XMT PROMODIA	Ratio Acc 1 Ratio Acc 2			= =	80 to 87836 8813	1107.00 1207.33 1207.34
3387 PRO060018 3387 PRO060018 3387 PRO06	Ration Area E Ration Area E	Tokana Danillo Tokana U Tokana Danillo Tokana U	-	- 6	\$29.50 \$15.50 \$75.16 362.48	833
MAT PAGGOOD	Ratus Assa S	Patricia Caracter Caracter Co.		A.14	312.48 274.48	30.44 30.44 474.44
XMF PAG COOKS	Rains Ann I	Salaran Danillon Salaran D Salaran Danillon Salaran D			49.0 49.0	12.0
MATTER COSTS	Rates Ass 2 Rates Ass 2	Published Name of Street, St. Str. Str. Str. Str. Str. Str. Str.	-	-	275.08 282.58 284.58	20.44 20.44
MAT PAG COOKS	Rains Ann II Nation Ann II	Tokana Dawline School U.	-	_	265 H	10.0 10.0
387 PN 00003 387 PN 00003	Ratio Acc 1 Ratio Acc 2			= 3	20134 20134 21134	80.28 862.73 875.86
MET PAGGOOD	Ratins Ann E Salan Ann E	Tokana Dan Non-Tokana U Tokana Dan Non-Tokana U	-		125 H	600.40 611.41
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MET PAGE COOKS	Refer for E	Tokana Daniba Salama D			101.28 104.36 (24.16	20.50 70.50
XMT PAG COOKS XMT PAG COOKS XMT PAG COOKS	Nation Associated States Assoc	Tokana Daniba Salam III Danim Daniba Salam III	-		\$1534 \$1438	777.60 727.60
	Ration Associa	Pubmic Parallel School II	Ξ	- 1	100 M	10.00 10.00
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	3387 PHG (2005) 3387 PHG (2005) 3387 PHG (2005) 3387 PHG (2005) 3387 PHG (2005)	Ration from 8	Patrone Charles School Char School Charles School Char		781.47	107.00
	3367 PAG COGES 3367 PAG COGES 3367 PAG COGES	Ration from 8	Patrician Charles Street Charles Patrician Charles Street Char		81237 81236	1000.88
	3387 PAG (2006)	Nation Area II	Tokana Dan Non-Tokana Ukm Tokana Dan Non-Tokana Ukm	- 41	\$12.16 \$75.56	130.14
Column		Ratio Ame II	Patrician Charles Statement Charles		121936 101736	1802.44 1887.79
	3387 (PAG (300E) 3387 (PAG (300E)	Return Area II	Tokana Daniba Salama Dan Takana Daniba Salama Dan	-	111400 116445	1530.06 1633.87
	3387 PAG (2002) 3387 PAG (2002)	Marine Asset B	Tokana Danilla Salama Dan Takana Danilla Salama Dan		01838	110.22
	3387 PAG (2002) 3387 PAG (2002)			- 4	90148	1783.20
	3387 PAG COSE2 3387 PAG COSE2	Kalina Ama B Malau Ama B	Tokana Dan Non-Tokana Dan Tokana Dan Non-Tokana Dan		100634	1907.11
	3387 PAG COSE2 3387 PAG COSE2	Ratio Ass I	Pubmer Van Northern School Char		127534	2009.43
	3387 PAG 03004	Rains Ama E	Tokana Dan Non-Tokana Dan	- 1	18222	19,23
Column	3367 PAG (20084	Matter Age 8	Pubmic Vandor-School Str.		215.E	210.80
	3387 PAG G3004	Salas San S	Pubmic Vander School Str.		226.55	2014
	3387 PAG (20084 VMT WAR (20084	Malan Ann B	Tokana Danible School Da	_ = =	234.16	30730
	3387 PAG 03004	Return to a 1	Patrick Street Street	- 1	238.19	27.6
	3387 PAG (20004 3387 PAG (20004	Asim Ana I Balos Ana I	Tokana Dan Non-Schause Live Tokana Dan Non-Schause Live	- 3	558.12 243.91	Sk2
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Column	3387 PAG C00064 3387 PAG C00064	Matter Ann I	Pubmer Van Northern School State	_ :	31513 31645	379.80 386.81
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March   Marc	3387 PAG (20064 3387 PAG (20064	Matter San S	Patrician Constitute School Char		285.51 508.54	600.13 600.26
	3387 PAG (20084 3387 PAG (20084	Rains Ann I	Tokama Dan Non-Schama Dan Tokama Dan Non-Schama Dan	_ =	831.74 883.79	730.30
	3387 PAG (20064 3387 PAG (20064	Material I	Palacon Constitute Salacon Char		685.27 656.51	700.12 850.10
	3387 PAG G0004 3387 PAG G0004	Rains Ann I	Tokasan Dane Non-Tokasan Dane		5223	1011
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Marchael	337 PAC 03000 3387 PAC 03000	Salva Ana I Malau Ana I	Tokana Daw Non-Tokana Like Pakana Daw Non-Tokana Uka		315.55	10.10
