

Highmark Benefits Group – Small Group Plans

Rate request filing ID # HGHM-134089375 – This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx>

Overview

Initial request average rate change:	12.57%
Revised requested average rate change: ¹	12.57%
Range of requested:	9.37% to 16.25%
Effective date:	January 1, 2025
Mapped members:	24,909
Available in:	Rating Areas 6, 7, and 9

Key Information

Jan. 2023 – Dec. 2023 financial experience

Premiums	\$191,490,268
Claims	\$180,638,217
Administrative Expenses	\$17,865,011
Taxes & Fees	\$13,370
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Insurer made (after taxes)	\$-7,026,330

How insurer plans to spend your premium

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

Claims:	92%
Administrative:	8%
Taxes & Fees:	0%
Profit:	0%

The insurer expects its annual medical costs to increase 8.5%.

Explanation of Requested Rate Change:

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2024 and throughout 2025 because of both higher utilization and the increasing cost of healthcare services.

¹ Note that insurers will have the opportunity to revise their rate change request in July, after they are scheduled to receive updated information about the impact of a federal program called risk adjustment. This document will be updated accordingly at that time.



May 15, 2024

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

Re: Highmark Benefits Group (HBG) 2025 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2025 (SERFF Filing # HGHM-134089375)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group 2025 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Benefits Group must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Benefits Group should be redacted before release.

Dear Ms. Swartz:

This Filing includes Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2025**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2025 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2025**

5. Average rate change requested: **12.6% increase**
6. Range of rate change requested: **9.4% to 16.3%**
7. Total additional annual revenue generated from the proposed rate change: **\$32,158,605**
8. Product(s): **PPO**
9. Rating Areas and the change from 2024: **Regions 6, 7, 9** (Central, PA only)

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

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2024: **24,909 covered lives; 15,537 policyholders**
12. Number of plans offered in 2025 and the change this represents from 2024: **44**

The Company offered 43 plans in 2024. For 2025, the Company is renewing 43 plans and offering 1 new plan in the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA25-125117874** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
PPO Blue	CERT-HBG-PPO-SM-2025; HGHM-134066258
PPO Blue Qualified	CERT-HBG-HDHP-SM-2025; HGHM-134066279
Choice Blue PPO	CERT-HBG-PPO-T-SM-2025; HGHM-134066261
Lehigh Valley Flex Blue PPO	CERT-HBG-PPO-T-SM-2025; HGHM-134066261
Choice Blue PPO Qualified	CERT-HBG-HDHP-T-SM-2025; HGHM-134066264
Lehigh Valley Flex Blue PPO Qualified	CERT-HBG-HDHP-T-SM-2025; HGHM-134066264

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79962, Company Filing # 1A-SG-HBG-2025 (SERFF Filing # HGHM-134089375)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted.

Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, the Company reserves the right to submit a revised filing.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of Highmark Benefits Group if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Benefits Group competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of Highmark Benefits Group's business. Therefore, Highmark Benefits Group asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

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

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark Benefits Group must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark Benefits Group asserts its right to release a redacted version of the Filing.

In accordance with the RTKL, please contact the Highmark Benefits Group RTKL representative identified below prior to release of any information contained in this Filing:

Jill Rosengren, Esq.
RTKL Representative
Director Privacy & Data Ethics
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Benefits Group is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (412) 544-0185 or via e-mail at: nicholas.sarneso@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Nicholas Sarneso". The signature is fluid and cursive, with the first name being more prominent than the last.

Nicholas Sarneso, FSA, MAAA
Director, Actuarial Services
Highmark Inc.

cc: Tija Hilton-Phillips, Esq.
William R. Sarniak
Dave Petruzzellis
Michael Ridler

Pennsylvania Actuarial Memorandum

Notable Changes from 2024

Plan offering changes:

- One new plan has been added for 2025; it is a new plan design.

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “PY25.PAActuarialMemorandumRateExhibits_HBG_05152024” submitted with this filing containing the department’s required tables. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Benefits Group (“HBG”, “Company”)
- NAIC #: 15508
- HIOS Issuer ID: 79962
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 6, 7, and 9
- Effective Date: 1/1/2025
- SERFF Rate Filing #: HGHM-134089375

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company’s expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2025. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, HBG reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Period	Avg. Increase	SERFF ID#
2024	5.7%	HGHM-133667934
2023	5.1%	HGHM-133250446
2022	5.5%	HGHM-132830994

The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year to keep pace with market changes and changes in health care costs. For 2025, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 11, Cell AN13 is 12.6%. The rates shown in Table 11 apply the Geographic Area Factors to the Table 10 calibrated index rates.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 10, Cell AC15, is 12.4%.

The primary drivers of the 12.6% rate increase can be seen in the Table 8 results of the Pennsylvania Actuarial Memorandum exhibits.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2024 data, this table reflects all the Company's Small Group ACA enrollment, including enrollment from 2023 and 2024 plan year plans.

E. Benefit Changes

Some plan designs were changed due to a re-evaluation of benefit designs and marketing considerations.

For the 2025 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2023 calendar year results for all Affordable Care Act compliant policies in the single risk pool, with run out through February, 2024 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As per the 2025 ACA Rate Filing Guidance, transitional policy experience was not included in either the Table 2 or Table 4 data.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent the Company's best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., settlements), and

- The Company's best estimate of claims incurred but not paid as of the end of the run-out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates on their appropriate basis, while Table 2 has the Prescription Drug Rebates separately identified and grossed up by the experience period paid to allowed ratio. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period. However, for entry into Table 2, the Prescription Drug Rebates are grossed up by the experience period paid to allowed ratio since they are ultimately used to reduce allowed claims. This allows for the Table 2 results to feed into Table 5 without adjustment, but it does cause the calculated loss ratio in Table 2 to be slightly mis-stated.
- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by the Company's vision coverage vendor under a capitation arrangement. These costs are \$0.60 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section, where the capitation rate that the Company actually paid is grossed up by the experience period paid to allowed ratio, to get the capitations on an allowed claims basis. This further causes the calculated loss ratio in Table 2 to be slightly mis-stated.
- The Estimated Risk Adjustment represents the Company's best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period.
- The calculated loss ratio is 94.3%. This number is slightly below the actual loss ratio due to the adjustments to prescription drug rebates and capitations described above.

G. Credibility of Data (Tables 2b, 3b, 4b)

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing (December 2015)¹," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for the active population for this Company is 21,658, full credibility has been assigned to the base experience period.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and

Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the Company's trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2024 and 2025, an overall claim trend of 8.4% (4.8% cost; 3.3% utilization) was selected for the 2025 rate development. Please refer to the "Trend Support" exhibit in the "2025 Supplemental Exhibits - HBG_05152024.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed base medical and drug claim trend.

In addition to the base medical and drug claims trend discussed above, the trend illustrated in Table 3 reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. After the trends for the claims processed outside the Company's

claims system are weighted in with the base medical and drug claim trend, we arrive at a trend of 8.5% (5% cost; 3.4% utilization), as seen entered in for the Year 2 trend on URRT Worksheet 1. This trend is the trend entered into Table 3 for non-capitated services.

Capitation rates are provided by our vision provider, and as such, their trend is handled separately from the other benefits. The capitation trend rate is -2.39%

The quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the “Quarterly Trend Support” tab in the “2025 Supplemental Exhibits – HBG_05152024.xlsx” file, which develops each quarterly trend factor from the annual trend assumption.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2024. Paid and allowed claims are sourced from detailed claim records. The data in table 4 excludes capitations, settlements, and other claims paid outside of the system since that data is not considered in developing trend assumptions. The claim add-ons excluded are projected independently. The Table 4 data matches the data in Table 2 if the claim add-ons are added in. Please see Section 1.H above for further details.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period.
- The Change in Demographics adjustment factor of .985 reflects the change in age and geography factors the Company expects from the experience period to the projection period.
- The Change in Network adjustment factor of .999 reflects the change in the allowed claims the Company anticipates due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits from the experience period and the projection period: None.

Please see the worksheet named “Table 5 Support” in the “2025 Supplemental Exhibits - HBG_05152024.xlsx” file for the calculation of these factors from the Company’s experience period data and projected rate results.

The Company’s initial step in developing the index rates is to determine the expected covered membership for the rating period. The Company estimates the covered member base by adjusting for those groups known to have lapsed during the experience period, and those that are expected to lapse prior to the projection period. Then expected new business is added from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage and have yet to join the ACA risk pool. With the transitional coverage provisions indefinite extension, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company is expecting that enrollment increases and that some of the better risk groups lapse. Also, with the continued availability of transitional coverage, the Company expects any new groups moving into ACA products from transitional coverage will be of higher morbidity.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2025 Supplemental Exhibits – HBG_05152024.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that the Company is assuming a Projected Risk Adjustment receipt in the projection period of \$59.50 PMPM. The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Table 16 of the “PY25.PAActuarialMemorandumRateExhibits_HBG_05152024.xlsm” file (redacted from the public PDF). Verbally, the projected risk adjustment PMPMs are developed using Statewide assumptions for the 2023 Benefit Year provided by an external consultant, with an assumed statewide premium trend of 5% applied to their estimate of 2023 Statewide Premium; factor assumptions for the Company are based on its internal Risk Adjustment accrual model.

The \$59.50 PMPM value in cell C31 of Table 5 equals the \$64.33 PMPM risk adjustment transfer value discussed above, along with a projected net impact from the High Cost Risk Pool program of -\$4.83 PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2025, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2025, so there are no Exchange User Fees charged in the rate development.

Small Group Quarterly Rates

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims. For this filing, quarterly rates are proposed, with rates adjusted each quarter as shown in the quarterly Annual Trends presented in Table 5A. Note that several adjustments are made to the Total Annual Trend from Table 3 to arrive at the quarterly Annual Trends shown in Table 5A. These adjustments include:

- a. The Induced Utilization trend is excluded from the quarterly rate trends;
- b. The quarterly rate trends are further adjusted to remove the impact of the Company's cost saving initiatives that produce one-time savings;
- c. The timing of the renewals within the quarter are more appropriately considered; and
- d. The quarterly rate trends more appropriately reflect that administrative costs do not increase at the same rate as claims.

b. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10.

Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect the Company's anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measurable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

The following Taxes and Fees were included in the rate development:

- \$0.31 PMPM for the PCORI Fee
- \$0.18 PMPM for the Risk Adjustment User Fee

Note the following regarding plan level retention items:

- The rate development reflects a 0% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action,

the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

c. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2024 values are pulled from the prior year's filing, while the 2025 values represent the Company's projection for 2025 assumed in the 2025 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of February 2024 and for the membership moving to the ACA Book (from transitional and new business).

The Geographic Calibration Factor is the weighted average of the Area Factors, weighted by the projected membership in each rating area.

The Tobacco Surcharge is not applicable since the Company does not use one.

d. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2025 Calibrated Plan Adjusted Index Rate (PMPM). The 2024 base period allowed claims is carried over from the 2024 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2024 Column match those entered in the 2024 Column in the plan year 2024 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2025 ACA Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2025, as well as any plans discontinued from the 2024 portfolio for 2025. Since many Small Group market enrollees as of 2/1/2024 are still in plan year 2023 plans, the enrollees in plan year 2023 plans were mapped to the plan year 2024 plan that the Company anticipates they will renew into in 2024. Enrollees are then mapped from plan year 2024 plans to the plan year 2025 plan that the Company anticipates they will renew into in 2025. The calibrated plan adjusted index rates for 2025 and 2024, and all the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium.

The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

The requested Induced Utilization Exhibit was completed and is presented within the "2025 Supplemental Exhibits – HBG_05152024" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (9) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.133. In multiplying the Induced Utilization column (9) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department's rate filing guidance, which utilizes each plan's actuarial value to establish the appropriate induced demand factor for the plan.

The member- and network-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development.

Support for the calibration factors is shown in the "2025 Supplemental Exhibits – HBG_05152024" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2025. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 12.6% increase.

As requested, membership by county and plan as of February 2024 is included in Table 11.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors. The Company's geographic factors for the rating period were updated as a component of this rate filing submission. The proposed geographic factors were developed based on a review of the average facility costs for PPO products by region, using a market basket approach to procedures by facility. Similar levels of professional and pharmaceutical costs were added to each region to get an appropriate allowed claim basis for the geographic factors. Note that since this analysis is based only upon PPO costs and based only upon facility schedules, these factors do not reflect morbidity differences among regions, nor do they reflect differences based upon network discount levels. As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors. The Company's network factors for the rating period are unchanged from the currently approved factors.

D. Rate Change Summary

The Company requests an initial average rate increase of 12.6%. The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2024 and throughout 2025 because of both higher utilization and the increasing cost of healthcare services.

E. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2024 service area and its proposed 2025 service area in the file "Pennsylvania Counties Map - 2025 Filings – HBG.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2024 to 2025.

F. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period.

G. Connectivity Factors

The product filing does not have connectivity features.

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the

Company to accompany its rate filing (for calendar year 2025) for the Small Group Market off the Pennsylvania Exchange.

I hereby certify that the projected Index Rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

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

I certify that any new plan is not a modification of an existing plan (per the uniform modification standards in 45 CFR 147.106).

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2025 Rate Filing Justification.

Signed: [Redacted]

Date: 05/15/2024

E. Standard Questions

2025 ACA Small Group Rate Filing

Highmark Benefits Group

SERFF Rate Filing # HGHM-134089375

1. Membership

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

Projected membership for plan year 2025 is greater than the current 2/1/2024 membership because the Company anticipates continued enrollment growth due to competitive rating and member satisfaction.

2. Experience Period Claims

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

All claims which are capitated have been removed from the experience period claims.

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

All non-EHB claims have been removed from the experience period claims.

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

Redacted.

3. COVID

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

Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. There are no COVID adjustment factors other than 1.0 in the filing.

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

N/A

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

COVID vaccinations will be considered preventative and covered at 100%; COVID testing will not be considered preventative and may therefore require non-zero member cost sharing, varying by plan benefit design.

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.**

As mentioned in the Pennsylvania Actuarial Memorandum, the quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the “Quarterly Trend Support” tab in the “2025 Supplemental Exhibits – HBG_05152024.xlsx” file, which develops each quarterly trend factor from the annual trend assumption.

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

N/A

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.**

A federal Income Tax Rate of 21% is included in our General Admin. No adjustments are made in Table 6, cell C57.

- 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.**

A Risk Adjustment User Fee of \$0.18 PMPM was used, consistent with the HHS Final Notice of Benefit and Payment parameters for plan year 2025.

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

Redacted.

6. Pricing AVs

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

The Pricing AVs 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.**

The Company has an internal continuance table-based model to assist in development of the projected paid/allowed ratios. The company’s model is dependent on claim-line detail derived

from our entire Central PA small group population along with the benefit information for each plan. Beyond the model outputs, the Company reviews the results and applies actuarial judgement to determine the final plan level projected paid/allowed ratios used within this rate filing.

7. Expanded Bronze Plans

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

The requirements for using the expanded bronze plan de minimus range require that the bronze plan either

- (1) covers and pays for at least one major service, other than preventive services, before the deductible or
- (2) meets the requirements to be a high deductible health plan.

Below is a list of all FPLIC expanded bronze plans and the feature of the plan that satisfies the criteria for expanded bronze plans.

HIOS ID	Plan Name	Criteria for Qualifying as Expanded Bronze Plan
79962PA0260006-00	PPO Blue Qualified Embedded \$7050 100/100 Bronze	Meets the requirements to be a high deductible health plan
79962PA0180004-00	Choice Blue Qualified Embedded 6650 Bronze	Meets the requirements to be a high deductible health plan

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 Company has experienced an increase in normalized cost in geographic rating areas 6 and 9 relative to rating area 7. We have raised the factors of geographic rating areas 6 and 9 to account for this unfavourability while lowering the factor for geographic rating area 7. The table below summarizes the approved 2024 factors, the proposed 2025 factors, and the change. Note that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

Geographic Rating Area	2024 Approved Factor	2025 Proposed Factor	% Change
6	.932	.942	1.0%
7	1.026	1.015	-1.1%
9	.991	1.001	1.0%

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

Network factors have not changed from 2024.

9. MLR Exhibit

- a. Please complete table below which summarizes the most recent three years of complete MLR information.
- Actual is the final information which was filed for the specified calendar year
 - 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)

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2020	78.9%	86.8%	164,887	152,256
2021	89.2%	90.2%	202,896	137,040
2022	86.1%	90.2%	222,640	195,468

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
Please note that the values in the Projected columns above come from the Pennsylvania Actuarial Memorandum exhibits for the referenced pricing year (Tables 5, 6, and 10). The Actual results shown are from the URRT Worksheet 1 values from the pricing year in which the referenced calendar year is the base experience period. Since the URRT Worksheet 1 Actual values represent calendar year results, while the Pricing values represents policy year estimates, variations between these two amounts are expected.
- c. Does the insurer expect to pay MLR rebates for the 3-year period above?
The Company does not expect to pay MLR rebates for the 3-year period above.