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	3367 PNG G0004 3367 PNG G0006	Rates Ann E	Tokasan Dane Non-Tokasan Dane		\$1538	25530
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	3387 PAG (2000) 3387 PAG (2000)	Material I	Palacon Constitute Salacon Char		417.37 417.37	576.54
	3387 PAG (2000) 3387 PAG (2000)	Rains Ann I	Tokama Dan Non-Schama Dan Fahama Dan Non-Schama Dan	_ =	417.37	116.60
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1	3387 PAG (2000) 3387 PAG (2000)	Marine Asset B	Tokana Danilla Salama Dan Takana Danilla Salama Dan	- 1	14137	69.30 60.82
	3387 PAG COSES 3387 PAG COSES	Kalina Ama B Malan Ama B	Tokana Dan Non-Tokana Dan Tokana Dan Non-Tokana Dan		88826 88831	60.0 690.71
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1	3367 PAG GODES 3367 PAG GODES	Rains Ann E	Tokana UkerNon Schauer Lhan		905.88 177.50	69.61
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1	3387 PAG C20006 3387 PAG C20006	Ratios Ama B	Tokana Danillo Schaus Dan		747.80 785.27	916.00 900.83
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March   Marc	33F PAG COSES 33F PAG COSES	Ration from 2	Patrone Standillow Schools Char		89279 83322	120.62
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1	3387 PAG (2008)	Sains Ann E	Tokana UkerNon Tokana Uker	- 1	53151	363.72 363.72
1	3367 PAG G30E7	Matter Ass II	Pubmic Vandor-School Str.	- "	337.14	39.40
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	BANACISCA BANACISCA BANACISCA	Paramet .	Total Section Security Total Section Security Total Section Security		10.0	27 25
	SA CAPERS	Terrore 1	Total Section Sections  Total Section Sections  Total Section Sections  Total Section Sections		70.8	
	BANADARA BANADARA	terranet 	THE RESERVE AND THE		10.5	
	MATAGEMEN MATAGEMEN MATAGEMEN	Tarra Start	Total Inches Selections Total Inches Selections Total Inches Selections		10 A	- 10
	22-74/2008 22-74/2008		Total Inches Common or Total		100	-
	22-74-1000 22-74-1000 22-74-1000		Total Section Sections  Total Section Sections  Total Section Sections  Total Section Sections		124	1
	BANAPARA BANAPARA		1041 1470 1041 104 1041 1470 1041 104 1041 1470 1041 104		- 8	-
	BANGERS SANGERS		Total Section Sections Total Section Sections Total Section Sections		977	200
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	DATALONS DATALONS			=	- 10	
	BANADUS BANADU	Territoria Territoria	team made team or		-	
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	MATTER STATE OF THE STATE OF TH	Table State 5	Manufacture Manufacture		- 41	
	##************************************		team marker beauting		91	-
	20000000000000000000000000000000000000					
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	BANNATURE BANNATURE BANNATURE	Toronto I	Total marks have	Ħ	86	
	BANKATHIN BANKATHIN				10.9	- 9
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	2000 CO	Constant	The court for the		- 41	
	22-74-7500 22-74-7500 22-74-7500		team marker beauting		- 10 A	
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	22000000000000000000000000000000000000	Territoria de la constanta de	team marker beautiful			- 11
	22-74-100 22-74-100 22-74-100				10.0 10.0 10.0	- 8
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	##1747999 ##1747999	Total Control	Total men		- 51	
	BANKATHAN BANKATHAN	Part State Co.	team mater team or		90	11
	NATIONAL PROPERTY OF THE PARTY	Territoria de la constanta de	toes note tourne			
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	12-74-1100 12-74-1100	Part State 1	to the same to the same		1010	_
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1	##1747 mmg	-	then note thereto		-	_ =
	22-70-1000 22-70-7000 22-70-7000	Terrana Control	toes note toes		914	
### 1	SECULIAR SECU			=	- 13	
	SANAPSKI SANAPSKI		teen meter teen our			

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#*************************************	Section 2012 Secti	Total Date Service	100	T
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		terrore terror	- 11	
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	Tana and	team marker team or	11.2 11.2	
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HAVE THE	Tanana t	teen meter teen o	- 11	
#2000	Terrore 1	ter nete term	83	I
SECURIOR SEC			91.5 91.5 91.5	
	Tarra Sand	tean make team to	105	.,,
#*************************************	===		- 112	-
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14 YOUR	Terrore 1	tean make teams	018 018	
			50.5	
-		teamments therein	918 918	
-	Tanana a	team marker below to	94	
		tean make teams	175.0 105.0 105.0	
1000	Table State S	tern nets term	22	
-	Part and a	teamments therein	25 23	
		teen make beauty	8.1	
			102	
-	Territoria Territoria	then be to the con-	- 21	
	Territoria de la constanta de	The state has	90.0 90.0 90.0	
	Tana and	Manufacture Manufacture	- 100 100 100	
-	-	State State State on	191.0 191.0 191.0 191.0 191.0	
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-	Para such	then make the co.	200	- 1
		teau meta teorra	81	
	termina to the same of the sam	team marks team on	113 113	
	Terrorian I Terrorian I	team marker team on team marker team on	10.7	-
RECOURSE RECOURSE RECOURSE			- 10	
RECOURSE RECOURSE RECOURSE		terrante terra	107	
RECOURSE RECOURSE RECOURSE		terment term	86	
			- 23	
	Terrores I	tean make team to	013 017	
	Table 1	teen make teen on	90.0 90.0	
	terminal to the same of the sa	team marker beauting	70.5 70.5	-
RECOURSE SERVICE	I territoria	line i ne to the	10.0	
RECOURSE RECOURSE RECOURSE		tour nate tours	973 974	
SECURIOR SEC	terminal to the same of the sa	team marker beauting	107	- 1
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SECURIOR SEC	Tarra San S	tean make team or		
1477471111 1477471111		team marker teamore.	-	
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		term marker teamon	- 1	
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-	Party State 5	Main marker beautiful feature marker beautiful feature marker beautiful	93	
-			80.5 80.5 90.5	
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-	Para Sana	then make the co.	61.0 61.0	-
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10000000	Territoria de la constanta de	team marker team on	- 81	
			100 100 100	
-	Party State 5	tean marker team on	10 A 10 A 10 A	
1470/1111 1470/1111	Total Control	tone meter to	83	
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12000000			107.0	
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	Management of the state of the	teer nate teers	944 944 944	i
	Manual State	Total labor facility	01.0 01.0 01.0 01.0 01.0 01.0 01.0 01.0	
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		ATTACAMA				- 17	-
		*******	Partie State 5	See to be before		99	- £1
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	3	AVAPES A				111.0	- 1
		********	Party State 5	then be to the one		83	- 1
	3	AVAPES A				913 913	- 1
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	3	AVAPES A				100 M	
		ACAPTER ACAPTER	Terra mana	Total makes total con-		76.6	-
	3	********				807	100
		ATTACKS.	Terrena I	Total Delivery Special		103	D
	3	474				93	100
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		ATTACKS ATTACKS				90	- 10
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		ATTACTOR ATTACTOR				103	- 8
		MANAGEMENT MANAGEMENT MANAGEMENT	Territoria S	team makes become		910 910	-
		ATTACKS ATTACKS				100	- 2
		AVAILURE AVAILURE	Territoria S	team makes become		107.0	31
		ACCOUNT NAME OF THE PERSON NAME				- 100	
		470000	Patricipa d	Manusche Mounts		_	
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		-		State that the color		- 10	
		ATTENDED ATTENDED				- 53	
		**********	Party State 5	their meter their rise		- 17	
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		AND THE	Terro con t	See to be be become		109	
		ACAPTED					-
		ACCOUNTS ON	Party Start	Total marks there are		83	- 4
		ACAPTED					90 90 90 90 90 90 90
		**********	Party State 5	then be to the one		1918 1918	31
		ACCUPANT NAME OF THE PARTY NAM				00.0 00.0	
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		AVAILURE AVAILURE			-	903 903	#1 12
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STATE OF THE PARTY	Tarrie de partir de la constante	COLUMN TO THE REAL PROPERTY.	AND AND ADDRESS OF THE PARTY OF		
Part .	**************************************	-	~	talanatar'	to the state of th
Santa Sa	Appeal Section Section 2	Septed Se	Registed Security of committee origins to Security	And to device a strategy for Lance of the following state or a	Registed Street Service Company of the product of the party of the par
18 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A	Section   Sect	Total Inches for the last of t		97.5 97.5 97.5	
BANAZISIA BANAZISIA BANAZISIA BANAZISIA	Section 1992  Se	Tolland State Tolland Shall Sh		67	
BANGERSON BANGERSON		Total Section Societies Section Section Sections Section Section Sections		113 113	
86.7-1-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-		Total Inches Sections		101 S 101 S 101 S 101 S	
MATTER STATES		THE RESERVE		800	I
BACCACHINA BACCACHINA	Terrore 1	Total Service Service Service Service Service Service Service Service	=	10.0	
MATTACHER MATTACHER MATTACHER		THE RESERVE AND THE		90.0 10.0 10.4 10.4	
BANACISIA BANACISIA BANACISIA BANACISIA	Tarra State S	Topic topics following		100	
BANKATHAN BANKATHAN		THE REAL PROPERTY.		70.0 70.0 80.4	
MATCHESIA MATCHESIA MATCHESIA MATCHESIA MATCHESIA	Ratio State 5 Ratio State 5	Total marks following		913	
BANACISIA BANACISIA BANACISIA BANACISIA	Part State	Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con-		00.0 00.0	99
BATTACHER BATTACHER	Parts Nas 5	THE RESERVE AND THE		190.0	