10. Plan of Withdrawal

- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
No plans are being discontinued.

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.
N/A

12. Copay Adjustment Program

- a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
Yes, the Company does use a copay adjustment program.

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

The copay assistance does not count toward the MOOP. Claims process at a fixed percentage cost sharing amount for each claim. The manufacturer assistance is then used to satisfy that cost sharing amount to the extent possible. If the manufacturer assistance does not completely cover the cost sharing members may have a small cost sharing amount they need to cover.

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

Pricing Impact of Copay Adjustment Program		
Component	CY23	PY25
Gross Savings	\$5.58	\$1.20
Vendor Fees	\$(0.67)	\$(0.14)
Net Savings	\$4.91	\$1.06
Projected Reduction in Net Savings¹:		\$3.85

¹Reflected as increase in Projected PtA since copay adjustment program does not impact Allowed Claims

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Benefits Group (HBG)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2025	to	12/31/2025
Base Period Start Date:	01/01/2023	to	12/31/2023
Date of Most Recent Membership:	02/01/2024		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	38.0	38.0	38.0
Total	271,830	24,909	364,140
<18	41,449	3,867	56,531
18-24	23,401	2,202	32,191
25-29	23,443	2,235	32,673
30-34	26,129	2,437	35,626
35-39	24,116	2,220	32,454
40-44	24,861	2,207	32,264
45-49	23,405	2,151	31,445
50-54	26,008	2,428	35,494
55-59	26,366	2,340	34,208
60-63	20,775	1,821	26,621
64+	11,877	1,001	14,633

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
\$ 185,219,863.70	\$ 195,250,694.24	\$ 199,702,825.63	271,830	\$ 27,461,180.25	\$ 227,164,005.88	\$ -	\$(19,226,470.51)	\$ 161,862.24	\$ -	\$ 6,270,404.51	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 765.55
Loss Ratio											\$ 94.33%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.96%	3.40%		8.54%	17.75%
Outpatient Hospital	4.96%	3.40%		8.54%	42.00%
Professional	4.96%	3.40%		8.54%	21.98%
Other Medical	4.96%	3.40%		8.54%	1.53%
Capitation				-2.39%	0.08%
Prescription Drugs	4.96%	3.40%		8.54%	16.67%
Total Annual Trend				8.53%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.178	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		\$ 6,820,426.20	1.0000	\$ 6,820,426.20	12,238	\$ 557.32		\$ (470,113.62)	\$ 7,691,151.13	\$ 628.46
Feb-20		\$ 6,654,723.63	1.0000	\$ 6,654,723.63	12,537	\$ 530.81		\$ (448,272.48)	\$ 7,354,982.08	\$ 586.66
Mar-20		\$ 6,218,456.90	1.0000	\$ 6,218,456.90	12,792	\$ 486.12		\$ (483,949.79)	\$ 6,708,330.02	\$ 524.42
Apr-20		\$ 5,511,857.66	1.0000	\$ 5,511,857.66	13,223	\$ 416.84		\$ (524,855.85)	\$ 5,577,297.58	\$ 421.79
May-20		\$ 5,776,645.24	1.0000	\$ 5,776,645.24	13,510	\$ 427.58		\$ (487,198.45)	\$ 6,133,433.13	\$ 453.99
Jun-20		\$ 7,368,399.10	1.0000	\$ 7,368,399.10	13,626	\$ 540.36		\$ (535,167.94)	\$ 7,866,577.80	\$ 576.90
Jul-20		\$ 8,107,653.27	1.0000	\$ 8,107,653.27	13,723	\$ 590.81		\$ (557,935.94)	\$ 8,653,241.92	\$ 630.56
Aug-20		\$ 7,193,011.27	1.0000	\$ 7,193,011.27	13,772	\$ 522.29		\$ (515,714.15)	\$ 7,753,385.26	\$ 562.98
Sep-20		\$ 7,966,553.82	1.0000	\$ 7,966,553.82	14,167	\$ 562.33		\$ (591,104.89)	\$ 8,499,013.34	\$ 599.92
Oct-20		\$ 8,117,802.38	1.0000	\$ 8,117,802.38	14,443	\$ 562.06		\$ (623,370.91)	\$ 8,630,653.03	\$ 597.57
Nov-20		\$ 9,479,504.57	1.0000	\$ 9,479,504.57	14,596	\$ 649.46		\$ (587,299.10)	\$ 10,030,923.92	\$ 687.24
Dec-20	\$ 104,644,986.78	\$ 9,778,912.31	1.0000	\$ 9,778,912.31	16,269	\$ 601.08	\$ 12,840,576.93	\$ (688,138.09)	\$ 10,422,412.92	\$ 640.63
Jan-21		\$ 9,711,210.92	1.0000	\$ 9,711,210.92	16,768	\$ 579.15		\$ (723,250.66)	\$ 10,543,032.32	\$ 628.76
Feb-21		\$ 8,780,691.11	1.0000	\$ 8,780,691.11	16,909	\$ 519.29		\$ (693,717.80)	\$ 9,518,814.36	\$ 562.94
Mar-21		\$ 10,424,776.22	0.9999	\$ 10,425,311.19	16,954	\$ 614.92		\$ (918,435.31)	\$ 11,215,835.36	\$ 661.55
Apr-21		\$ 10,755,259.22	1.0000	\$ 10,755,553.14	16,977	\$ 633.54		\$ (829,096.13)	\$ 11,406,708.79	\$ 671.89
May-21		\$ 9,636,758.96	0.9999	\$ 9,637,334.67	17,017	\$ 566.34		\$ (773,715.54)	\$ 10,250,484.96	\$ 602.37
Jun-21		\$ 11,861,303.33	0.9999	\$ 11,862,359.62	17,114	\$ 693.14		\$ (840,146.42)	\$ 12,416,648.71	\$ 725.53
Jul-21		\$ 12,780,109.01	0.9999	\$ 12,780,933.61	17,282	\$ 739.55		\$ (914,832.71)	\$ 13,273,059.22	\$ 768.03
Aug-21		\$ 11,300,350.24	0.9999	\$ 11,301,446.04	17,185	\$ 657.63		\$ (908,439.40)	\$ 11,887,300.03	\$ 691.73
Sep-21		\$ 11,690,012.35	0.9999	\$ 11,691,223.58	17,022	\$ 686.83		\$ (921,413.13)	\$ 12,133,181.79	\$ 712.79
Oct-21		\$ 11,880,324.76	0.9998	\$ 11,882,203.37	16,801	\$ 707.23		\$ (893,544.23)	\$ 12,425,308.86	\$ 739.56
Nov-21		\$ 11,225,627.37	0.9998	\$ 11,227,831.62	16,704	\$ 672.16		\$ (862,903.31)	\$ 11,780,764.88	\$ 705.27
Dec-21	\$ 130,092,038.70	\$ 11,219,335.04	0.9998	\$ 11,221,875.15	16,133	\$ 695.59	\$ 17,599,466.72	\$ (870,838.64)	\$ 11,875,968.20	\$ 736.13
Jan-22		\$ 11,475,486.23	0.9999	\$ 11,476,848.92	17,354	\$ 661.34		\$ (784,968.47)	\$ 12,532,165.84	\$ 722.15
Feb-22		\$ 10,738,920.69	0.9997	\$ 10,241,698.34	17,359	\$ 589.99		\$ (710,878.63)	\$ 11,303,198.10	\$ 651.14
Mar-22		\$ 11,868,236.20	0.9998	\$ 11,870,876.21	17,533	\$ 677.06		\$ (893,925.51)	\$ 12,822,366.41	\$ 731.33
Apr-22		\$ 9,790,243.64	0.9999	\$ 9,791,456.06	17,776	\$ 550.82		\$ (789,451.19)	\$ 10,801,532.43	\$ 607.65
May-22		\$ 10,733,724.53	0.9999	\$ 10,735,174.53	17,916	\$ 599.19		\$ (845,805.72)	\$ 11,534,749.85	\$ 643.82
Jun-22		\$ 10,817,077.22	1.0000	\$ 10,817,077.22	18,394	\$ 588.08		\$ (922,776.04)	\$ 11,689,651.30	\$ 635.51
Jul-22		\$ 10,951,589.77	0.9999	\$ 10,952,822.96	18,770	\$ 583.53		\$ (875,739.24)	\$ 11,851,916.40	\$ 631.43
Aug-22		\$ 13,182,732.55	0.9993	\$ 13,192,202.21	18,820	\$ 700.97		\$ (895,445.56)	\$ 14,129,025.17	\$ 750.75
Sep-22		\$ 12,696,583.97	0.9987	\$ 12,712,749.54	19,213	\$ 661.67		\$ (935,089.38)	\$ 13,459,813.44	\$ 700.56
Oct-22		\$ 12,121,772.03	0.9986	\$ 12,139,164.48	19,338	\$ 624.51		\$ (884,267.96)	\$ 13,034,010.48	\$ 670.54
Nov-22		\$ 12,604,241.21	0.9979	\$ 12,630,349.36	19,641	\$ 643.06		\$ (963,449.61)	\$ 13,478,870.18	\$ 686.26
Dec-22	\$ 147,610,481.36	\$ 13,474,127.20	0.9980	\$ 13,500,942.16	20,379	\$ 662.49	\$ 21,557,170.47	\$ (984,624.41)	\$ 14,494,811.17	\$ 711.26
Jan-23		\$ 14,197,372.23	0.9978	\$ 14,228,910.38	21,562	\$ 659.91		\$ (1,119,857.32)	\$ 15,642,669.97	\$ 725.47
Feb-23		\$ 14,441,791.33	0.9973	\$ 14,480,530.33	21,800	\$ 664.24		\$ (1,193,039.83)	\$ 15,584,838.67	\$ 714.90
Mar-23		\$ 16,469,802.69	0.9963	\$ 16,531,198.43	21,815	\$ 757.79		\$ (1,312,076.77)	\$ 17,826,343.02	\$ 817.16
Apr-23		\$ 14,633,804.64	0.9963	\$ 14,687,569.42	22,019	\$ 667.04		\$ (1,325,365.84)	\$ 15,585,694.98	\$ 707.83
May-23		\$ 17,515,621.94	0.9954	\$ 17,597,069.89	22,411	\$ 785.20		\$ (1,491,726.66)	\$ 18,663,676.57	\$ 832.79
Jun-23		\$ 16,418,431.02	0.9935	\$ 16,525,994.29	22,395	\$ 737.93		\$ (1,428,133.79)	\$ 17,600,497.93	\$ 785.91
Jul-23		\$ 15,217,553.33	0.9871	\$ 15,416,160.75	22,445	\$ 686.84		\$ (1,430,483.03)	\$ 16,079,027.49	\$ 716.37
Aug-23		\$ 17,846,099.44	0.9820	\$ 18,173,604.19	22,655	\$ 802.19		\$ (1,614,365.21)	\$ 18,999,246.87	\$ 834.66
Sep-23		\$ 16,642,773.48	0.9769	\$ 17,036,523.05	22,966	\$ 741.81		\$ (1,487,638.36)	\$ 17,952,184.77	\$ 781.69
Oct-23		\$ 17,397,203.97	0.9621	\$ 18,082,150.33	23,316	\$ 775.53		\$ (1,446,273.26)	\$ 19,194,880.15	\$ 823.25
Nov-23		\$ 16,210,760.24	0.9525	\$ 17,018,710.06	23,571	\$ 722.02		\$ (1,416,768.58)	\$ 17,998,626.57	\$ 763.21
Dec-23	\$ 185,219,863.70	\$ 16,161,452.81	0.9066	\$ 17,826,377.58	24,875	\$ 716.64	\$ 29,237,432.72	\$ (1,482,664.33)	\$ 19,065,151.51	\$ 766.44

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Highmark Benefits Group (HBG)
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2025

Table 2b. Manual Experience Period Claims and Premiums

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

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

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

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 765.55	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.178	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 901.70	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.008	0.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.984	0.000	
Change in Demographics	0.985	0.000	<- See URRT Instructions
Change in Network	0.999	0.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 894.07	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 894.07	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 894.07		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.876		
Projected Incurred EHB Claims PMPM	\$ 783.52		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 59.50		
Projected Incurred Exchange User Fees PMPM	\$ 0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 724.03		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 826.18		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	724.0284927		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 826.18		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 765.55	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 185,219,863.70	
Blended Loss Ratio	94.33%	

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

Effective Date	01/01/2025	04/01/2025	07/01/2025	10/01/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter	139,113	53,183	54,806	117,038	364,140
Adjusted Projected Allowed EHB Claims PMPM	\$ 894.07	\$ 894.07	\$ 894.07	\$ 894.07	\$ 894.07
Months of Trend	-	3	6	9	
Annual Trend	8.40%	8.91%	8.35%	8.31%	
Single Risk Pool Projected Allowed Claims	\$ 894.07	\$ 913.36	\$ 930.66	\$ 949.25	\$ 920.13
Quarterly Trend Factor	1.000	1.022	1.041	1.062	1.029

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.43%	\$66.67
General and Claims	4.66%	\$36.84
Agent/Broker Fees and Commissions	3.42%	\$27.06
Quality Improvement Initiatives	0.35%	\$2.77
Taxes and Fees	0.06%	\$0.49
Risk Adjustment User Fee	0.02%	\$0.18
PCORI Fee	0.04%	\$0.31
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	8.49%	\$67.17
Projected Required Revenue PMPM		\$ 791.20

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.516	1.491
Average Geographic Factor	0.995	0.990
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.122	1.133
Average Network Factor	0.996	0.995
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 763.64	\$ 826.18
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 453.12	\$ 496.46

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 478.16	\$ 537.63	\$ 59.47	12.4%
B. Base period allowed claims before normalization	\$ 682.67	\$ 765.55	\$ 82.88	17.3%
C. Normalization factor component of change	\$ (277.59)	\$ (305.52)	\$ (27.93)	-5.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 405.07	\$ 460.03	\$ 54.96	11.5%
D2. URRT Trend	\$ 65.28	\$ 81.82	\$ 16.54	3.5%
D3. URRT Morbidity	\$ 1.33	\$ 4.19	\$ 2.86	0.6%
D4. URRT Other	\$ (1.56)	\$ (8.78)	\$ (7.21)	-1.5%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (17.00)	\$ (40.80)	\$ (23.80)	-5.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 453.12	\$ 496.46	\$ 43.34	9.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (2.03)	\$ (2.54)	\$ (0.51)	-0.1%
E2. Pricing AV	\$ (63.45)	\$ (61.99)	\$ 1.46	0.3%
E3. Benefit Richness	\$ 47.34	\$ 57.43	\$ 10.09	2.1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1:E5)	\$ (18.14)	\$ (7.10)	\$ 11.04	2.3%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 42.07	\$ 45.31	\$ 3.24	0.7%
F2. Taxes and Fees	\$ 0.33	\$ 0.33	\$ 0.00	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 42.40	\$ 45.64	\$ 3.24	0.7%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 477.38	\$ 535.00	\$ 57.62	12.1%

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

	2024	2025
Paid-to-Allowed	0.861	0.876
URRT Trend (Total Applied Trend Factor)	1.161	1.178
URRT Morbidity	1.003	1.008
URRT "Other"	0.997	0.984
Risk Adjustment	\$ (24.68)	\$ (59.50)
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ 0.46	\$ 0.57
Network	0.996	0.995
Pricing AV	0.859	0.875
Benefit Richness	1.122	1.133
Catastrophic Eligibility	1.000	1.000
Benefits in Addition to EHB	1.000	1.000
Administrative Expenses	8.80%	8.43%
Taxes and Fees	0.07%	0.06%
Profit and/or Contingency	0.00%	0.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Highmark Benefits Group (HBG)
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2025
 Base Period Start Date: 01/01/2023
 Date of Most Recent Membership: 02/01/2024
 Market Adjusted Index Rate: \$ 826.18

Age Calibrator
 Geographic Cal
 Tobacco Calibr
 Aggregate Calibr

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/2024 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2025	1/1/2025 HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors									
										Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs		

Totals - Current Membership										0.793	0.875	1.000	1.000	1.000	1.000	1.000	1.000	\$ 724.03	8.4%	
Total - Projected Membership										0.793	0.874	1.000	1.000	1.000	1.000	1.000	1.000	\$ 724.03	8.4%	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79962PA0250002	PPO	PPO Blue \$0 100/80 Platinum	M	79962PA0250002	Platinum	0.90220655	Approach 1	Off	0.975	1.073	1.000	1.005	1.000	1.000	1.000	1.000	\$868.18	7.7%	
Plan 2	79962PA0250014	PPO	PPO Blue \$250 100/80 Platinum	M	79962PA0250014	Platinum	0.88382337	Approach 1	Off	0.961	1.061	1.000	1.005	1.000	1.000	1.000	1.000	\$847.10	7.8%	
Plan 3	79962PA0250001	PPO	PPO Blue \$0 100/80 Gold	M	79962PA0250001	Gold	0.81840752	Approach 1	Off	0.928	1.035	1.000	1.005	1.000	1.000	1.000	1.000	\$797.55	8.0%	
Plan 4	79962PA0250013	PPO	PPO Blue \$250 100/80 Gold	M	79962PA0250013	Gold	0.81007323	Approach 1	Off	0.918	1.028	1.000	1.005	1.000	1.000	1.000	1.000	\$783.28	8.1%	
Plan 5	79962PA0250021	PPO	PPO Blue \$500 100/80 Gold	M	79962PA0250021	Gold	0.8033792	Approach 1	Off	0.911	1.023	1.000	1.005	1.000	1.000	1.000	1.000	\$773.90	8.1%	
Plan 6	79962PA0250023	PPO	PPO Blue \$750 100/80 Gold	M	79962PA0250023	Gold	0.80084949	Approach 1	Off	0.903	1.017	1.000	1.005	1.000	1.000	1.000	1.000	\$762.57	8.2%	
Plan 7	79962PA0250003	PPO	PPO Blue \$1000 100/80 Gold	M	79962PA0250003	Gold	0.80308728	Approach 1	Off	0.896	1.012	1.000	1.005	1.000	1.000	1.000	1.000	\$753.19	8.2%	
Plan 8	79962PA0250004	PPO	PPO Blue \$1000 80/60 Gold	M	79962PA0250004	Gold	0.78453837	Approach 1	Off	0.843	0.978	1.000	1.005	1.000	1.000	1.000	1.000	\$684.93	8.6%	
Plan 9	79962PA0250005	PPO	PPO Blue \$1250 100/80 Gold	M	79962PA0250005	Gold	0.80067422	Approach 1	Off	0.894	1.011	1.000	1.005	1.000	1.000	1.000	1.000	\$750.00	8.3%	
Plan 10	79962PA0250006	PPO	PPO Blue \$1400 100/80 Gold	M	79962PA0250006	Gold	0.79200461	Approach 1	Off	0.877	0.999	1.000	1.005	1.000	1.000	1.000	1.000	\$727.25	8.4%	
Plan 11	79962PA0250007	PPO	PPO Blue \$1500 100/80 Gold	M	79962PA0250007	Gold	0.80174903	Approach 1	Off	0.889	1.007	1.000	1.005	1.000	1.000	1.000	1.000	\$743.96	8.3%	
Plan 12	79962PA0260001	PPO	PPO Blue Qualified \$1700 100/80 Gold	M	79962PA0260001	Gold	0.81736085	Standard AV	Off	0.870	0.994	1.000	1.005	1.000	1.000	1.000	1.000	\$718.18	8.4%	
Plan 13	79962PA0250008	PPO	PPO Blue \$1550 100/80 Gold	M	79962PA0250008	Gold	0.81983002	Approach 1	Off	0.878	1.000	1.000	1.005	1.000	1.000	1.000	1.000	\$728.77	8.4%	
Plan 14	79962PA0250009	PPO	PPO Blue \$1750 90/70 Gold	M	79962PA0250009	Gold	0.78749061	Approach 1	Off	0.852	0.983	1.000	1.005	1.000	1.000	1.000	1.000	\$696.04	8.5%	
Plan 15	79962PA0250010	PPO	PPO Blue \$2000 100/80 Gold	M	79962PA0250010	Gold	0.79602162	Approach 1	Off	0.876	0.999	1.000	1.005	1.000	1.000	1.000	1.000	\$726.53	8.4%	
Plan 16	79962PA0250011	PPO	PPO Blue \$2000 90/70 Gold	M	79962PA0250011	Gold	0.78752982	Approach 1	Off	0.849	0.982	1.000	1.005	1.000	1.000	1.000	1.000	\$692.34	8.6%	
Plan 17	79962PA0250015	PPO	PPO Blue \$2500 100/80 Gold	M	79962PA0250015	Gold	0.78707183	Approach 1	Off	0.861	0.989	1.000	1.005	1.000	1.000	1.000	1.000	\$707.46	8.5%	
Plan 18	79962PA0250016	PPO	PPO Blue \$2500 100/80 Gold 1x	M	79962PA0250016	Gold	0.81073759	Approach 1	Off	0.877	0.999	1.000	1.005	1.000	1.000	1.000	1.000	\$727.11	8.4%	
Plan 19	79962PA0260009	PPO	PPO Blue Qualified \$2750 100/80 Gold	N	79962PA0260009	Gold	0.78042328	Standard AV	Off	0.830	0.970	1.000	1.005	1.000	1.000	1.000	1.000	\$668.83	8.7%	
Plan 20	79962PA0250018	PPO	PPO Blue \$3000 100/80 Gold	M	79962PA0250018	Gold	0.81049104	Approach 1	Off	0.865	0.991	1.000	1.005	1.000	1.000	1.000	1.000	\$711.52	8.5%	
Plan 21	79962PA0250019	PPO	PPO Blue \$3500 100/80 Gold	M	79962PA0250019	Gold	0.78405812	Approach 1	Off	0.843	0.977	1.000	1.005	1.000	1.000	1.000	1.000	\$683.89	8.6%	
Plan 22	79962PA0250024	PPO	PPO Blue \$0 100/80 Silver	M	79962PA0250024	Silver	0.71986967	Approach 1	Off	0.908	1.021	1.000	1.005	1.000	1.000	1.000	1.000	\$770.16	8.2%	
Plan 23	79962PA0250012	PPO	PPO Blue \$2000 70/50 Silver	M	79962PA0250012	Silver	0.70711116	Approach 1	Off	0.780	0.943	1.000	1.005	1.000	1.000	1.000	1.000	\$610.62	9.1%	
Plan 24	79962PA0250017	PPO	PPO Blue \$2600 70/50 Silver	M	79962PA0250017	Silver	0.70673983	Approach 1	Off	0.773	0.940	1.000	1.005	1.000	1.000	1.000	1.000	\$603.08	9.2%	
Plan 25	79962PA0250020	PPO	PPO Blue \$4000 100/80 Silver	M	79962PA0250020	Silver	0.71997695	Approach 1	Off	0.804	0.955	1.000	1.005	1.000	1.000	1.000	1.000	\$637.39	8.9%	
Plan 26	79962PA0250022	PPO	PPO Blue \$5000 100/80 Silver	M	79962PA0250022	Silver	0.71621504	Approach 1	Off	0.783	0.944	1.000	1.005	1.000	1.000	1.000	1.000	\$614.02	9.1%	
Plan 27	79962PA0260002	PPO	PPO Blue Qualified Embedded \$3400 100/80 Silver	M	79962PA0260002	Silver	0.71124539	Standard AV	Off	0.808	0.957	1.000	1.005	1.000	1.000	1.000	1.000	\$642.42	8.9%	
Plan 28	79962PA0260003	PPO	PPO Blue Qualified Embedded \$3550 100/60 Silver	M	79962PA0260003	Silver	0.71926568	Standard AV	Off	0.811	0.959	1.000	1.005	1.000	1.000	1.000	1.000	\$645.88	8.9%	
Plan 29	79962PA0260004	PPO	PPO Blue Qualified Embedded \$4250 100/100 Silver	M	79962PA0260004	Silver	0.71738835	Standard AV	Off	0.815	0.962	1.000	1.005	1.000	1.000	1.000	1.000	\$651.02	8.8%	
Plan 30	79962PA0260007	PPO	PPO Blue Qualified Embedded \$4750 60/50 Silver	M	79962PA0260007	Silver	0.68560668	Standard AV	Off	0.776	0.941	1.000	1.005	1.000	1.000	1.000	1.000	\$606.10	9.1%	
Plan 31	79962PA0260005	PPO	PPO Blue Qualified Embedded \$5500 80/60 Silver	M	79962PA0260005	Silver	0.68483089	Standard AV	Off	0.776	0.941	1.000	1.005	1.000	1.000	1.000	1.000	\$606.12	9.1%	
Plan 32	79962PA0260008	PPO	PPO Blue Qualified Embedded \$6100 100/80 Silver	M	79962PA0260008	Silver	0.6851726	Standard AV	Off	0.776	0.941	1.000	1.005	1.000	1.000	1.000	1.000	\$606.62	9.1%	
Plan 33	79962PA0260006	PPO	PPO Blue Qualified Embedded \$7050 100/100 Bronze	M	79962PA0260006	Expanded Bro	0.63973703	Standard AV	Off	0.755	0.931	1.000	1.005	1.000	1.000	1.000	1.000	\$584.08	9.3%	
Plan 34	79962PA0140003	PPO	Lehigh Valley Flex Blue PPO 500 Gold	M	79962PA0140003	Gold	0.79674678	Approach 1	Off	0.892	1.009	1.000	0.895	1.000	1.000	1.000	1.000	\$665.38	8.7%	
Plan 35	79962PA0140004	PPO	Lehigh Valley Flex Blue PPO 1250 Gold	M	79962PA0140004	Gold	0.79628831	Approach 1	Off	0.876	0.999	1.000	0.895	1.000	1.000	1.000	1.000	\$646.86	8.8%	
Plan 36	79962PA0160002	PPO	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	M	79962PA0160002	Silver	0.70927178	Standard AV	Off	0.791	0.949	1.000	0.895	1.000	1.000	1.000	1.000	\$554.77	9.5%	
Plan 37	79962PA0170001	PPO	Choice Blue PPO 0	M	79962PA0170001	Gold	0.80566841	Approach 1	Off	0.900	1.015	1.000	0.935	1.000	1.000	1.000	1.000	\$704.98	8.5%	
Plan 38	79962PA0170002	PPO	Choice Blue PPO 500	M	79962PA0170002	Gold	0.80126022	Approach 1	Off	0.893	1.010	1.000	0.935	1.000	1.000	1.000	1.000	\$697.01	8.5%	
Plan 39	79962PA0170003	PPO	Choice Blue PPO 1250	M	79962PA0170003	Gold	0.79893948	Approach 1	Off	0.877	0.999	1.000	0.935	1.000	1.000	1.000	1.000	\$676.84	8.7%	
Plan 40	79962PA0170004	PPO	Choice Blue PPO 2500	M	79962PA0170004	Gold	0.79447025	Approach 1	Off	0.857	0.986	1.000	0.935	1.000	1.000	1.000	1.000	\$652.34	8.8%	
Plan 41	79962PA0170005	PPO	Choice Blue PPO 2800	M	79962PA0170005	Silver	0.69722204	Approach 1	Off	0.771	0.939	1.000	0.935	1.000	1.000	1.000	1.000	\$558.88	9.5%	
Plan 42	79962PA0180003	PPO	Choice Blue Qualified Embedded 3500 Silver	M	79962PA0180003	Silver	0.71277205	Standard AV	Off	0.793	0.949	1.000	0.935	1.000	1.000	1.000	1.000	\$581.32	9.3%	
Plan 43	79962PA0170006	PPO	Choice Blue PPO 4250	M	79962PA0170006	Silver	0.71188333	Approach 1	Off	0.791	0.949	1.000	0.935	1.000	1.000	1.000	1.000	\$579.86	9.3%	
Plan 44	79962PA0180004	PPO	Choice Blue Qualified Embedded 6650 Bronze	M	79962PA0180004	Expanded Bro	0.63935567	Standard AV	Off	0.759	0.933	1.000	0.935	1.000	1.000	1.000	1.000	\$547.30	9.6%	

PA Rate Template Part IV B - Small Group Annual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Highmark Benefits Group (HBG)
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2025

Plan Number	HIOS Plan ID (Standard Component)	1/1/2024 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2025	1/1/2025 HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals						
These cells auto-fill using the data entered in Table 10.						

Plan 1	79962PA0250002	PPO Blue \$0 100/80 Platinum	M	79962PA0250002	Platinum	Off
Plan 2	79962PA0250014	PPO Blue \$250 100/80 Platinum	M	79962PA0250014	Platinum	Off
Plan 3	79962PA0250001	PPO Blue \$0 100/80 Gold	M	79962PA0250001	Gold	Off
Plan 4	79962PA0250013	PPO Blue \$250 100/80 Gold	M	79962PA0250013	Gold	Off
Plan 5	79962PA0250021	PPO Blue \$500 100/80 Gold	M	79962PA0250021	Gold	Off
Plan 6	79962PA0250023	PPO Blue \$750 100/80 Gold	M	79962PA0250023	Gold	Off
Plan 7	79962PA0250003	PPO Blue \$1000 100/80 Gold	M	79962PA0250003	Gold	Off
Plan 8	79962PA0250004	PPO Blue \$1000 80/60 Gold	M	79962PA0250004	Gold	Off
Plan 9	79962PA0250005	PPO Blue \$1250 100/80 Gold	M	79962PA0250005	Gold	Off
Plan 10	79962PA0250006	PPO Blue \$1400 100/80 Gold	M	79962PA0250006	Gold	Off
Plan 11	79962PA0250007	PPO Blue \$1500 100/80 Gold	M	79962PA0250007	Gold	Off
Plan 12	79962PA0260001	PPO Blue Qualified \$1700 100/80 Gold	M	79962PA0260001	Gold	Off
Plan 13	79962PA0250008	PPO Blue \$1550 100/80 Gold	M	79962PA0250008	Gold	Off
Plan 14	79962PA0250009	PPO Blue \$1750 90/70 Gold	M	79962PA0250009	Gold	Off
Plan 15	79962PA0250010	PPO Blue \$2000 100/80 Gold	M	79962PA0250010	Gold	Off
Plan 16	79962PA0250011	PPO Blue \$2000 90/70 Gold	M	79962PA0250011	Gold	Off
Plan 17	79962PA0250015	PPO Blue \$2500 100/80 Gold	M	79962PA0250015	Gold	Off
Plan 18	79962PA0250016	PPO Blue \$2500 100/80 Gold 1x	M	79962PA0250016	Gold	Off
Plan 19	79962PA0260009	PPO Blue Qualified \$2750 100/80 Gold	N	79962PA0260009	Gold	Off
Plan 20	79962PA0250018	PPO Blue \$3000 100/80 Gold	M	79962PA0250018	Gold	Off
Plan 21	79962PA0250019	PPO Blue \$3500 100/80 Gold	M	79962PA0250019	Gold	Off
Plan 22	79962PA0250024	PPO Blue \$0 100/80 Silver	M	79962PA0250024	Silver	Off
Plan 23	79962PA0250012	PPO Blue \$2000 70/50 Silver	M	79962PA0250012	Silver	Off
Plan 24	79962PA0250017	PPO Blue \$2600 70/50 Silver	M	79962PA0250017	Silver	Off
Plan 25	79962PA0250020	PPO Blue \$4000 100/80 Silver	M	79962PA0250020	Silver	Off
Plan 26	79962PA0250022	PPO Blue \$5000 100/80 Silver	M	79962PA0250022	Silver	Off
Plan 27	79962PA0260002	PPO Blue Qualified Embedded \$3400 100/80 Silver	M	79962PA0260002	Silver	Off
Plan 28	79962PA0260003	PPO Blue Qualified Embedded \$3550 100/60 Silver	M	79962PA0260003	Silver	Off
Plan 29	79962PA0260004	PPO Blue Qualified Embedded \$4250 100/100 Silver	M	79962PA0260004	Silver	Off
Plan 30	79962PA0260007	PPO Blue Qualified Embedded \$4750 60/50 Silver	M	79962PA0260007	Silver	Off
Plan 31	79962PA0260005	PPO Blue Qualified Embedded \$5500 80/60 Silver	M	79962PA0260005	Silver	Off
Plan 32	79962PA0260008	PPO Blue Qualified Embedded \$6100 100/80 Silver	M	79962PA0260008	Silver	Off
Plan 33	79962PA0260006	PPO Blue Qualified Embedded \$7050 100/100 Bronze	M	79962PA0260006	Expanded Bron	Off
Plan 34	79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	M	79962PA0140003	Gold	Off
Plan 35	79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	M	79962PA0140004	Gold	Off
Plan 36	79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	M	79962PA0160002	Silver	Off
Plan 37	79962PA0170001	Choice Blue PPO 0	M	79962PA0170001	Gold	Off
Plan 38	79962PA0170002	Choice Blue PPO 500	M	79962PA0170002	Gold	Off
Plan 39	79962PA0170003	Choice Blue PPO 1250	M	79962PA0170003	Gold	Off
Plan 40	79962PA0170004	Choice Blue PPO 2500	M	79962PA0170004	Gold	Off
Plan 41	79962PA0170005	Choice Blue PPO 2800	M	79962PA0170005	Silver	Off
Plan 42	79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	M	79962PA0180003	Silver	Off
Plan 43	79962PA0170006	Choice Blue PPO 4250	M	79962PA0170006	Silver	Off
Plan 44	79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	M	79962PA0180004	Expanded Bron	Off

Quarter 1 2024, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 454.80	\$ 482.46	\$ -	\$ 476.10	\$ 472.79