BANAMINA BANAMINA BANAMINA BANAMINA BANAMINA		Total tacks the con-	=	100 to 10	
BANGERSON BANGERSON		Total Section Source of the Control		575 E	-
84 A TAN 1997   14 A TAN 1997	Participants	THE RESERVE AND THE		100 100 100 100	
		The course the course		97	
BANACHINA BANACHINA BANACHINA	Party Start	THE RESERVE AND THE		97.5 97.5 97.5 97.5	
2017-02-00000 2017-02-000000 2017-02-000000 2017-02-000000 2017-02-000000 2017-02-000000 2017-02-00000000000000000000000000000000		THE RESERVE AND THE		00.5 00.5 00.6 00.6	
BANNATHIN BANNATHIN		Total Service Services		818	
BANGERS SANGERS		Total Section Societies Section Section Sections Section Section Sections		07.0 01.0 01.0 01.0 01.0	
BANKATHIN BANKATHIN	Terrore 1	Total tacks the con-	⊨	86	
BANAZIUSE BANAZIUSE BANAZIUSE BANAZIUSE BANAZIUSE BANAZIUSE		THE RESERVE AND THE		101.0 101.0 101.0 101.0	
RANGEMEN RANGEMEN RANGEMEN	Part and	Marie Markin Marie Color Marie Markin Marie Color Marie Markin Marie Color Marie Markin Marie Color		100	
BANKATURA BANKATURA		Total Inches following		10.0 10.0 10.0 10.0 10.0	
MATTACHER MATTACHER MATTACHER MATTACHER MATTACHER MATTACHER	Ratio State 5	THE RESERVE		76.9	
BANAZISINA BANAZISINA BANAZISINA BANAZISINA BANAZISINA	Terra track	Total Service Service Service Service Service Service		91.0 91.0 91.0	
227047000 227047000	Maria and S	Marie Sarbin Marrison Marie Sarbin Marrison Marrison Marrison		10 to	
BETTACHER BETTACHER BETTACHER		Total Inches following the control of the control o		911	
REPARAMENTS REPARA		Total Service Service Service Service Service Service Service Service		101.0 101.0 101.0	
BANAMINE	Partie State	Maria Maria Maria Maria Maria Maria Maria Maria Maria Maria Maria		101.5 501.5 501.0 501.0	
BANGERS BANGERS		Marie market Marie Co. Marie Sarket Marie Co. Marie Sarket Marie Co.		10.5	
EAT-ACTUAL MATCHARMON MATCHARMON MATCHARMON	Partie State S	THE RESERVE AND THE		100.00 200.00 201.00 201.00 201.00	
##704/###		Total Service Service Service Service Service Service Service Service		- 10	
BANAMENTO BANAME		Marie market Marie Con- Marie Market Marie Con- Marie Market Marie Con-		01.0 01.0 01.0 01.0	
20000000000000000000000000000000000000		THE RESERVE AND THE		011 011 011	
BANAGES STATES	Party State S	Total Service Services		100	
BATTACHER BATTACHER		THE RESERVE AND THE		111 S 101 N 101 N 101 N 101 N 101 N 101 N	
MATTACHEN MATTACHEN MATTACHEN MATTACHEN	Tarra State S	Total to the total total total total to the total tota		90.9 90.5	
BANKARAN BANKARAN		THE RESERVE AND THE		70.0 70.0 70.0 70.0 70.0	
SECULIAR SECU	Patric State 5	Marie Market Marie Con- tinues market Marie Con- tinues market Marie Con- tinues market Marie Con-		101.75 101.75 101.75 101.75 101.75 101.75 101.75	
MATTATION MATTAT	Residence of the second of the	THE RESERVE AND THE		90.5 90.5	
BANKARISH BANKARISH	Patric State 5	Marie Santon Marie Color Marie Santon Marie Color Marie Santon Marie Color Marie Santon Marie Color		90.0 91.0	
MATTACHEN MATTACHEN MATTACHEN MATTACHEN		Total Section Sources		1115 1117 1118 1118 1118	
14 ***A-1 ********************************	Ratio State 5	THE RESERVE AND THE	=	001.0 001.0 001.0 001.0 001.0 001.0 001.0	
BANACHIN BANACHIN BANACHIN		Total to the time	=	101	
BATTACHER BATTACHER	Partie State S	THE RESERVE AND THE		100 E	
MATTACHER MATTACHER MATTACHER MATTACHER MATTACHER MATTACHER	Part and P	The court of the court		10.5 10.5 10.6 10.6	
MATTACHER MATTACHER MATTACHER		THE RESERVE AND THE		83	
SA A A CONTROL SA A A CONTROL SA A A CONTRO		Total Inches Admirate And Total Inches Admirate Total Inches Total Inches Total Inches Total T		01.6 01.6 01.6 01.6 01.6	
MATTER STATES		THE RESERVE AND THE		31. R	
MANAGEMEN MANAGEMEN MANAGEMEN	Participant .	Total Section Sections	=	100	
DE PARTICIONE DE		Total Section Societies Section Section Sections Section Section Sections			
BANANINA BANANINA BANANINA BANANINA BANANINA BANANINA BANANINA	Terrore 1	Topic marks for the con-	⊨	956	
MATTACHER MATTACHER MATTACHER		THE RESERVE ASSESSMENT		10.5 10.5	
BANAZISIA BANAZISIA BANAZISIA BANAZISIA	Ratio State S Ratio State S	Marie Markin, Marie Mar Marie Markin, Marie Mar Marie Markin, Marie Mar Marie Markin, Marie Mar		10.0 10.0	
BANATHINA BANATHINA BANATHINA BANATHINA BANATHINA	Parts and B	THE RESERVE AND THE		90.0 91.0 91.0 91.0	
RANGEMEN RANGEMEN RANGEMEN	Parts State 5	Topic marks following		- 100 100 100	
BANGERS SANGERS		Total Inches Admirate And Total Inches Admirate Total Inches Total Inches Total Inches Total T		100 100 100 100 100 100 100 100 100 100	
0.0 A A A A A A A A A A A A A A A A A A	Ratio State S	THE RESERVE AND THE	=	10.0	
MATTACHER MATTACHER MATTACHER	Terrorea I	Maria Sartin Maria Na Maria Sartin Maria Na Maria Sartin Maria Na		60.0 60.0 60.0 60.0 60.0 60.0	
BANAMENTAL	Part of the Control o	Total Section Societies Section Section Sections Section Section Sections		1000 1000	
BANKATHAN BANKATHAN	Patricipa de la Companya de la Compa	Marie		100 E	
manners and		And the latest desirable of th			
BANACHINA BANACHINA BANACHINA BANACHINA		Man marks become		100	
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BANACHINA BANACHINA BANACHINA BANACHINA BANACHINA	Parts State 5	teen marker beautiful		99	
SECURIOR SEC				101 E 202 E 203 E	
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SANATURE SANATURE SANATURE SANATURE		team marker team over team marker team over			
257747300 257747300				11.0 10.0 10.0	
MATTACHEN MATTACHEN MATTACHEN MATTACHEN	Patric State 5	Many marker believe the Many marker believe the			
**********				10.0 10.0 10.0 10.0 10.0	
BANGARINA BANGARINA BANGARINA BANGARINA		team marks become		668 668	
BANAZISIN BANAZISIN BANAZISIN BANAZISIN			=	10.5 10.7 10.6 10.6 10.6	Ħ
100 PVACUUM 100 PV				900	
SECONDO SECONDO	Terror and a	Man make Manager		90 X	
		Mary harbs black or			
8474/4/88 8474/4/88 8474/4/88	Participants  Pa	Many thanks Many than		- 100 - 100	