\$ -	\$ -	\$ -	\$ -	\$ -	\$ 535.05	\$ 588.61	\$ -	\$ 568.55	\$ 557.13
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 522.38	\$ 574.66	\$ -	\$ 555.08	\$ 546.30
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 493.43	\$ 542.81	\$ -	\$ 524.32	\$ 518.88
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 483.82	\$ 532.25	\$ -	\$ 514.12	\$ 519.77
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 477.14	\$ 524.90	\$ -	\$ 507.02	\$ 504.09
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 469.81	\$ 516.84	\$ -	\$ 499.23	\$ 497.91
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 463.90	\$ 510.33	\$ -	\$ 492.94	\$ 491.05
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.81	\$ 464.03	\$ -	\$ 448.22	\$ 451.68
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 461.05	\$ 507.20	\$ -	\$ 489.92	\$ 497.33
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 447.79	\$ 492.61	\$ -	\$ 475.83	\$ 486.12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 457.45	\$ 503.23	\$ -	\$ 486.09	\$ 484.45
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 450.20	\$ 495.26	\$ -	\$ 478.39	\$ 478.03
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 446.23	\$ 490.90	\$ -	\$ 474.17	\$ 476.26
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 427.36	\$ 470.13	\$ -	\$ 454.12	\$ 463.92
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 446.63	\$ 491.33	\$ -	\$ 474.59	\$ 474.91
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 425.31	\$ 467.88	\$ -	\$ 451.94	\$ 451.93
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 434.94	\$ 478.47	\$ -	\$ 462.17	\$ 465.49
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 444.43	\$ 488.92	\$ -	\$ 472.26	\$ 469.61
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 437.30	\$ 481.06	\$ -	\$ 464.68	\$ 461.75
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 420.62	\$ 462.72	\$ -	\$ 446.95	\$ 446.53
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 475.85	\$ 523.47	\$ -	\$ 505.64	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 373.41	\$ 410.78	\$ -	\$ 396.79	\$ 399.47
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 368.45	\$ 405.33	\$ -	\$ 391.52	\$ 393.78
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 391.21	\$ 430.37	\$ -	\$ 415.70	\$ 414.33
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 375.50	\$ 413.08	\$ -	\$ 399.01	\$ 398.42
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400.96	\$ 441.09	\$ -	\$ 426.06	\$ 431.71
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 393.45	\$ 432.83	\$ -	\$ 418.08	\$ 419.62
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 401.20	\$ 441.35	\$ -	\$ 426.32	\$ 427.68
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 368.99	\$ 405.93	\$ -	\$ 392.10	\$ 382.08
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 369.03	\$ 405.97	\$ -	\$ 392.14	\$ 397.47
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 369.41	\$ 406.39	\$ -	\$ 392.54	\$ 381.76
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 354.83	\$ 390.34	\$ -	\$ 377.04	\$ 376.13
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 411.60	\$ -	\$ -	\$ -	\$ 411.60
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400.24	\$ -	\$ -	\$ -	\$ 400.24
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 340.79	\$ -	\$ -	\$ -	\$ 340.79
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 477.16	\$ -	\$ 460.90	\$ 476.69
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 472.29	\$ -	\$ 456.20	\$ 470.38
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 457.72	\$ -	\$ 442.13	\$ 456.23
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 442.11	\$ -	\$ 427.05	\$ 438.39
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 378.27	\$ -	\$ 365.38	\$ 375.38
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 390.27	\$ -	\$ 376.98	\$ 389.87
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 388.45	\$ -	\$ 375.21	\$ 387.76
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 369.50	\$ -	\$ 356.91	\$ 364.92

Quarter 2 2025, 21-year-old Non-Tobacco Premium PMPM

						Average (weighted by enrollment by rating area)
4	5	6	7	8	9	
\$ -	\$ -	\$ 527.14	\$ 549.03	\$ -	\$ 552.23	\$ 543.60

\$ -	\$ -	\$ 615.76	\$ 663.98	\$ -	\$ 654.32	\$ 637.82
\$ -	\$ -	\$ 601.35	\$ 648.44	\$ -	\$ 639.00	\$ 624.03
\$ -	\$ -	\$ 567.47	\$ 611.91	\$ -	\$ 603.00	\$ 594.41
\$ -	\$ -	\$ 557.71	\$ 601.38	\$ -	\$ 592.63	\$ 592.74
\$ -	\$ -	\$ 551.29	\$ 594.46	\$ -	\$ 585.81	\$ 577.66
\$ -	\$ -	\$ 543.54	\$ 586.11	\$ -	\$ 577.57	\$ 572.06
\$ -	\$ -	\$ 537.13	\$ 579.19	\$ -	\$ 570.76	\$ 564.25
\$ -	\$ -	\$ 490.43	\$ 528.84	\$ -	\$ 521.14	\$ 519.77
\$ -	\$ -	\$ 534.95	\$ 576.84	\$ -	\$ 568.44	\$ 570.21
\$ -	\$ -	\$ 519.38	\$ 560.05	\$ -	\$ 551.90	\$ 555.59
\$ -	\$ -	\$ 530.82	\$ 572.38	\$ -	\$ 564.05	\$ 556.90
\$ -	\$ -	\$ 513.18	\$ 553.36	\$ -	\$ 545.31	\$ 540.13
\$ -	\$ -	\$ 520.43	\$ 561.18	\$ -	\$ 553.01	\$ 550.81
\$ -	\$ -	\$ 498.04	\$ 537.03	\$ -	\$ 529.22	\$ 532.32
\$ -	\$ -	\$ 518.89	\$ 559.52	\$ -	\$ 551.38	\$ 546.66
\$ -	\$ -	\$ 495.50	\$ 534.30	\$ -	\$ 526.52	\$ 523.10
\$ -	\$ -	\$ 505.85	\$ 545.46	\$ -	\$ 537.52	\$ 536.22
\$ -	\$ -	\$ 519.29	\$ 559.95	\$ -	\$ 551.80	\$ 543.54
\$ -	\$ -	\$ 479.42	\$ 516.96	\$ -	\$ 509.43	\$ -
\$ -	\$ -	\$ 508.62	\$ 548.45	\$ -	\$ 540.47	\$ 532.29
\$ -	\$ -	\$ 489.72	\$ 528.06	\$ -	\$ 520.38	\$ 514.38
\$ -	\$ -	\$ 548.74	\$ 591.71	\$ -	\$ 583.10	\$ -
\$ -	\$ -	\$ 439.57	\$ 473.99	\$ -	\$ 467.09	\$ 465.40
\$ -	\$ -	\$ 434.41	\$ 468.42	\$ -	\$ 461.61	\$ 458.44
\$ -	\$ -	\$ 457.90	\$ 493.75	\$ -	\$ 486.57	\$ 479.99
\$ -	\$ -	\$ 441.90	\$ 476.50	\$ -	\$ 469.57	\$ 464.79
\$ -	\$ -	\$ 461.34	\$ 497.46	\$ -	\$ 490.22	\$ 490.18
\$ -	\$ -	\$ 463.71	\$ 500.02	\$ -	\$ 492.74	\$ 490.19
\$ -	\$ -	\$ 467.23	\$ 503.81	\$ -	\$ 496.48	\$ 494.27
\$ -	\$ -	\$ 436.48	\$ 470.65	\$ -	\$ 463.80	\$ 449.57
\$ -	\$ -	\$ 436.49	\$ 470.67	\$ -	\$ 463.82	\$ 465.63
\$ -	\$ -	\$ 436.83	\$ 471.04	\$ -	\$ 464.18	\$ 449.90
\$ -	\$ -	\$ 421.40	\$ 454.40	\$ -	\$ 447.78	\$ 442.31
\$ -	\$ -	\$ 477.05	\$ 514.41	\$ -	\$ 506.92	\$ 477.05
\$ -	\$ -	\$ 464.38	\$ 500.74	\$ -	\$ 493.46	\$ 464.38
\$ -	\$ -	\$ 401.32	\$ 432.75	\$ -	\$ 426.45	\$ 401.32
\$ -	\$ -	\$ 504.15	\$ 543.63	\$ -	\$ 535.71	\$ 543.40
\$ -	\$ -	\$ 498.70	\$ 537.75	\$ -	\$ 529.92	\$ 536.82
\$ -	\$ -	\$ 484.89	\$ 522.86	\$ -	\$ 515.25	\$ 522.14
\$ -	\$ -	\$ 468.13	\$ 504.78	\$ -	\$ 497.44	\$ 502.97
\$ -	\$ -	\$ 404.14	\$ 435.79	\$ -	\$ 429.45	\$ 434.37
\$ -	\$ -	\$ 419.51	\$ 452.36	\$ -	\$ 445.77	\$ 452.16
\$ -	\$ -	\$ 418.51	\$ 451.28	\$ -	\$ 444.71	\$ 450.94
\$ -	\$ -	\$ 396.20	\$ 427.23	\$ -	\$ 421.01	\$ 424.97

Quarter 3 2025, 21-year-old Non-Tobacco Premium PMPM

										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 537.12	\$ 559.43	\$ -	\$ 562.69	\$ 553.89	

\$ -	\$ -	\$ -	\$ -	\$ -	\$ 627.43	\$ 676.56	\$ -	\$ 666.71	\$ 649.90
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 612.74	\$ 660.72	\$ -	\$ 651.10	\$ 635.85
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 578.22	\$ 623.50	\$ -	\$ 614.42	\$ 605.66
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 568.27	\$ 612.77	\$ -	\$ 603.85	\$ 603.96
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 561.73	\$ 605.72	\$ -	\$ 596.90	\$ 588.60
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 553.84	\$ 597.20	\$ -	\$ 588.51	\$ 582.89
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 547.30	\$ 590.16	\$ -	\$ 581.57	\$ 574.93
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 499.72	\$ 538.85	\$ -	\$ 531.01	\$ 529.61
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 545.08	\$ 587.76	\$ -	\$ 579.21	\$ 581.01
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 529.22	\$ 570.66	\$ -	\$ 562.35	\$ 566.11
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 540.87	\$ 583.22	\$ -	\$ 574.73	\$ 567.44
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 522.90	\$ 563.84	\$ -	\$ 555.63	\$ 550.36
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 530.28	\$ 571.81	\$ -	\$ 563.48	\$ 561.24
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 507.47	\$ 547.20	\$ -	\$ 539.24	\$ 542.40
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 528.72	\$ 570.12	\$ -	\$ 561.82	\$ 557.01
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 504.88	\$ 544.42	\$ -	\$ 536.49	\$ 533.01
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 515.43	\$ 555.79	\$ -	\$ 547.70	\$ 546.38
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 529.12	\$ 570.55	\$ -	\$ 562.25	\$ 553.84
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 488.50	\$ 526.75	\$ -	\$ 519.08	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 518.26	\$ 558.84	\$ -	\$ 550.71	\$ 542.37
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 498.99	\$ 538.06	\$ -	\$ 530.23	\$ 524.12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 559.13	\$ 602.91	\$ -	\$ 594.14	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 447.89	\$ 482.97	\$ -	\$ 475.94	\$ 474.22
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 442.63	\$ 477.29	\$ -	\$ 470.35	\$ 467.12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 466.57	\$ 503.11	\$ -	\$ 495.78	\$ 489.08
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 450.27	\$ 485.52	\$ -	\$ 478.46	\$ 473.59
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 470.07	\$ 506.88	\$ -	\$ 499.50	\$ 499.47
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 472.49	\$ 509.49	\$ -	\$ 502.07	\$ 499.48
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 476.07	\$ 513.35	\$ -	\$ 505.88	\$ 503.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 444.74	\$ 479.57	\$ -	\$ 472.59	\$ 458.09
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 444.76	\$ 479.58	\$ -	\$ 472.60	\$ 474.44
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 445.10	\$ 479.96	\$ -	\$ 472.97	\$ 458.42
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 429.38	\$ 463.00	\$ -	\$ 456.27	\$ 450.68
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 486.09	\$ 524.15	\$ -	\$ 516.52	\$ 486.09
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 473.17	\$ 510.23	\$ -	\$ 502.80	\$ 473.17
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 408.93	\$ 440.95	\$ -	\$ 434.53	\$ 408.93
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 513.70	\$ 553.92	\$ -	\$ 545.86	\$ 553.69
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 508.14	\$ 547.93	\$ -	\$ 539.96	\$ 546.99
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 494.08	\$ 532.77	\$ -	\$ 525.01	\$ 532.02
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 476.99	\$ 514.34	\$ -	\$ 506.86	\$ 512.50
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 411.80	\$ 444.04	\$ -	\$ 437.58	\$ 442.59
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 427.45	\$ 460.92	\$ -	\$ 454.21	\$ 460.72
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 426.44	\$ 459.83	\$ -	\$ 453.14	\$ 459.48
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 403.71	\$ 435.32	\$ -	\$ 428.98	\$ 433.02

Quarter 4 2025, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 547.85	\$ 570.60

\$ -	\$ -	\$ -	\$ -	\$ -	\$ 639.95	\$ 690.07
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 624.98	\$ 673.91
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 589.77	\$ 635.95
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 579.62	\$ 625.00
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 572.95	\$ 617.82
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 564.90	\$ 609.13
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 558.23	\$ 601.94
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 509.70	\$ 549.61
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 555.96	\$ 599.50
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 539.79	\$ 582.05
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 551.67	\$ 594.87
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 533.34	\$ 575.10
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 540.87	\$ 583.23
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 517.60	\$ 558.13
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 539.28	\$ 581.50
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 514.96	\$ 555.29
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 525.72	\$ 566.89
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 539.69	\$ 581.95
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 498.25	\$ 537.27
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 528.61	\$ 570.00
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 508.96	\$ 548.81
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 570.30	\$ 614.95
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 456.84	\$ 492.61
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 451.47	\$ 486.83
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 475.89	\$ 513.15
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 459.26	\$ 495.22
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 479.46	\$ 517.00
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 481.93	\$ 519.66
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 485.58	\$ 523.60
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 453.62	\$ 489.14
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 453.64	\$ 489.16
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 453.99	\$ 489.54
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 437.96	\$ 472.25
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 495.80	\$ 534.62
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 482.62	\$ 520.42
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 417.09	\$ 449.75
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 523.95	\$ 564.98
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 518.29	\$ 558.87
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 503.94	\$ 543.40
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 486.52	\$ 524.62
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 420.02	\$ 452.91
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 435.99	\$ 470.13
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 434.95	\$ 469.01
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 411.77	\$ 444.01

02-01-2024 Number of Covered Lives by County

Wyoming	3	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland
0	Match	0	0	0	0	0	0	0	0	0	0	Match	0	0	0	0	0	0	0	Match	1356	180	2096	216	20	1904	379

-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	307	7	181	7	3	239	74
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	94	7	265	29	-	58	38
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	37	6	26	-	-	35	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	19	-	14	4	-	8	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	107	29	76	32	-	188	12
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	5	-	6	-	-	40	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	182	2	219	87	-	290	39
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	1	-	7	8	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	6	-	2	-	-	2	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	5	2
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	28	5	88	8	-	83	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	64	-	77	15	-	96	8
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	10	-	74	1	-	17	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	201	29	197	16	-	174	31
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	8	-	6	-	-	7	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	65	3	-	26	12
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	48	36	9	-	-	58	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	8	-	132	-	-	187	29
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	60	-	23	-	-	25	42
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	6	-	-	20	3
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	3	11	-	-	37	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	25	47	159	-	-	82	25
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	47	-	63	8	10	112	64
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	13	-	103	-	-	17	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	79	9	51	6	-	9	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	5	-	9	-	-	3	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	3	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	1	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	61	-	-	2	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	37	-	-	2	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	58	-	-	33	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	62	-	-	31	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	14	-	-	10	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-
-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-

Schuylkill	Snyder	Union	6	Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
678	200	137	Match	659	2981	3704	3688	Match	0	0	0	0	0	Match	2147	2788	702	54	62	810	148	Match