##************************************	Parts State  Factor State  Fac			-	
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227472000 227472000 227472000	Partie State S	teen make teen no	==	89	
	Participant Partic	Many thanks Many than the latest than the latest Many thanks Many than the latest Many than t		10.0	
				100 100 100 100 100 100 100 100 100 100	
MATTER STATE OF THE STATE OF TH					
MATTER STATE OF THE STATE OF TH	Parts State 5	then note there are			
BATTATUME BATTAT	Ratio State S	tean make team or		20.5 70.5	
BATTATUME BATTAT	Ratio State S	takes marke takes over		10.0	
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BATTATUME BATTAT	Ratio State S	Total State State of		90	
BATTATUME BATTAT	Section 1	Marin Isanin Manurina  Marin Isanin Isanin Manurina  Marin Isanin Isanin Manurina  Marin Isanin Isanin Manurina		90	
BATTATUME BATTAT	Parts Name 5	Maria Maria Managara Maria Maria Managara Maria Maria Managara Maria Maria Managara Maria Maria Managara		101 S 201 S	
		Marin Marin Managara		101 S 201 S	
		Man series Mesones		10 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
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				10 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
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		tean marks teamour		213 213 213 213 213	1
				100 E	- 5
RECOURSE SERVICES		team marks team no		91.9 90.9	11 10 10
12000000	Terrores I	then be to the one		2014 2014 2014	-
HATTANISM HATTANISM HATTANISM				90.5 90.5	-
12/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/		team marker beautiful		101.0 101.0	
##************************************	Territoria de la constanta de	then make the one		201 201 201 201	2 5
				10.5 20.0 20.0 20.0 20.0 20.0	10 10 10
##************************************				- 17	- 8
10000000000000000000000000000000000000	Territoria de la constanta de	team marker team over		975 975 975	51
	Terrent	teen mete teen ne		80	
RECOURSE SECURIOR		team make become		20.5 20.5 20.5 20.5 20.5 20.5	-
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RECOURSE SECURIOR				017 017 018 019	
##************************************	Territoria de la constanta de	team marker team over team marker team over		- 11	- 4
HATCH THE	Terrores Constitution of the Constitution of t	See to the Section		11.5 20.5 20.5 20.5 20.5 20.5 20.5 20.5 20	-
SECONDO SE				- 100 A	-
14************************************		then make become		93	
	Table State S	team marker beautiful		21 21	
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		team marker beautiful		20.0 20.0 50.0	-
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	Terror I	then make the one		291.2	- 27
	Part State S	terminate termina		000 000 000 000	
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	BANKSTON CO.	Territoria de la constantina della constantina d	team make become		81	- 8
	22-02-100 22-02-100				10.0	-
	##************************************	Part State	then be to the one	=	100	- 8
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	2000 CONTRACTOR OF THE PARTY NAMED IN CONTRACTOR OF THE PARTY NAME			=	- 10	- 8
	100 TO A TO	Territoria .	See to the law	=	900	- i
	##************************************				201 201	- 1
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Marie   Mari	##7000000				- 51	
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	EACH COLUMN		THE RESERVE AND THE	==	10.5 0.7 0.7	
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	100000	Party State S	Total Inches Section		621 St. 10 101 St. 10 102 St. 10 102 St. 10 102 St. 10 102 St. 10 102 St. 10 103 St. 10 103 St. 10 103 St. 10	
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			Total Indian Section		70.0 70.0 70.0	
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	HATCH STATE OF THE PARTY OF THE	Residence of the second of the	Total Service Services		10.0 10.0 10.0 10.0 10.0	
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	MATERIAL SERVICES OF THE PARTY NAMED IN COLUMN 1 IN CO	Parts State 5 Parts State 5	THE RESERVE		97.5 97.5	
			Total I service frame of the control		01.5 01.0 01.0 01.0 01.0	
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			Total Service Sources	=	113 T 11 T	
	RECOURSE RECOURSE	Tarra State S	Marie Harton Marie Color Marie Harton Marie Mari	=	104	
			TOWN THE TOWN TOWN THE		70.5 70.5	
		Ratio State S Ratio State S	Total Section Security Section		16.6 16.5	I
	RAVACUUS RAVACUUS		Total Service Services		10.1 10.2 10.2 10.2 10.2	
		Parts State 5	Total Section Sections  Total Section Sections  Total Section Sections		818	
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	Terrore T	teen meter teen no		80	- 10
-	See 1			10.0 10.0 10.0	
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##************************************	Personal Control	Total meter total con-		61.5 61.5 61.5	
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##************************************		term marker beautiful		88	
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##************************************	Tarra and I	tean mater team or		978 978	
14000000000000000000000000000000000000	Terrores I	tean mater team or		53	
RATE OF THE PARTY				0.1 0.1	=
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-		team mater team on		013 013 013	= 1
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##************************************	Terrore 1	then make there are		95	
-				20.2 20.2 20.2	
-	Para such	team marker team over		110	
BANGUISA BANGUISA				- 12	
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##************************************	Terrore 1	teen meter teerme		-	-
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-	Personal Communication of the	tean make team or		86	_
-	Terrent .	teen meter teen no		100	=
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# **Cover Page**