23	18	12	Match	71	206	75	91	Match	-	-	-	-	-	Match	86	264	58	-	-	46	8	Match
-	-	-	Match	-	170	33	168	Match	-	-	-	-	-	Match	46	85	-	-	-	8	-	Match
7	11	14	Match	7	39	19	24	Match	-	-	-	-	-	Match	50	110	36	-	6	39	4	Match
-	-	-	Match	2	76	70	36	Match	-	-	-	-	-	Match	37	23	29	2	13	16	-	Match
94	41	27	Match	33	272	207	204	Match	-	-	-	-	-	Match	202	164	79	17	4	14	5	Match
4	2	-	Match	4	18	23	33	Match	-	-	-	-	-	Match	26	27	-	-	10	28	5	Match
45	4	36	Match	34	245	475	413	Match	-	-	-	-	-	Match	327	493	133	5	10	100	20	Match
3	-	-	Match	-	10	7	39	Match	-	-	-	-	-	Match	16	18	-	-	-	2	-	Match
7	-	-	Match	-	37	40	29	Match	-	-	-	-	-	Match	12	25	8	-	-	8	5	Match
3	-	-	Match	6	16	29	54	Match	-	-	-	-	-	Match	13	15	1	-	-	-	-	Match
149	-	-	Match	18	179	230	71	Match	-	-	-	-	-	Match	82	130	13	-	-	2	11	Match
19	-	-	Match	53	94	99	198	Match	-	-	-	-	-	Match	134	130	22	-	4	4	24	Match
4	-	-	Match	13	52	112	78	Match	-	-	-	-	-	Match	69	132	8	-	6	24	23	Match
4	-	-	Match	-	25	3	5	Match	-	-	-	-	-	Match	-	6	-	-	-	-	-	Match
71	48	14	Match	92	351	412	507	Match	-	-	-	-	-	Match	293	361	99	7	-	114	7	Match
-	-	-	Match	1	10	18	6	Match	-	-	-	-	-	Match	18	37	-	-	-	-	-	Match
10	-	-	Match	45	113	111	74	Match	-	-	-	-	-	Match	86	82	49	-	-	46	11	Match
-	-	-	Match	-	45	75	67	Match	-	-	-	-	-	Match	40	26	-	-	-	6	-	Match
-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
57	-	28	Match	4	198	120	199	Match	-	-	-	-	-	Match	138	51	3	17	-	35	3	Match
17	49	-	Match	9	127	84	123	Match	-	-	-	-	-	Match	25	23	48	2	-	8	-	Match
-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	Match	-	32	17	29	Match	-	-	-	-	-	Match	22	19	4	-	-	2	-	Match
7	-	-	Match	14	65	33	20	Match	-	-	-	-	-	Match	6	15	3	-	-	-	-	Match
65	21	-	Match	35	118	196	247	Match	-	-	-	-	-	Match	50	23	17	-	4	83	-	Match
54	2	-	Match	45	153	260	90	Match	-	-	-	-	-	Match	145	143	18	-	-	75	1	Match
9	-	6	Match	46	94	170	276	Match	-	-	-	-	-	Match	79	49	20	-	5	15	-	Match
9	-	-	Match	47	76	156	80	Match	-	-	-	-	-	Match	56	204	5	4	-	24	17	Match
12	-	-	Match	17	18	28	1	Match	-	-	-	-	-	Match	15	44	-	-	-	20	-	Match
-	4	-	Match	-	-	3	-	Match	-	-	-	-	-	Match	2	-	-	-	-	-	-	Match
-	-	-	Match	-	-	6	3	Match	-	-	-	-	-	Match	-	-	-	-	-	9	-	Match
-	-	-	Match	-	-	18	-	Match	-	-	-	-	-	Match	19	-	3	-	-	9	-	Match
-	-	-	Match	-	14	-	43	Match	-	-	-	-	-	Match	8	6	5	-	-	-	4	Match
-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
5	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	-	-	Match	8	14	1	11	Match	-	-	-	-	-	Match	-	1	-	-	-	-	-	Match
-	-	-	Match	19	12	124	128	Match	-	-	-	-	-	Match	8	6	12	-	-	12	-	Match
-	-	-	Match	3	39	139	159	Match	-	-	-	-	-	Match	6	2	16	-	-	12	-	Match
-	-	-	Match	23	18	225	100	Match	-	-	-	-	-	Match	20	53	12	-	-	35	-	Match
-	-	-	Match	5	13	59	13	Match	-	-	-	-	-	Match	11	4	1	-	-	10	-	Match
-	-	-	Match	-	14	15	3	Match	-	-	-	-	-	Match	-	-	-	-	-	1	-	Match
-	-	-	Match	5	-	7	61	Match	-	-	-	-	-	Match	-	4	-	-	-	-	-	Match
-	-	-	Match	-	18	5	5	Match	-	-	-	-	-	Match	-	13	-	-	-	3	-	Match

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	12.57%
Revised Requested Average Rate Change:	12.57%
Minimum Requested Rate Change:	9.37%
Maximum Requested Rate Change:	16.25%
Mapped Members:	24,909
Available in Rating Areas:	Rating Areas 6, 7, and 9

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	\$	191,490,268.21
Claims	\$	180,638,217.36
Administrative Expenses	\$	17,865,010.76
Taxes & Fees	\$	13,370.01
Company Made After Taxes	\$	(7,026,329.91)

The company expects its annual medical costs to increase:

8.53%

Explanation of requested rate change:

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2024 and throughout 2025 because of both higher ut

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2025

How It Plans to Spend Your Premium

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

Claims:	92%
Administrative Expenses:	8%
Taxes & Fees:	0%
Profit:	0%

Company Name: Highmark Benefits Group (HBG)
 Market: Small Group
 Product: PPO
 Effective Date of Rates: January 1, 2025

Ending date of Rates: March 31, 2025

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange)=>	79962PA0250002		79962PA0250002		79962PA0250002		79962PA0250014		79962PA0250014		79962PA0250014		79962PA0250014		79962PA0250001		79962PA0250001		79962PA0250001		79962PA0250013		79962PA0250013		79962PA0250013			
Plan Marketing Name =>	PPO Blue \$0 100/80 Platinum		PPO Blue \$0 100/80 Platinum		PPO Blue \$0 100/80 Platinum		PPO Blue \$250 100/80 Platinum		PPO Blue \$250 100/80 Platinum		PPO Blue \$250 100/80 Platinum		PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$250 100/80 Gold		PPO Blue \$250 100/80 Gold		PPO Blue \$250 100/80 Gold		PPO Blue \$250 100/80 Gold			
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025			
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6			
Network =>	F		F		F		F		F		F		F		F		F		F		F		F		F			
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold			
Deductible =>	\$0		\$0		\$0		\$250		\$250		\$250		\$0		\$0		\$0		\$250		\$250		\$250		\$50			
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%			
Copays =>	19		19		19		19		19		19		23.75		23.75		23.75		33.25		33.25		33.25		28			
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000		\$4,000		\$4,000		\$9,200		\$9,200		\$9,200		\$9,100		\$9,100		\$9,100		\$9,100			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$461.11	\$461.11	\$497.22	\$497.22	\$489.98	\$489.98	\$450.32	\$450.32	\$485.58	\$485.58	\$478.52	\$478.52	\$424.95	\$424.95	\$458.22	\$458.22	\$451.55	\$451.55	\$417.64	\$417.64	\$450.34	\$450.34	\$443.78	\$443.78	\$412.83	\$412.83		
15	\$502.10	\$502.10	\$541.42	\$541.42	\$533.54	\$533.54	\$490.35	\$490.35	\$528.74	\$528.74	\$521.05	\$521.05	\$462.72	\$462.72	\$498.95	\$498.95	\$491.69	\$491.69	\$454.76	\$454.76	\$490.37	\$490.37	\$483.23	\$483.23	\$449.53	\$449.53		
16	\$517.77	\$517.77	\$558.32	\$558.32	\$550.19	\$550.19	\$505.65	\$505.65	\$545.24	\$545.24	\$537.31	\$537.31	\$477.17	\$477.17	\$514.52	\$514.52	\$507.03	\$507.03	\$468.95	\$468.95	\$505.68	\$505.68	\$498.31	\$498.31	\$463.56	\$463.56		
17	\$533.44	\$533.44	\$575.21	\$575.21	\$566.84	\$566.84	\$520.96	\$520.96	\$561.74	\$561.74	\$553.58	\$553.58	\$491.61	\$491.61	\$530.10	\$530.10	\$522.38	\$522.38	\$483.15	\$483.15	\$520.98	\$520.98	\$513.40	\$513.40	\$477.59	\$477.59		
18	\$550.32	\$550.32	\$593.41	\$593.41	\$584.78	\$584.78	\$537.44	\$537.44	\$579.52	\$579.52	\$571.09	\$571.09	\$507.16	\$507.16	\$546.87	\$546.87	\$538.91	\$538.91	\$498.43	\$498.43	\$537.46	\$537.46	\$529.64	\$529.64	\$492.70	\$492.70		
19	\$567.20	\$567.20	\$611.61	\$611.61	\$602.71	\$602.71	\$553.92	\$553.92	\$597.29	\$597.29	\$588.60	\$588.60	\$522.72	\$522.72	\$563.64	\$563.64	\$555.43	\$555.43	\$513.72	\$513.72	\$553.95	\$553.95	\$545.88	\$545.88	\$507.81	\$507.81		
20	\$584.68	\$584.68	\$630.46	\$630.46	\$621.29	\$621.29	\$570.99	\$570.99	\$615.70	\$615.70	\$606.74	\$606.74	\$538.83	\$538.83	\$581.01	\$581.01	\$572.55	\$572.55	\$529.55	\$529.55	\$571.02	\$571.02	\$562.71	\$562.71	\$523.46	\$523.46		
21	\$602.76	\$602.76	\$649.96	\$649.96	\$640.50	\$640.50	\$588.65	\$588.65	\$634.74	\$634.74	\$625.51	\$625.51	\$555.49	\$555.49	\$598.98	\$598.98	\$590.26	\$590.26	\$545.93	\$545.93	\$588.68	\$588.68	\$580.11	\$580.11	\$539.65	\$539.65		
22	\$602.76	\$602.76	\$649.96	\$649.96	\$640.50	\$640.50	\$588.65	\$588.65	\$634.74	\$634.74	\$625.51	\$625.51	\$555.49	\$555.49	\$598.98	\$598.98	\$590.26	\$590.26	\$545.93	\$545.93	\$588.68	\$588.68	\$580.11	\$580.11	\$539.65	\$539.65		
23	\$602.76	\$602.76	\$649.96	\$649.96	\$640.50	\$640.50	\$588.65	\$588.65	\$634.74	\$634.74	\$625.51	\$625.51	\$555.49	\$555.49	\$598.98	\$598.98	\$590.26	\$590.26	\$545.93	\$545.93	\$588.68	\$588.68	\$580.11	\$580.11	\$539.65	\$539.65		
24	\$602.76	\$602.76	\$649.96	\$649.96	\$640.50	\$640.50	\$588.65	\$588.65	\$634.74	\$634.74	\$625.51	\$625.51	\$555.49	\$555.49	\$598.98	\$598.98	\$590.26	\$590.26	\$545.93	\$545.93	\$588.68	\$588.68	\$580.11	\$580.11	\$539.65	\$539.65		
25	\$605.17	\$605.17	\$652.56	\$652.56	\$643.06	\$643.06	\$591.00	\$591.00	\$637.28	\$637.28	\$628.01	\$628.01	\$557.71	\$557.71	\$601.38	\$601.38	\$592.62	\$592.62	\$548.11	\$548.11	\$591.03	\$591.03	\$582.43	\$582.43	\$541.81	\$541.81		
26	\$617.23	\$617.23	\$665.56	\$665.56	\$655.87	\$655.87	\$602.78	\$602.78	\$649.97	\$649.97	\$640.52	\$640.52	\$568.82	\$568.82	\$613.36	\$613.36	\$604.43	\$604.43	\$559.03	\$559.03	\$602.81	\$602.81	\$594.03	\$594.03	\$552.60	\$552.60		
27	\$631.69	\$631.69	\$681.16	\$681.16	\$671.24	\$671.24	\$616.91	\$616.91	\$665.21	\$665.21	\$655.53	\$655.53	\$582.15	\$582.15	\$627.73	\$627.73	\$618.59	\$618.59	\$572.13	\$572.13	\$616.94	\$616.94	\$607.96	\$607.96	\$565.55	\$565.55		
28	\$655.20	\$655.20	\$706.51	\$706.51	\$696.22	\$696.22	\$639.86	\$639.86	\$689.96	\$689.96	\$679.93	\$679.93	\$603.82	\$603.82	\$651.09	\$651.09	\$641.61	\$641.61	\$593.43	\$593.43	\$639.90	\$639.90	\$630.58	\$630.58	\$586.60	\$586.60		
29	\$674.49	\$674.49	\$727.31	\$727.31	\$717.72	\$717.72	\$658.70	\$658.70	\$710.27	\$710.27	\$699.95	\$699.95	\$621.59	\$621.59	\$670.26	\$670.26	\$660.50	\$660.50	\$610.90	\$610.90	\$658.73	\$658.73	\$649.14	\$649.14	\$603.87	\$603.87		
30	\$684.13	\$684.13	\$737.70	\$737.70	\$726.97	\$726.97	\$668.12	\$668.12	\$720.43	\$720.43	\$709.95	\$709.95	\$630.48	\$630.48	\$679.84	\$679.84	\$669.95	\$669.95	\$619.63	\$619.63	\$668.15	\$668.15	\$658.42	\$658.42	\$612.50	\$612.50		
31	\$698.60	\$698.60	\$753.30	\$753.30	\$742.34	\$742.34	\$682.25	\$682.25	\$735.66	\$735.66	\$724.97	\$724.97	\$643.81	\$643.81	\$694.22	\$694.22	\$684.11	\$684.11	\$632.73	\$632.73	\$682.28	\$682.28	\$672.35	\$672.35	\$625.45	\$625.45		
32	\$713.07	\$713.07	\$768.90	\$768.90	\$757.71	\$757.71	\$696.37	\$696.37	\$750.90	\$750.90	\$739.98	\$739.98	\$657.14	\$657.14	\$708.59	\$708.59	\$698.28	\$698.28	\$645.84	\$645.84	\$696.41	\$696.41	\$686.27	\$686.27	\$638.41	\$638.41		
33	\$722.11	\$722.11	\$778.65	\$778.65	\$767.32	\$767.32	\$705.20	\$705.20	\$760.42	\$760.42	\$749.36	\$749.36	\$665.48	\$665.48	\$717.58	\$717.58	\$707.13	\$707.13	\$654.02	\$654.02	\$705.24	\$705.24	\$694.97	\$694.97	\$646.50	\$646.50		
34	\$731.75	\$731.75	\$789.05	\$789.05	\$777.57	\$777.57	\$714.62	\$714.62	\$770.57	\$770.57	\$759.37	\$759.37	\$674.36	\$674.36	\$727.16	\$727.16	\$716.58	\$716.58	\$662.76	\$662.76	\$714.66	\$714.66	\$704.25	\$704.25	\$655.14	\$655.14		
35	\$736.57	\$736.57	\$794.25	\$794.25	\$782.69	\$782.69	\$719.33	\$719.33	\$775.65	\$775.65	\$764.37	\$764.37	\$678.81	\$678.81	\$731.95	\$731.95	\$721.30	\$721.30	\$667.13	\$667.13	\$719.37	\$719.37	\$708.89	\$708.89	\$659.45	\$659.45		
36	\$741.39	\$741.39	\$799.45	\$799.45	\$787.82	\$787.82	\$724.04	\$724.04	\$780.73	\$780.73	\$769.38	\$769.38	\$683.25	\$683.25	\$736.75	\$736.75	\$726.02	\$726.02	\$671.49	\$671.49	\$724.08	\$724.08	\$713.54	\$713.54	\$663.77	\$663.77		
37	\$746.22	\$746.22	\$804.65	\$804.65	\$792.94	\$792.94	\$728.75	\$728.75	\$785.81	\$785.81	\$774.38	\$774.38	\$687.70	\$687.70	\$741.54	\$741.54	\$730.74	\$730.74	\$675.86	\$675.86	\$728.79	\$728.79	\$718.18	\$718.18	\$668.09	\$668.09		
38	\$751.04	\$751.04	\$809.85	\$809.85	\$798.06	\$798.06	\$733.46	\$733.46	\$790.89	\$790.89	\$779.39	\$779.39	\$692.14	\$692.14	\$746.33	\$746.33	\$735.46	\$735.46	\$680.23	\$680.23	\$733.50	\$733.50	\$722.82	\$722.82	\$672.40	\$672.40		
39	\$760.68	\$760.68	\$820.25	\$820.25	\$808.31	\$808.31	\$742.88	\$742.88	\$801.04	\$801.04	\$789.39	\$789.39	\$701.03	\$701.03	\$755.91	\$755.91	\$744.91	\$744.91	\$688.96	\$688.96	\$742.91	\$742.91	\$732.10	\$732.10	\$681.04	\$681.04		
40	\$770.33	\$770.33	\$830.65	\$830.65	\$818.56	\$818.56	\$752.29	\$752.29	\$811.20	\$811.20	\$799.40	\$799.40	\$709.92	\$709.92	\$765.50	\$765.50	\$754.35	\$754.35	\$697.70	\$697.70	\$752.33	\$752.33	\$741.38	\$741.38	\$689.67	\$689.67		
41	\$784.79	\$784.79	\$846.25	\$846.25	\$833.93	\$833.93	\$766.42	\$766.42	\$826.43	\$826.43	\$814.41	\$814.41	\$723.25	\$723.25	\$779.87	\$779.87	\$768.52	\$768.52	\$710.80	\$710.80	\$766.46	\$766.46	\$755.30	\$755.30	\$702.62	\$702.62		
42	\$798.66	\$798.66	\$861.20	\$861.20	\$848.66	\$848.66	\$779.96	\$779.96	\$841.03	\$841.03	\$828.80	\$828.80	\$736.02	\$736.02	\$793.65	\$793.65	\$782.09	\$782.09	\$723.36	\$723.36	\$780.00	\$780.00	\$768.65	\$768.65	\$715.04	\$715.04		
43	\$817.95	\$817.95	\$882.00	\$882.00	\$869.16	\$869.16	\$798.80	\$798.80	\$861.34	\$861.34	\$848.82	\$848.82	\$753.80	\$753.80	\$812.82	\$812.82	\$800.98	\$800.98	\$740.83	\$740.83	\$798.84	\$798.84	\$787.21	\$787.21	\$732.31	\$732.31		
44	\$842.06	\$842.06	\$907.99	\$907.99	\$894.78	\$894.78	\$822.34	\$822.34	\$886.73	\$886.73	\$873.84	\$873.84	\$776.02	\$776.02	\$836.78	\$836.78	\$824.59	\$824.59	\$762.66	\$762.66	\$822.39	\$822.39	\$810.41	\$810.41	\$753.89	\$753.89		
45	\$870.39	\$870.39	\$938.54	\$938.54	\$924.88	\$924.88	\$850.01	\$850.01	\$916.56	\$916.56	\$903.24	\$903.24	\$802.13	\$802.13	\$864.93	\$864.93	\$852.34	\$852.34	\$788.32	\$788.32	\$850.05	\$850.05						

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange)=>	79962PA0250005		79962PA0250005		79962PA0250006		79962PA0250006		79962PA0250006		79962PA0250007		79962PA0250007		79962PA0250007		79962PA0250007		79962PA0260001		79962PA0260001		79962PA0260001		79962PA0250008		79962PA0250008	
Plan Marketing Name =>	PPO Blue \$1250 100/80 Gold		PPO Blue \$1250 100/80 Gold		PPO Blue \$1400 100/80 Gold		PPO Blue \$1400 100/80 Gold		PPO Blue \$1400 100/80 Gold		PPO Blue \$1500 100/80 Gold		PPO Blue \$1500 100/80 Gold		PPO Blue \$1500 100/80 Gold		PPO Blue \$1500 100/80 Gold		PPO Blue Qualified \$1700 100/80 Gold		PPO Blue Qualified \$1700 100/80 Gold		PPO Blue Qualified \$1700 100/80 Gold		PPO Blue \$1550 100/80 Gold		PPO Blue \$1550 100/80 Gold	
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,250		\$1,400		\$1,400		\$1,400		\$1,500		\$1,500		\$1,500		\$1,700		\$1,700		\$1,700		\$1,550		\$1,550		\$1,550	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	28.5		28.5		42.75		42.75		42.75		28.5		28.5		28.5		14.25		14.25		14.25		14.25		14.25		14.25	
OOP Maximum =>	\$9,100		\$9,100		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$3,750		\$3,750		\$3,750		\$9,200		\$9,200		\$9,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$431.96	\$431.96	\$425.67	\$425.67	\$388.93	\$388.93	\$419.39	\$419.39	\$413.28	\$413.28	\$397.49	\$397.49	\$428.62	\$428.62	\$422.39	\$422.39	\$384.29	\$384.29	\$414.38	\$414.38	\$408.35	\$408.35	\$389.71	\$389.71	\$420.24	\$420.24	\$420.24	\$420.24
15	\$470.35	\$470.35	\$463.51	\$463.51	\$423.51	\$423.51	\$456.67	\$456.67	\$450.02	\$450.02	\$432.83	\$432.83	\$466.72	\$466.72	\$459.93	\$459.93	\$418.45	\$418.45	\$451.21	\$451.21	\$444.65	\$444.65	\$424.36	\$424.36	\$457.59	\$457.59	\$457.59	\$457.59
16	\$485.03	\$485.03	\$477.97	\$477.97	\$436.72	\$436.72	\$470.92	\$470.92	\$464.07	\$464.07	\$446.34	\$446.34	\$481.29	\$481.29	\$474.29	\$474.29	\$431.51	\$431.51	\$465.29	\$465.29	\$458.53	\$458.53	\$437.60	\$437.60	\$471.87	\$471.87	\$471.87	\$471.87
17	\$499.72	\$499.72	\$492.44	\$492.44	\$449.94	\$449.94	\$485.17	\$485.17	\$478.11	\$478.11	\$459.85	\$459.85	\$495.86	\$495.86	\$488.64	\$488.64	\$444.57	\$444.57	\$479.38	\$479.38	\$472.40	\$472.40	\$450.85	\$450.85	\$486.16	\$486.16	\$486.16	\$486.16
18	\$515.53	\$515.53	\$508.02	\$508.02	\$464.18	\$464.18	\$500.52	\$500.52	\$493.24	\$493.24	\$474.39	\$474.39	\$511.54	\$511.54	\$504.10	\$504.10	\$458.64	\$458.64	\$494.54	\$494.54	\$487.35	\$487.35	\$465.11	\$465.11	\$501.54	\$501.54	\$501.54	\$501.54
19	\$531.34	\$531.34	\$523.60	\$523.60	\$478.41	\$478.41	\$515.88	\$515.88	\$508.37	\$508.37	\$488.94	\$488.94	\$527.23	\$527.23	\$519.56	\$519.56	\$472.70	\$472.70	\$509.71	\$509.71	\$502.30	\$502.30	\$479.37	\$479.37	\$516.92	\$516.92	\$516.92	\$516.92
20	\$547.71	\$547.71	\$539.74	\$539.74	\$493.16	\$493.16	\$531.77	\$531.77	\$524.03	\$524.03	\$504.01	\$504.01	\$543.48	\$543.48	\$535.58	\$535.58	\$487.27	\$487.27	\$525.42	\$525.42	\$517.78	\$517.78	\$494.15	\$494.15	\$532.85	\$532.85	\$532.85	\$532.85
21	\$564.65	\$564.65	\$556.43	\$556.43	\$508.41	\$508.41	\$548.22	\$548.22	\$540.24	\$540.24	\$519.60	\$519.60	\$560.29	\$560.29	\$552.14	\$552.14	\$502.34	\$502.34	\$541.67	\$541.67	\$533.79	\$533.79	\$509.43	\$509.43	\$549.33	\$549.33	\$549.33	\$549.33
22	\$564.65	\$564.65	\$556.43	\$556.43	\$508.41	\$508.41	\$548.22	\$548.22	\$540.24	\$540.24	\$519.60	\$519.60	\$560.29	\$560.29	\$552.14	\$552.14	\$502.34	\$502.34	\$541.67	\$541.67	\$533.79	\$533.79	\$509.43	\$509.43	\$549.33	\$549.33	\$549.33	\$549.33
23	\$564.65	\$564.65	\$556.43	\$556.43	\$508.41	\$508.41	\$548.22	\$548.22	\$540.24	\$540.24	\$519.60	\$519.60	\$560.29	\$560.29	\$552.14	\$552.14	\$502.34	\$502.34	\$541.67	\$541.67	\$533.79	\$533.79	\$509.43	\$509.43	\$549.33	\$549.33	\$549.33	\$549.33
24	\$564.65	\$564.65	\$556.43	\$556.43	\$508.41	\$508.41	\$548.22	\$548.22	\$540.24	\$540.24	\$519.60	\$519.60	\$560.29	\$560.29	\$552.14	\$552.14	\$502.34	\$502.34	\$541.67	\$541.67	\$533.79	\$533.79	\$509.43	\$509.43	\$549.33	\$549.33	\$549.33	\$549.33
25	\$558.66	\$558.66	\$558.66	\$558.66	\$510.44	\$510.44	\$550.41	\$550.41	\$542.40	\$542.40	\$521.68	\$521.68	\$562.53	\$562.53	\$554.35	\$554.35	\$504.35	\$504.35	\$543.84	\$543.84	\$535.93	\$535.93	\$511.47	\$511.47	\$551.53	\$551.53	\$551.53	\$551.53
26	\$578.20	\$578.20	\$569.78	\$569.78	\$520.61	\$520.61	\$561.38	\$561.38	\$553.21	\$553.21	\$532.07	\$532.07	\$573.74	\$573.74	\$565.39	\$565.39	\$514.40	\$514.40	\$554.67	\$554.67	\$546.60	\$546.60	\$521.66	\$521.66	\$562.51	\$562.51	\$562.51	\$562.51
27	\$591.75	\$591.75	\$583.14	\$583.14	\$532.81	\$532.81	\$574.53	\$574.53	\$566.17	\$566.17	\$544.54	\$544.54	\$587.18	\$587.18	\$578.64	\$578.64	\$526.45	\$526.45	\$567.67	\$567.67	\$559.41	\$559.41	\$533.88	\$533.88	\$575.70	\$575.70	\$575.70	\$575.70
28	\$613.77	\$613.77	\$604.84	\$604.84	\$552.64	\$552.64	\$595.92	\$595.92	\$587.24	\$587.24	\$564.81	\$564.81	\$609.04	\$609.04	\$600.18	\$600.18	\$546.04	\$546.04	\$588.80	\$588.80	\$580.23	\$580.23	\$553.75	\$553.75	\$599.12	\$599.12	\$599.12	\$599.12
29	\$631.84	\$631.84	\$622.65	\$622.65	\$568.91	\$568.91	\$613.46	\$613.46	\$604.53	\$604.53	\$581.43	\$581.43	\$626.96	\$626.96	\$617.84	\$617.84	\$562.12	\$562.12	\$606.13	\$606.13	\$597.31	\$597.31	\$570.05	\$570.05	\$614.70	\$614.70	\$614.70	\$614.70
30	\$640.88	\$640.88	\$631.55	\$631.55	\$577.05	\$577.05	\$622.23	\$622.23	\$613.17	\$613.17	\$589.75	\$589.75	\$635.93	\$635.93	\$626.68	\$626.68	\$570.16	\$570.16	\$614.80	\$614.80	\$605.85	\$605.85	\$578.20	\$578.20	\$623.49	\$623.49	\$623.49	\$623.49
31	\$654.43	\$654.43	\$644.90	\$644.90	\$589.25	\$589.25	\$635.39	\$635.39	\$626.14	\$626.14	\$602.22	\$602.22	\$649.38	\$649.38	\$639.93	\$639.93	\$582.21	\$582.21	\$627.80	\$627.80	\$618.66	\$618.66	\$590.43	\$590.43	\$636.67	\$636.67	\$636.67	\$636.67
32	\$667.98	\$667.98	\$658.26	\$658.26	\$601.45	\$601.45	\$648.54	\$648.54	\$639.10	\$639.10	\$614.69	\$614.69	\$662.82	\$662.82	\$653.18	\$653.18	\$594.27	\$594.27	\$640.80	\$640.80	\$631.47	\$631.47	\$602.66	\$602.66	\$649.86	\$649.86	\$649.86	\$649.86
33	\$676.45	\$676.45	\$666.60	\$666.60	\$609.08	\$609.08	\$656.77	\$656.77	\$647.21	\$647.21	\$622.48	\$622.48	\$671.23	\$671.23	\$661.46	\$661.46	\$601.80	\$601.80	\$648.92	\$648.92	\$639.48	\$639.48	\$610.30	\$610.30	\$662.66	\$662.66	\$662.66	\$662.66
34	\$685.49	\$685.49	\$675.51	\$675.51	\$617.21	\$617.21	\$665.54	\$665.54	\$655.85	\$655.85	\$630.79	\$630.79	\$680.19	\$680.19	\$670.30	\$670.30	\$609.84	\$609.84	\$657.59	\$657.59	\$648.02	\$648.02	\$618.45	\$618.45	\$666.89	\$666.89	\$666.89	\$666.89
35	\$690.00	\$690.00	\$679.96	\$679.96	\$621.28	\$621.28	\$669.92	\$669.92	\$660.17	\$660.17	\$634.95	\$634.95	\$684.67	\$684.67	\$674.72	\$674.72	\$613.86	\$613.86	\$661.92	\$661.92	\$652.29	\$652.29	\$622.52	\$622.52	\$671.28	\$671.28	\$671.28	\$671.28
36	\$694.52	\$694.52	\$684.41	\$684.41	\$625.34	\$625.34	\$674.31	\$674.31	\$664.50	\$664.50	\$639.11	\$639.11	\$689.16	\$689.16	\$679.13	\$679.13	\$617.88	\$617.88	\$666.25	\$666.25	\$656.56	\$656.56	\$626.60	\$626.60	\$675.68	\$675.68	\$675.68	\$675.68
37	\$699.04	\$699.04	\$688.86	\$688.86	\$629.41	\$629.41	\$678.70	\$678.70	\$668.82	\$668.82	\$643.26	\$643.26	\$693.64	\$693.64	\$683.55	\$683.55	\$621.90	\$621.90	\$670.59	\$670.59	\$660.83	\$660.83	\$630.67	\$630.67	\$680.07	\$680.07	\$680.07	\$680.07
38	\$703.55	\$703.55	\$693.31	\$693.31	\$633.48	\$633.48	\$683.08	\$683.08	\$673.14	\$673.14	\$647.42	\$647.42	\$698.12	\$698.12	\$687.92	\$687.92	\$625.92	\$625.92	\$674.92	\$674.92	\$665.10	\$665.10	\$634.75	\$634.75	\$684.47	\$684.47	\$684.47	\$684.47
39	\$712.59	\$712.59	\$702.21	\$702.21	\$641.61	\$641.61	\$691.85	\$691.85	\$681.78	\$681.78	\$655.74	\$655.74	\$707.09	\$707.09	\$696.80	\$696.80	\$633.95	\$633.95	\$683.59	\$683.59	\$673.64	\$673.64	\$642.90	\$642.90	\$693.25	\$693.25	\$693.25	\$693.25
40	\$721.62	\$721.62	\$711.12	\$711.12	\$649.75	\$649.75	\$700.63	\$700.63	\$690.43	\$690.43	\$664.05	\$664.05	\$716.05	\$716.05	\$705.63													