**HIOS Issuer ID:** 33871

**HIOS Product ID:** 33871PA010, 33871PA011

# Unique Plan Design Supporting Documentation and Justification

#### ACTUARIAL MEMORANDUM

**HIOS Issuer ID:** 33871

**HIOS Product IDs:** 33871PA010, 33871PA011

**Applicable HIOS Plan IDs (Standard Component):** 33871PA0100055, 33871PA0110021, 33871PA0100056, 33871PA0110022, 33871PA0100057, 33871PA0100058, 33871PA0100059, 33871PA0110023, 33871PA0100060, 33871PA0110024, 33871PA0100066, 33871PA0100067, 33871PA0100063, 33871PA0100064, 33871PA0110025, 33871PA0100068, 33871PA0100069, 33871PA0100065

# **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 inpatient hospital services for a subset of these plans differs by facility and professional claims. Inpatient hospital services account for about 16% 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 for primary care for 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 for specialist care for 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 these plans varies between low-cost Generics and normal Generics. Generic Drugs accounts for about 4% of allowed costs in the AV calculation.

A subset of these plans has a three-tier benefit design structure. Plans 33871PA0100066 and 33871PA0100067 have expected utilization of 45% in the third tier. Plans 33871PA0100068 and 33871PA0100069 have expected utilization of 40% in the third tier.

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

Method 156.135(b)(2) was used for inpatient hospital, outpatient facility, primary care, specialist care, outpatient mental health and substance abuse, and generic drugs cost-sharing.

Method 156.135(b)(3) was used to accommodate the three-tier design.

# 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 inpatient hospital utilization, we considered our commercial PPO and HMO data incurred between January 2023 and December 2023.

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 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 HMO 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:

## Combination of Copays and Coinsurance for IP Hospital

The copays for inpatient hospital facility claims were combined with the coinsurance on professional claims to calculate equivalent copays for inpatient claims.

First, we took the allowed PMPY inpatient costs and divided that by the utilization by admit PMPY to calculate the average cost per admit. We also took the utilization by day PMPY and divided that by the utilization by admit PMPY to calculate the average length of stay.

The average cost per admit was divided by the average length of stay to calculate the average cost per day. Based on our data, we assumed that 85% of the cost was from facility claims and the remaining 15% was from professional claims.

The professional coinsurance was multiplied by the professional portion of the daily inpatient cost to calculate equivalent daily copay for that piece. Because there is a 5-day maximum on our plans' inpatient copays, an effective copay factor was calculated by dividing the PMPY cost-sharing from a \$100 per day inpatient copay with a 5-day maximum by the PMPY cost-sharing from a \$100 per day inpatient copay without any maximum. The equivalent daily professional copay amount was then divided by this factor in order to determine the final professional copay reflecting a 5-day maximum.

The final professional copay was then added onto the facility copay to determine the equivalent overall IP hospital copay amount. The exhibit below details this calculation.

HIOS IDs  TP Cost Sharing	33871PA0100065	33871PA0100066, 33871PA0100067	33871PA0100066, 33871PA0100067	33871PA0100068, 33871PA0100069	33871PA0100068, 33871PA0100069
Facility	\$700	\$700	\$1,100	\$900	\$1,300
Professional	50%	20%	30%	5%	10%
AVC Continuance Table	Bronze	Gold	Gold	Silver	Silver
PMPY for IP	\$855	\$1,321	\$1,321	\$1,057	\$1,057
Admit PMPY	0.03	0.05	0.05	0.04	0.04
Claim per Admit	\$26,054	\$27,080	\$27,080	\$26,960	\$26,960
Average LOS (days)	1.6	1.6	1.6	1.6	1.6
Effective Copay Factor for 5 days	0.43	0.41	0.41	0.43	0.43
Assumption from Data					
% Facility Cost	85%	85%	85%	85%	85%
% Professional Cost	15%	15%	15%	15%	15%
Calculations					
Professional Claim per Admit	\$3,908	\$4,062	\$4,062	\$4,044	\$4,044
Professional Claim per Day	\$2,426	\$2,476	\$2,476	\$2,578	\$2,578
Equiv. Copay per Day no max	\$1,213	\$495	\$743	\$129	\$258
Equiv. Copay per Day, 5-day max	\$2,831	\$1,217	\$1,826	\$299	\$598
Total Copay per Day, 5-day max	\$3,531	\$1,917	\$2,926	\$1,199	\$1,898

# 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	РСР	Virtual PCP	AV Input
33871PA0100055, 33871PA0110021	\$10	\$5	\$ 9.25
33871PA0100056, 33871PA0110022	\$20	\$15	\$ 19.25
33871PA0100057	\$25	\$20	\$ 24.25
33871PA0100058	\$5	\$0	\$ 4.25
33871PA0100059, 33871PA0110023	\$40	\$30	\$ 38.50
33871PA0100060, 33871PA0110024	\$30	\$20	\$ 28.50
Tier 1: 33871PA0100066	\$15	\$10	\$ 14.25
Tier 2: 33871PA0100066	\$30	\$20	\$ 28.50
Tier 3: 33871PA0100066	\$45	\$30	\$ 42.75
Tier 1: 33871PA0100067	\$15	\$10	\$ 14.25
Tier 2: 33871PA0100067	\$30	\$20	\$ 28.50
Tier 3: 33871PA0100067	\$45	\$30	\$ 42.75
33871PA0100062	\$45	\$30	\$ 42.75
33871PA0100063	\$50	\$35	\$ 47.75
33871PA0100064, 33871PA0110025	\$40	\$30	\$ 38.50
Tier 1: 33871PA0100068	\$40	\$30	\$ 38.50
Tier 2: 33871PA0100068	\$70	\$50	\$ 67.00
Tier 3: 33871PA0100068	\$80	\$55	\$ 76.25
Tier 1: 33871PA0100069	\$40	\$30	\$ 38.50
Tier 2: 33871PA0100069	\$70	\$50	\$ 67.00
Tier 3: 33871PA0100069	\$80	\$55	\$ 76.25
33871PA0100065	\$70	\$50	\$ 67.00