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange)=>	79962PA0250015		79962PA0250016		79962PA0250016		79962PA0250016		79962PA0250016		79962PA0250016		79962PA0250016		79962PA0250018		79962PA0250018		79962PA0250018		79962PA0250019		79962PA0250019		79962PA0250019		79962PA0250019			
Plan Marketing Name =>	PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 100/80 Gold 1x		PPO Blue \$2500 100/80 Gold 1x		PPO Blue \$2500 100/80 Gold 1x		PPO Blue \$2500 100/80 Gold 1x		PPO Blue \$2500 100/80 Gold 1x		PPO Blue \$2500 100/80 Gold 1x		PPO Blue \$3000 100/80 Gold		PPO Blue \$3000 100/80 Gold		PPO Blue \$3000 100/80 Gold		PPO Blue \$3500 100/80 Gold		PPO Blue \$3500 100/80 Gold		PPO Blue \$3500 100/80 Gold		PPO Blue \$3500 100/80 Gold			
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025			
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6			
Network =>	F		F		F		F		F		F		F		F		F		F		F		F		F		F			
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold			
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$2,500		\$2,750		\$2,750		\$3,000		\$3,000		\$3,000		\$3,500		\$3,500		\$3,500		\$3,500			
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%			
Copays =>	42.75		14.25		14.25		14.25		14.25		14.25		14.25		14.25		14.25		14.25		14.25		42.75		42.75		42.75			
OOP Maximum =>	\$7,900		\$8,550		\$8,550		\$8,550		\$8,550		\$4,800		\$4,800		\$9,100		\$9,100		\$9,100		\$7,900		\$7,900		\$7,900		\$7,900			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$402.52	\$402.52	\$388.86	\$388.86	\$419.31	\$419.31	\$413.21	\$413.21	\$359.01	\$359.01	\$387.12	\$387.12	\$381.48	\$381.48	\$380.88	\$380.88	\$410.71	\$410.71	\$404.72	\$404.72	\$366.72	\$366.72	\$395.44	\$395.44	\$389.68	\$389.68	\$389.68	\$389.68		
15	\$438.30	\$438.30	\$423.43	\$423.43	\$456.58	\$456.58	\$449.94	\$449.94	\$390.92	\$390.92	\$421.53	\$421.53	\$415.39	\$415.39	\$414.73	\$414.73	\$447.21	\$447.21	\$440.70	\$440.70	\$399.32	\$399.32	\$430.59	\$430.59	\$424.32	\$424.32	\$424.32	\$424.32		
16	\$451.98	\$451.98	\$436.65	\$436.65	\$470.84	\$470.84	\$463.98	\$463.98	\$403.12	\$403.12	\$434.69	\$434.69	\$428.36	\$428.36	\$427.68	\$427.68	\$461.17	\$461.17	\$454.45	\$454.45	\$411.78	\$411.78	\$444.03	\$444.03	\$437.57	\$437.57	\$437.57	\$437.57		
17	\$465.66	\$465.66	\$449.86	\$449.86	\$485.09	\$485.09	\$478.02	\$478.02	\$415.32	\$415.32	\$447.85	\$447.85	\$441.32	\$441.32	\$440.62	\$440.62	\$475.13	\$475.13	\$468.21	\$468.21	\$424.24	\$424.24	\$457.47	\$457.47	\$457.47	\$457.47	\$457.47	\$457.47		
18	\$480.39	\$480.39	\$464.10	\$464.10	\$500.43	\$500.43	\$493.15	\$493.15	\$428.46	\$428.46	\$462.01	\$462.01	\$455.29	\$455.29	\$454.56	\$454.56	\$490.16	\$490.16	\$483.02	\$483.02	\$437.66	\$437.66	\$471.94	\$471.94	\$471.94	\$471.94	\$471.94	\$471.94		
19	\$495.13	\$495.13	\$478.33	\$478.33	\$515.78	\$515.78	\$508.27	\$508.27	\$441.60	\$441.60	\$476.18	\$476.18	\$469.25	\$469.25	\$468.51	\$468.51	\$505.19	\$505.19	\$497.84	\$497.84	\$451.09	\$451.09	\$486.41	\$486.41	\$486.41	\$486.41	\$486.41	\$486.41		
20	\$510.38	\$510.38	\$493.07	\$493.07	\$531.68	\$531.68	\$523.94	\$523.94	\$455.21	\$455.21	\$490.86	\$490.86	\$483.71	\$483.71	\$482.94	\$482.94	\$520.76	\$520.76	\$513.18	\$513.18	\$464.99	\$464.99	\$501.40	\$501.40	\$501.40	\$501.40	\$501.40	\$501.40		
21	\$526.17	\$526.17	\$508.32	\$508.32	\$548.12	\$548.12	\$540.14	\$540.14	\$469.29	\$469.29	\$506.04	\$506.04	\$498.67	\$498.67	\$497.88	\$497.88	\$536.87	\$536.87	\$529.05	\$529.05	\$479.37	\$479.37	\$516.91	\$516.91	\$516.91	\$516.91	\$516.91	\$516.91		
22	\$526.17	\$526.17	\$508.32	\$508.32	\$548.12	\$548.12	\$540.14	\$540.14	\$469.29	\$469.29	\$506.04	\$506.04	\$498.67	\$498.67	\$497.88	\$497.88	\$536.87	\$536.87	\$529.05	\$529.05	\$479.37	\$479.37	\$516.91	\$516.91	\$516.91	\$516.91	\$516.91	\$516.91		
23	\$526.17	\$526.17	\$508.32	\$508.32	\$548.12	\$548.12	\$540.14	\$540.14	\$469.29	\$469.29	\$506.04	\$506.04	\$498.67	\$498.67	\$497.88	\$497.88	\$536.87	\$536.87	\$529.05	\$529.05	\$479.37	\$479.37	\$516.91	\$516.91	\$516.91	\$516.91	\$516.91	\$516.91		
24	\$526.17	\$526.17	\$508.32	\$508.32	\$548.12	\$548.12	\$540.14	\$540.14	\$469.29	\$469.29	\$506.04	\$506.04	\$498.67	\$498.67	\$497.88	\$497.88	\$536.87	\$536.87	\$529.05	\$529.05	\$479.37	\$479.37	\$516.91	\$516.91	\$516.91	\$516.91	\$516.91	\$516.91		
25	\$528.27	\$528.27	\$510.35	\$510.35	\$550.31	\$550.31	\$542.30	\$542.30	\$471.17	\$471.17	\$508.06	\$508.06	\$500.66	\$500.66	\$499.87	\$499.87	\$539.02	\$539.02	\$531.17	\$531.17	\$481.29	\$481.29	\$518.98	\$518.98	\$518.98	\$518.98	\$518.98	\$518.98		
26	\$538.80	\$538.80	\$520.52	\$520.52	\$561.27	\$561.27	\$553.10	\$553.10	\$480.55	\$480.55	\$518.18	\$518.18	\$510.64	\$510.64	\$509.83	\$509.83	\$549.75	\$549.75	\$541.75	\$541.75	\$490.87	\$490.87	\$529.32	\$529.32	\$529.32	\$529.32	\$529.32	\$529.32		
27	\$551.43	\$551.43	\$531.72	\$531.72	\$574.43	\$574.43	\$566.07	\$566.07	\$491.82	\$491.82	\$530.33	\$530.33	\$522.61	\$522.61	\$521.78	\$521.78	\$562.64	\$562.64	\$554.44	\$554.44	\$502.38	\$502.38	\$541.72	\$541.72	\$541.72	\$541.72	\$541.72	\$541.72		
28	\$571.95	\$571.95	\$552.54	\$552.54	\$595.81	\$595.81	\$587.13	\$587.13	\$510.12	\$510.12	\$550.07	\$550.07	\$542.05	\$542.05	\$541.20	\$541.20	\$583.58	\$583.58	\$575.08	\$575.08	\$521.08	\$521.08	\$561.88	\$561.88	\$561.88	\$561.88	\$561.88	\$561.88		
29	\$588.78	\$588.78	\$568.81	\$568.81	\$613.35	\$613.35	\$604.42	\$604.42	\$525.14	\$525.14	\$566.26	\$566.26	\$558.01	\$558.01	\$557.13	\$557.13	\$600.76	\$600.76	\$592.01	\$592.01	\$536.42	\$536.42	\$578.42	\$578.42	\$578.42	\$578.42	\$578.42	\$578.42		
30	\$597.20	\$597.20	\$576.94	\$576.94	\$622.12	\$622.12	\$613.06	\$613.06	\$532.64	\$532.64	\$574.36	\$574.36	\$565.99	\$565.99	\$565.09	\$565.09	\$609.35	\$609.35	\$600.47	\$600.47	\$544.08	\$544.08	\$586.69	\$586.69	\$586.69	\$586.69	\$586.69	\$586.69		
31	\$609.83	\$609.83	\$589.14	\$589.14	\$635.27	\$635.27	\$626.02	\$626.02	\$543.91	\$543.91	\$586.50	\$586.50	\$577.96	\$577.96	\$577.04	\$577.04	\$622.23	\$622.23	\$613.17	\$613.17	\$555.59	\$555.59	\$599.10	\$599.10	\$599.10	\$599.10	\$599.10	\$599.10		
32	\$622.46	\$622.46	\$601.34	\$601.34	\$648.43	\$648.43	\$638.99	\$638.99	\$555.17	\$555.17	\$598.65	\$598.65	\$589.93	\$589.93	\$588.99	\$588.99	\$635.12	\$635.12	\$625.87	\$625.87	\$567.09	\$567.09	\$611.50	\$611.50	\$611.50	\$611.50	\$611.50	\$611.50		
33	\$630.35	\$630.35	\$608.97	\$608.97	\$656.65	\$656.65	\$647.09	\$647.09	\$562.21	\$562.21	\$606.24	\$606.24	\$597.41	\$597.41	\$596.46	\$596.46	\$643.17	\$643.17	\$633.80	\$633.80	\$574.29	\$574.29	\$619.26	\$619.26	\$619.26	\$619.26	\$619.26	\$619.26		
34	\$638.77	\$638.77	\$617.10	\$617.10	\$665.42	\$665.42	\$655.73	\$655.73	\$569.72	\$569.72	\$614.33	\$614.33	\$605.39	\$605.39	\$604.43	\$604.43	\$651.76	\$651.76	\$642.27	\$642.27	\$581.96	\$581.96	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53	\$627.53		
35	\$642.98	\$642.98	\$621.17	\$621.17	\$669.80	\$669.80	\$660.05	\$660.05	\$573.47	\$573.47	\$618.38	\$618.38	\$609.37	\$609.37	\$608.41	\$608.41	\$656.06	\$656.06	\$646.50	\$646.50	\$585.79	\$585.79	\$631.66	\$631.66	\$631.66	\$631.66	\$631.66	\$631.66		
36	\$647.19	\$647.19	\$625.23	\$625.23	\$674.19	\$674.19	\$664.37	\$664.37	\$577.23	\$577.23	\$622.43	\$622.43	\$613.36	\$613.36	\$612.39	\$612.39	\$660.35	\$660.35	\$650.73	\$650.73	\$589.63	\$589.63	\$635.80	\$635.80	\$635.80	\$635.80	\$635.80	\$635.80		
37	\$651.40	\$651.40	\$629.30	\$629.30	\$678.57	\$678.57	\$668.69	\$668.69	\$580.98	\$580.98	\$626.48	\$626.48	\$617.35	\$617.35	\$616.38	\$616.38	\$664.65	\$664.65	\$654.96	\$654.96	\$593.46	\$593.46	\$639.93	\$639.93	\$639.93	\$639.93	\$639.93	\$639.93		
38	\$655.61	\$655.61	\$633.37	\$633.37	\$682.96	\$682.96	\$673.01	\$673.01	\$584.74	\$584.74	\$630.53	\$630.53	\$621.34	\$621.34	\$620.36	\$620.36	\$668.94	\$668.94	\$659.20	\$659.20	\$597.30	\$597.30	\$644.07	\$644.07	\$644.07	\$644.07	\$644.07	\$644.07		
39	\$664.03	\$664.03	\$641.50	\$641.50	\$691.73	\$691.73	\$681.66	\$681.66	\$592.24	\$592.24	\$638.62	\$638.62	\$629.32	\$629.32	\$628.32	\$628.32	\$677.53	\$677.53	\$667.66	\$667.66	\$604.96	\$604.96	\$652.34	\$652.34	\$652.34	\$652.34	\$652.34	\$652.34		
40	\$672.45	\$672.45	\$649.63	\$649.63	\$700.50	\$700.50	\$690.30	\$690.30	\$599.75	\$599.75	\$646.72	\$646.72	\$637.30	\$637.30	\$636.29	\$636.29	\$686.12	\$686.12	\$676.13	\$676.13	\$612.63	\$612.63	\$660.61	\$660.61	\$660.61	\$660.61	\$660.61	\$660.61		
41	\$685.07	\$685.07	\$661.83	\$661.83	\$713.65	\$713.65	\$703.26	\$703.26	\$611.02	\$611.02	\$658.86	\$658.86	\$649.27	\$649.27	\$648.24	\$648.24	\$699.00	\$699.00	\$688.82	\$688.82	\$624.14	\$624.14	\$673.02	\$673.02	\$673.02	\$673.02	\$673.02	\$673.02		
42	\$697.18	\$697.18	\$673.52	\$673.52	\$726.26	\$726.26	\$715.69	\$715.69	\$621.81	\$621.81	\$670.50	\$670.50	\$660.74	\$660.74	\$659.69	\$659.69	\$711.35	\$711.35	\$700.99	\$700.99	\$635.17	\$635.17	\$684.91	\$684.91	\$684.91	\$684.91	\$684.91	\$684.91		