# 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
33871PA0100055, 33871PA0110021	\$20	\$10	\$ 19.50
33871PA0100056, 33871PA0110022	\$40	\$25	\$ 39.25
33871PA0100057	\$50	\$35	\$ 49.25
33871PA0100058	\$15	\$10	\$ 14.75
33871PA0100059, 33871PA0110023	\$80	\$55	\$ 78.75
33871PA0100060, 33871PA0110024	\$60	\$40	\$ 59.00
Tier 1: 33871PA0100066	\$40	\$30	\$ 39.50
Tier 2: 33871PA0100066	\$60	\$40	\$ 59.00
Tier 3: 33871PA0100066	\$80	\$55	\$ 78.75
Tier 1: 33871PA0100067	\$40	\$30	\$ 39.50
Tier 2: 33871PA0100067	\$60	\$40	\$ 59.00
Tier 3: 33871PA0100067	\$80	\$55	\$ 78.75
33871PA0100062	\$90	\$55	\$ 88.25
33871PA0100063	\$100	\$70	\$ 98.50
33871PA0100064, 33871PA0110025	\$80	\$55	\$ 78.75
Tier 1: 33871PA0100068	\$90	\$65	\$ 88.75
Tier 2: 33871PA0100068	\$140	\$100	\$ 138.00
Tier 3: 33871PA0100068	\$150	\$105	\$ 147.75
Tier 1: 33871PA0100069	\$90	\$65	\$ 88.75
Tier 2: 33871PA0100069	\$140	\$100	\$ 138.00
Tier 3: 33871PA0100069	\$150	\$105	\$ 147.75
33871PA0100065	\$140	\$95	\$ 137.75

## Combination of Cost-sharing for Outpatient Facility Fee

For the outpatient facility site of service cost-sharing, 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. 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. The cost-sharing entered into the AV calculator is a blend of the copay or coinsurance in a hospital setting and the copay or coinsurance in an ambulatory surgery center.

		Cost-shar	ing	
HIOS ID	Service Type	ASC	Hospital	AV Input
33871PA0100055, 33871PA0110021	OP Fac.	\$50	\$100	\$77.50
33871PA0100056, 33871PA0110022	OP Fac.	\$50	\$100	\$77.50
33871PA0100057	OP Fac.	\$50	\$100	\$77.50
33871PA0100058	OP Fac.	\$80	\$160	\$124.00
33871PA0100059, 33871PA0110023	OP Fac.	\$400	\$750	\$592.50
33871PA0100060, 33871PA0110024	OP Fac.	\$400	\$750	\$592.50
33871PA0100062	OP Fac.	\$500	\$1,000	\$775.00

# 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.

	Cost	- sharing		
	MH/SA	MH/SA		
HIOS_ID	Office	Other	AV	Input
33871PA0100055,				
33871PA0110021	\$20	\$20	\$	20.00
33871PA0100056,				
33871PA0110022	\$40	\$40	\$	40.00
33871PA0100057	\$50	\$50	\$	50.00
33871PA0100058	\$15	\$15	\$	15.00
33871PA0100059,				
33871PA0110023	\$80	\$80	\$	80.00
33871PA0100060,				
33871PA0110024	\$60	\$60	\$	60.00
33871PA0100066	\$40	\$40	\$	40.00
33871PA0100067	\$40	\$40	\$	40.00
33871PA0100062	\$90	\$90	\$	90.00
33871PA0100063	\$100	\$100	\$	100.00
33871PA0100064,				
33871PA0110025	\$80	\$80	\$	80.00
33871PA0100068	\$90	\$90	\$	90.00
33871PA0100069	\$90	\$90	\$	90.00
33871PA0100065	\$140	\$140	\$	140.00

# 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 - shar	ing		
HIOS_ID	Low-Cost Generic	Generic	AV	Input
33871PA0100055,				
33871PA0110021	\$3	\$10	\$	7.20
33871PA0100056,				
33871PA0110022	\$3	\$10	\$	7.20
33871PA0100057	\$3	\$10	\$	7.20
33871PA0100058	\$3	\$10	\$	7.20
33871PA0100059,				
33871PA0110023	\$3	\$15	\$	10.20
33871PA0100060,				
33871PA0110024	\$3	\$20	\$	13.20
33871PA0100066	\$3	\$25	\$	16.20
33871PA0100067	\$5	\$25	\$	17.00
33871PA0100062	\$5	\$25	\$	17.00
33871PA0100063	\$5	\$25	\$	17.00
33871PA0100064,				
33871PA0110025	\$5	\$25	\$	17.00
33871PA0100068	\$7	\$30	\$	20.80
33871PA0100069	\$7	\$30	\$	20.80
33871PA0100065	\$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:

Using the AV calculator and the methods described above, we calculated the AV for each tier in each plan, as follows. Based on the average actual tier utilization experience over the past three years of data (2021, 2022, and 2023), we projected expected utilization by tier for the plans. The final AV for the plan was then calculated by taking the weighted average of the tier AVs using the utilization by tier. The following exhibits details this calculation.

Utilization	Tier 1	Tier 2	Tier 3	Total
33871PA0100066, 33871PA0100067	45%	10%	45%	100%
33871PA0100068, 33871PA0100069	50%	10%	40%	100%

	Actuarial Value				
HIOS ID	Tier 1	Tier 2	Tier 3	Average	
33871PA0100066	83.66%	79.06%	77.71%	80.52%	
33871PA0100067	83.57%	78.77%	77.85%	80.51%	
33871PA0100068	72.08%	68.67%	68.25%	70.21%	
33871PA0100069	70.61%	68.67%	68.25%	69.47%	

#### **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 th	at we do not expect to recur in the Projection Period
The adjustment was made for the impact of COVID in the Experience Feriod th	at we do not expect to recur in the Projection Period.

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	1.520	1.507	0.991
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.008	1.008	1.000
Total change			0.991

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 Keystone HMO was 1.100.

The network factor used for Proactive was 1.000.

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: HMO 1.053

Proactive 0.958

#### **REDACTION JUSTIFICATION – KHPE SMALL GROUP**

#### **DOCUMENT**

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

Redacted Name of opining actuary (pages 8 and 9)
Redacted Company Contact Information (page 1) – name, telephone number, email address

#### PA Actuarial Memorandum

Redacted Name of opining actuary (pages 8 and 9)
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 12) Redacted AV Screenshots (all)

## 2024 and 2025 Service Area

**Issuer: Keystone Health Plan East** 

**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 do not project that 2025 membership will differ significantly from the current membership.

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. Trend

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

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. Table 6 – Retention

a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.

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)

	N	1LR	Member	Months
Calendar Year	Actual	Pricing	Actual	Pricing
2020	77.9%	82.3%	1,285,783	1,316,820
2021	77.2%	82.9%	1,211,793	1,323,036
2022	75.9%	83.4%	1,153,076	1,239,816

#### 10. Plan of Withdrawal:

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

The plan has been submitted.

#### 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:

KHPE <u>HIOS IDs</u> <u>Plan Marketing Name</u> <u>FDC Primary Care Services</u> <u>FDC Specialist Visit</u>

33871PA0100065 Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700 X

### Completeness and Redaction Justification Checklist

Issuer Name: Keystone Health Plan East

Market: Small Group HMO SERFF ID: INAC-134056078

			Redaction Justification		
тос#	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Do	cuments Required to Be Filed with PID				
	RFJ Part I - Unified Rate Review Template	Х			
۸.2	RFJ Part II – Consumer Friendly Justification				
A.2.	RFJ Part III – Actuarial Memorandum	Х	Υ	38-46	Υ
	Federal Rates Template	Х			
Summary I	Documents/Confirmation of HIOS & SERFF Submissions			•	
A.2.B.	HIOS Submission	Х			
A.2.C.	SERFF Submission	Х			
A.2.D.	SERFF Rate/Rule Schedule Tab	Х			
В.	Cover Letter & PA Bulletin Information	Х			
PA Actuari	al Memorandum and Rate Exhibits			•	•
D.1.A.	Company Information	Х	Υ	4	Υ
D.1.B.	Rate History & Proposed Variation in Rate Changes	Х	N	5	N/A
D.1.C.	Average Rate Change	Х	N	5	N/A
	Membership Count	X	N	5	N/A
D.1.D.	PA Act. Exhibits Table 1	X	N	13	N/A
D.1.E.	Benefit Changes	X	N	5	N/A
D.1.L.	Experience Period Claims & Premium	X	N	5-6	N/A
D.1.F.	PA Act. Exhibits Table 2	X	N	13	N/A
	Credibility of Data	X	N	6	N/A
D.1.G.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N	14	N/A
	Trend Identification	X	N	7	N/A
D.1.H.		X			
	PA Act. Exhibits Table 3		N	13	N/A
D.1.I.	Historical Experience	X	N	7	N/A
	PA Act. Exhibits Table 4	X	N	13	N/A
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	N	8	N/A
	PA Act. Exhibits Table 5	X	N	15	N/A
D.2.B.	Retention Items	X	N	9	N/A
	PA Act. Exhibits Table 6	X	N	15	N/A
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	9	N/A
	PA Act. Exhibits Table 7	X	N	15	N/A
	Components of Rate Change	X	N	10	N/A
D.2.D.	PA Act. Exhibits Table 8	X	N	15	N/A
	PA Act. Exhibits Table 9	X	N	15	N/A
D.3.	Plan Rate Development	Х	N	10	N/A
	PA Act. Exhibits Table 10	Х	N	17	N/A
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	Х	N	10-11	N/A
	PA Act. Exhibits Table 11	Х	N	18-19	N/A
D.5.A.	Age and Tobacco Factors	Х	N	11	N/A
	PA Act. Exhibits Table 12	Х	N	20	N/A
D.5.B.	Geographic Factors	Х	N	11	N/A
	PA Act. Exhibits Table 13	Х	N	20	N/A
D.5.C.	Network Factors	Х	N	11	N/A
	PA Act. Exhibits Table 14	Х	N	20	N/A
D.5.D	Rate Change Request Summary	Х	N	21	N/A
2.5.5	PA Act. Exhibits Table 15	Х	N	21	N/A
D.5.E.	Service Area Composition	Х	N	11	N/A
D.5.F	Composite Rating	Х	N	11	N/A
D.6.	Actuarial Certifications	Х	Υ	11-12	Υ
Additional	Exhibits				
E.	Department Plan Design Summary & Rate Tables	Х	N	23-34	N/A
	Service Area Map	Х	N	80	N/A
Summary I	Documents/Confirmation of HIOS & SERFF Submissions	X			Υ