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange)=>	79962PA0250022		79962PA0250022		79962PA0250022		79962PA0260002		79962PA0260002		79962PA0260002		79962PA0260003		79962PA0260003		79962PA0260003		79962PA0260004		79962PA0260004		79962PA0260004		79962PA0260004		79962PA0260004		79962PA0260004	
Plan Marketing Name =>	PPO Blue \$5000 100/80 Silver		PPO Blue \$5000 100/80 Silver		PPO Blue \$5000 100/80 Silver		Qualified Embedded \$3400 100/80 Silver		Qualified Embedded \$3400 100/80 Silver		Qualified Embedded \$3400 100/80 Silver		Qualified Embedded \$3550 100/60 Silver		Qualified Embedded \$3550 100/60 Silver		Qualified Embedded \$3550 100/60 Silver		Qualified Embedded \$4250 100/10 Silver		Qualified Embedded \$4250 100/10 Silver		Qualified Embedded \$4250 100/10 Silver		Qualified Embedded \$4250 100/10 Silver		Qualified Embedded \$4250 100/10 Silver		Qualified Embedded \$4250 100/10 Silver	
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5,000		\$5,000		\$5,000		\$3,400		\$3,400		\$3,400		\$3,550		\$3,550		\$3,550		\$4,250		\$4,250		\$4,250		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	38		38		38		19		19		19		0		0		0		0		0		0		0		0		0	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$7,050		\$7,050		\$7,050		\$7,050		\$7,050		\$7,050		\$5,500		\$5,500		\$5,500		\$5,500		\$5,500		\$5,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$330.91	\$330.91	\$356.83	\$356.83	\$351.63	\$351.63	\$345.47	\$345.47	\$372.52	\$372.52	\$367.10	\$367.10	\$347.24	\$347.24	\$374.44	\$374.44	\$368.98	\$368.98	\$349.88	\$349.88	\$377.28	\$377.28	\$371.78	\$371.78	\$326.85	\$326.85	\$371.78	\$371.78	\$326.85	\$326.85
15	\$360.32	\$360.32	\$388.54	\$388.54	\$382.89	\$382.89	\$376.17	\$376.17	\$405.63	\$405.63	\$399.73	\$399.73	\$378.11	\$378.11	\$407.72	\$407.72	\$380.98	\$380.98	\$380.98	\$380.98	\$410.81	\$410.81	\$404.83	\$404.83	\$404.83	\$404.83	\$404.83	\$404.83	\$355.91	\$355.91
16	\$371.57	\$371.57	\$400.67	\$400.67	\$394.84	\$394.84	\$387.92	\$387.92	\$418.29	\$418.29	\$412.21	\$412.21	\$389.91	\$389.91	\$420.45	\$420.45	\$414.32	\$414.32	\$392.87	\$392.87	\$423.63	\$423.63	\$417.47	\$417.47	\$417.47	\$417.47	\$417.47	\$417.47	\$367.02	\$367.02
17	\$382.82	\$382.82	\$412.80	\$412.80	\$406.79	\$406.79	\$399.66	\$399.66	\$430.95	\$430.95	\$424.68	\$424.68	\$401.71	\$401.71	\$433.17	\$433.17	\$426.86	\$426.86	\$404.76	\$404.76	\$436.46	\$436.46	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$430.10	\$378.13	\$378.13
18	\$394.93	\$394.93	\$425.86	\$425.86	\$419.66	\$419.66	\$412.30	\$412.30	\$444.59	\$444.59	\$438.12	\$438.12	\$414.42	\$414.42	\$446.88	\$446.88	\$440.37	\$440.37	\$417.57	\$417.57	\$450.26	\$450.26	\$443.71	\$443.71	\$443.71	\$443.71	\$443.71	\$443.71	\$390.09	\$390.09
19	\$407.04	\$407.04	\$438.92	\$438.92	\$432.53	\$432.53	\$424.95	\$424.95	\$458.22	\$458.22	\$451.56	\$451.56	\$427.13	\$427.13	\$460.58	\$460.58	\$453.87	\$453.87	\$430.38	\$430.38	\$464.07	\$464.07	\$457.32	\$457.32	\$457.32	\$457.32	\$457.32	\$457.32	\$402.05	\$402.05
20	\$419.58	\$419.58	\$452.45	\$452.45	\$445.86	\$445.86	\$438.04	\$438.04	\$472.34	\$472.34	\$465.47	\$465.47	\$440.29	\$440.29	\$474.78	\$474.78	\$467.86	\$467.86	\$443.64	\$443.64	\$478.37	\$478.37	\$471.41	\$471.41	\$471.41	\$471.41	\$471.41	\$471.41	\$414.44	\$414.44
21	\$432.56	\$432.56	\$466.44	\$466.44	\$459.65	\$459.65	\$451.59	\$451.59	\$486.95	\$486.95	\$479.87	\$479.87	\$453.91	\$453.91	\$489.46	\$489.46	\$482.33	\$482.33	\$457.36	\$457.36	\$493.17	\$493.17	\$485.99	\$485.99	\$485.99	\$485.99	\$485.99	\$485.99	\$427.26	\$427.26
22	\$432.56	\$432.56	\$466.44	\$466.44	\$459.65	\$459.65	\$451.59	\$451.59	\$486.95	\$486.95	\$479.87	\$479.87	\$453.91	\$453.91	\$489.46	\$489.46	\$482.33	\$482.33	\$457.36	\$457.36	\$493.17	\$493.17	\$485.99	\$485.99	\$485.99	\$485.99	\$485.99	\$485.99	\$427.26	\$427.26
23	\$432.56	\$432.56	\$466.44	\$466.44	\$459.65	\$459.65	\$451.59	\$451.59	\$486.95	\$486.95	\$479.87	\$479.87	\$453.91	\$453.91	\$489.46	\$489.46	\$482.33	\$482.33	\$457.36	\$457.36	\$493.17	\$493.17	\$485.99	\$485.99	\$485.99	\$485.99	\$485.99	\$485.99	\$427.26	\$427.26
24	\$432.56	\$432.56	\$466.44	\$466.44	\$459.65	\$459.65	\$451.59	\$451.59	\$486.95	\$486.95	\$479.87	\$479.87	\$453.91	\$453.91	\$489.46	\$489.46	\$482.33	\$482.33	\$457.36	\$457.36	\$493.17	\$493.17	\$485.99	\$485.99	\$485.99	\$485.99	\$485.99	\$485.99	\$427.26	\$427.26
25	\$434.29	\$434.29	\$468.31	\$468.31	\$461.49	\$461.49	\$453.40	\$453.40	\$488.90	\$488.90	\$481.79	\$481.79	\$455.73	\$455.73	\$491.42	\$491.42	\$484.26	\$484.26	\$459.19	\$459.19	\$495.14	\$495.14	\$489.93	\$489.93	\$489.93	\$489.93	\$489.93	\$489.93	\$428.97	\$428.97
26	\$442.94	\$442.94	\$477.63	\$477.63	\$470.68	\$470.68	\$462.43	\$462.43	\$498.64	\$498.64	\$491.39	\$491.39	\$464.80	\$464.80	\$501.21	\$501.21	\$493.91	\$493.91	\$468.34	\$468.34	\$505.01	\$505.01	\$497.65	\$497.65	\$497.65	\$497.65	\$497.65	\$497.65	\$437.51	\$437.51
27	\$453.32	\$453.32	\$488.83	\$488.83	\$481.71	\$481.71	\$473.27	\$473.27	\$510.32	\$510.32	\$502.90	\$502.90	\$475.70	\$475.70	\$512.95	\$512.95	\$505.48	\$505.48	\$479.31	\$479.31	\$516.84	\$516.84	\$509.32	\$509.32	\$509.32	\$509.32	\$509.32	\$509.32	\$447.77	\$447.77
28	\$470.19	\$470.19	\$507.02	\$507.02	\$499.64	\$499.64	\$490.88	\$490.88	\$529.31	\$529.31	\$521.62	\$521.62	\$493.40	\$493.40	\$532.04	\$532.04	\$524.29	\$524.29	\$497.15	\$497.15	\$536.08	\$536.08	\$528.27	\$528.27	\$528.27	\$528.27	\$528.27	\$528.27	\$464.43	\$464.43
29	\$484.03	\$484.03	\$521.95	\$521.95	\$514.35	\$514.35	\$505.33	\$505.33	\$544.90	\$544.90	\$536.97	\$536.97	\$507.93	\$507.93	\$547.71	\$547.71	\$539.73	\$539.73	\$511.79	\$511.79	\$551.86	\$551.86	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$478.10	\$478.10
30	\$490.96	\$490.96	\$529.41	\$529.41	\$521.70	\$521.70	\$512.55	\$512.55	\$552.69	\$552.69	\$544.65	\$544.65	\$515.19	\$515.19	\$555.54	\$555.54	\$547.44	\$547.44	\$519.10	\$519.10	\$559.75	\$559.75	\$551.60	\$551.60	\$551.60	\$551.60	\$551.60	\$551.60	\$484.94	\$484.94
31	\$501.34	\$501.34	\$540.60	\$540.60	\$532.73	\$532.73	\$523.39	\$523.39	\$564.38	\$564.38	\$556.17	\$556.17	\$526.08	\$526.08	\$567.28	\$567.28	\$559.02	\$559.02	\$530.08	\$530.08	\$571.58	\$571.58	\$563.26	\$563.26	\$563.26	\$563.26	\$563.26	\$563.26	\$495.19	\$495.19
32	\$511.72	\$511.72	\$551.80	\$551.80	\$543.77	\$543.77	\$534.23	\$534.23	\$576.06	\$576.06	\$567.69	\$567.69	\$536.98	\$536.98	\$579.03	\$579.03	\$570.60	\$570.60	\$541.06	\$541.06	\$583.42	\$583.42	\$574.93	\$574.93	\$574.93	\$574.93	\$574.93	\$574.93	\$505.45	\$505.45
33	\$518.21	\$518.21	\$558.80	\$558.80	\$550.66	\$550.66	\$541.00	\$541.00	\$583.37	\$583.37	\$574.88	\$574.88	\$543.78	\$543.78	\$586.37	\$586.37	\$577.83	\$577.83	\$547.92	\$547.92	\$590.82	\$590.82	\$582.22	\$582.22	\$582.22	\$582.22	\$582.22	\$582.22	\$511.86	\$511.86
34	\$525.13	\$525.13	\$566.26	\$566.26	\$558.02	\$558.02	\$548.23	\$548.23	\$591.16	\$591.16	\$582.56	\$582.56	\$551.05	\$551.05	\$594.20	\$594.20	\$585.55	\$585.55	\$555.24	\$555.24	\$598.71	\$598.71	\$589.99	\$589.99	\$589.99	\$589.99	\$589.99	\$589.99	\$518.69	\$518.69
35	\$528.59	\$528.59	\$569.99	\$569.99	\$561.69	\$561.69	\$551.84	\$551.84	\$595.05	\$595.05	\$586.40	\$586.40	\$554.68	\$554.68	\$598.12	\$598.12	\$589.41	\$589.41	\$558.89	\$558.89	\$602.65	\$602.65	\$593.88	\$593.88	\$593.88	\$593.88	\$593.88	\$593.88	\$522.11	\$522.11
36	\$532.05	\$532.05	\$573.72	\$573.72	\$565.37	\$565.37	\$555.46	\$555.46	\$598.95	\$598.95	\$590.24	\$590.24	\$558.31	\$558.31	\$602.04	\$602.04	\$593.27	\$593.27	\$562.55	\$562.55	\$606.60	\$606.60	\$597.77	\$597.77	\$597.77	\$597.77	\$597.77	\$597.77	\$525.53	\$525.53
37	\$535.51	\$535.51	\$577.45	\$577.45	\$569.05	\$569.05	\$559.07	\$559.07	\$602.84	\$602.84	\$594.08	\$594.08	\$561.94	\$561.94	\$605.95	\$605.95	\$597.12	\$597.12	\$566.21	\$566.21	\$610.54	\$610.54	\$601.66	\$601.66	\$601.66	\$601.66	\$601.66	\$601.66	\$528.95	\$528.95
38	\$538.97	\$538.97	\$581.18	\$581.18	\$572.72	\$572.72	\$562.68	\$562.68	\$606.74	\$606.74	\$597.92	\$597.92	\$565.57	\$565.57	\$609.87	\$609.87	\$600.98	\$600.98	\$569.87	\$569.87	\$614.49	\$614.49	\$605.54	\$605.54	\$605.54	\$605.54	\$605.54	\$605.54	\$532.37	\$532.37
39	\$545.89	\$545.89	\$588.65	\$588.65	\$580.08	\$580.08	\$569.91	\$569.91	\$614.53	\$614.53	\$605.60	\$605.60	\$572.83	\$572.83	\$617.70	\$617.70	\$608.70	\$608.70	\$577.19	\$577.19	\$622.38	\$622.38	\$613.32	\$613.32	\$613.32	\$613.32	\$613.32	\$613.32	\$539.20	\$539.20
40	\$552.81	\$552.81	\$596.11	\$596.11	\$587.43	\$587.43	\$577.13	\$577.13	\$622.32	\$622.32	\$613.27	\$613.27	\$580.10	\$580.10	\$625.53	\$625.53	\$616.42	\$616.42	\$584.51	\$584.51	\$630.27	\$630.27	\$621.10	\$621.10	\$621.10					

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange)=>	79962PA0140004		79962PA0160002		79962PA0170001		79962PA0170001		79962PA0170002		79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004		79962PA0170005		79962PA0170005		79962PA0170005		79962PA0170005		79962PA0170005	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO 1250 Gold		Lehigh Valley Flex Blue PPO Qualified Embedded		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500		Choice Blue PPO 500		Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500		Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue PPO 2800	
Form # =>	CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025	
Rating Area =>	Area 6		Area 6		Area 7		Area 7		Area 9		Area 9		Area 9		Area 9		Area 7		Area 9		Area 7		Area 9		Area 9		Area 9		Area 9	
Network =>	N		N		X		X		X		X		X		X		X		X		X		X		X		X		X	
Metal =>	Gold		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$1,250		\$3,400		\$0		\$0		\$500		\$500		\$1,250		\$1,250		\$2,500		\$2,500		\$2,800		\$2,800		\$2,800		\$2,800		\$2,800	
Coinsurance =>	100%		90%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	25		0		25		25		30		30		25		25		10		10		40		40		40		40		40	
OOP Maximum =>	\$9,100		\$7,500		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$7,900		\$7,900		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$347.75	\$347.75	\$300.53	\$300.53	\$407.09	\$407.09	\$401.17	\$401.17	\$402.69	\$402.69	\$396.83	\$396.83	\$391.54	\$391.54	\$385.84	\$385.84	\$378.00	\$378.00	\$372.50	\$372.50	\$326.33	\$326.33	\$321.58	\$321.58	\$321.58	\$321.58	\$321.58	\$321.58	\$321.58	\$321.58
15	\$378.66	\$378.66	\$327.24	\$327.24	\$443.27	\$443.27	\$436.83	\$436.83	\$438.48	\$438.48	\$432.10	\$432.10	\$426.35	\$426.35	\$420.14	\$420.14	\$411.60	\$411.60	\$405.61	\$405.61	\$355.34	\$355.34	\$350.17	\$350.17	\$350.17	\$350.17	\$350.17	\$350.17	\$350.17	\$350.17
16	\$390.48	\$390.48	\$337.46	\$337.46	\$457.11	\$457.11	\$450.46	\$450.46	\$452.17	\$452.17	\$445.59	\$445.59	\$439.65	\$439.65	\$433.25	\$433.25	\$424.45	\$424.45	\$418.27	\$418.27	\$366.43	\$366.43	\$361.10	\$361.10	\$361.10	\$361.10	\$361.10	\$361.10	\$361.10	\$361.10
17	\$402.29	\$402.29	\$347.67	\$347.67	\$470.94	\$470.94	\$464.09	\$464.09	\$465.86	\$465.86	\$459.08	\$459.08	\$452.96	\$452.96	\$446.37	\$446.37	\$437.30	\$437.30	\$430.93	\$430.93	\$377.52	\$377.52	\$372.03	\$372.03	\$372.03	\$372.03	\$372.03	\$372.03	\$372.03	\$372.03
18	\$415.02	\$415.02	\$358.67	\$358.67	\$485.84	\$485.84	\$478.78	\$478.78	\$480.59	\$480.59	\$473.60	\$473.60	\$467.29	\$467.29	\$460.49	\$460.49	\$451.13	\$451.13	\$444.57	\$444.57	\$389.47	\$389.47	\$383.80	\$383.80	\$383.80	\$383.80	\$383.80	\$383.80	\$383.80	\$383.80
19	\$427.75	\$427.75	\$369.67	\$369.67	\$500.74	\$500.74	\$493.46	\$493.46	\$495.33	\$495.33	\$488.12	\$488.12	\$481.62	\$481.62	\$474.61	\$474.61	\$464.97	\$464.97	\$458.20	\$458.20	\$401.41	\$401.41	\$395.57	\$395.57	\$395.57	\$395.57	\$395.57	\$395.57	\$395.57	\$395.57
20	\$440.93	\$440.93	\$381.06	\$381.06	\$516.18	\$516.18	\$508.67	\$508.67	\$510.60	\$510.60	\$503.17	\$503.17	\$496.47	\$496.47	\$489.24	\$489.24	\$479.30	\$479.30	\$472.32	\$472.32	\$413.78	\$413.78	\$407.76	\$407.76	\$407.76	\$407.76	\$407.76	\$407.76	\$407.76	\$407.76
21	\$454.57	\$454.57	\$392.85	\$392.85	\$532.14	\$532.14	\$524.40	\$524.40	\$526.39	\$526.39	\$518.73	\$518.73	\$511.82	\$511.82	\$504.37	\$504.37	\$494.12	\$494.12	\$486.93	\$486.93	\$426.58	\$426.58	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37
22	\$454.57	\$454.57	\$392.85	\$392.85	\$532.14	\$532.14	\$524.40	\$524.40	\$526.39	\$526.39	\$518.73	\$518.73	\$511.82	\$511.82	\$504.37	\$504.37	\$494.12	\$494.12	\$486.93	\$486.93	\$426.58	\$426.58	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37
23	\$454.57	\$454.57	\$392.85	\$392.85	\$532.14	\$532.14	\$524.40	\$524.40	\$526.39	\$526.39	\$518.73	\$518.73	\$511.82	\$511.82	\$504.37	\$504.37	\$494.12	\$494.12	\$486.93	\$486.93	\$426.58	\$426.58	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37
24	\$454.57	\$454.57	\$392.85	\$392.85	\$532.14	\$532.14	\$524.40	\$524.40	\$526.39	\$526.39	\$518.73	\$518.73	\$511.82	\$511.82	\$504.37	\$504.37	\$494.12	\$494.12	\$486.93	\$486.93	\$426.58	\$426.58	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37	\$420.37
25	\$456.39	\$456.39	\$394.42	\$394.42	\$534.27	\$534.27	\$526.50	\$526.50	\$528.50	\$528.50	\$520.80	\$520.80	\$513.87	\$513.87	\$506.39	\$506.39	\$496.10	\$496.10	\$488.88	\$488.88	\$428.29	\$428.29	\$422.05	\$422.05	\$422.05	\$422.05	\$422.05	\$422.05	\$422.05	\$422.05
26	\$465.48	\$465.48	\$402.28	\$402.28	\$544.91	\$544.91	\$536.99	\$536.99	\$539.02	\$539.02	\$531.18	\$531.18	\$524.10	\$524.10	\$516.47	\$516.47	\$505.98	\$505.98	\$498.62	\$498.62	\$436.82	\$436.82	\$430.46	\$430.46	\$430.46	\$430.46	\$430.46	\$430.46	\$430.46	\$430.46
27	\$476.39	\$476.39	\$411.71	\$411.71	\$557.68	\$557.68	\$549.57	\$549.57	\$551.66	\$551.66	\$543.63	\$543.63	\$536.39	\$536.39	\$528.58	\$528.58	\$517.84	\$517.84	\$510.30	\$510.30	\$447.06	\$447.06	\$440.55	\$440.55	\$440.55	\$440.55	\$440.55	\$440.55	\$440.55	\$440.55
28	\$494.12	\$494.12	\$427.03	\$427.03	\$578.44	\$578.44	\$570.02	\$570.02	\$572.19	\$572.19	\$563.86	\$563.86	\$556.35	\$556.35	\$548.25	\$548.25	\$537.11	\$537.11	\$529.29	\$529.29	\$463.69	\$463.69	\$456.94	\$456.94	\$456.94	\$456.94	\$456.94	\$456.94	\$456.94	\$456.94
29	\$508.66	\$508.66	\$439.60	\$439.60	\$595.46	\$595.46	\$586.80	\$586.80	\$589.03	\$589.03	\$580.46	\$580.46	\$572.73	\$572.73	\$564.39	\$564.39	\$552.92	\$552.92	\$544.87	\$544.87	\$477.34	\$477.34	\$470.39	\$470.39	\$470.39	\$470.39	\$470.39	\$470.39	\$470.39	\$470.39
30	\$515.94	\$515.94	\$445.88	\$445.88	\$603.98	\$603.98	\$595.19	\$595.19	\$597.45	\$597.45	\$588.76	\$588.76	\$580.92	\$580.92	\$572.46	\$572.46	\$560.83	\$560.83	\$552.67	\$552.67	\$484.17	\$484.17	\$477.12	\$477.12	\$477.12	\$477.12	\$477.12	\$477.12	\$477.12	\$477.12
31	\$526.85	\$526.85	\$455.31	\$455.31	\$616.75	\$616.75	\$607.78	\$607.78	\$610.09	\$610.09	\$601.21	\$601.21	\$593.20	\$593.20	\$584.56	\$584.56	\$572.69	\$572.69	\$564.35	\$564.35	\$494.41	\$494.41	\$487.21	\$487.21	\$487.21	\$487.21	\$487.21	\$487.21	\$487.21	\$487.21
32	\$537.76	\$537.76	\$464.74	\$464.74	\$629.52	\$629.52	\$620.37	\$620.37	\$622.72	\$622.72	\$613.66	\$613.66	\$605.48	\$605.48	\$596.67	\$596.67	\$584.54	\$584.54	\$576.04	\$576.04	\$504.64	\$504.64	\$497.30	\$497.30	\$497.30	\$497.30	\$497.30	\$497.30	\$497.30	\$497.30
33	\$544.57	\$544.57	\$470.63	\$470.63	\$637.50	\$637.50	\$628.23	\$628.23	\$630.62	\$630.62	\$621.44	\$621.44	\$613.16	\$613.16	\$604.24	\$604.24	\$591.96	\$591.96	\$583.34	\$583.34	\$511.04	\$511.04	\$503.60	\$503.60	\$503.60	\$503.60	\$503.60	\$503.60	\$503.60	\$503.60
34	\$551.85	\$551.85	\$476.92	\$476.92	\$646.02	\$646.02	\$636.62	\$636.62	\$639.04	\$639.04	\$629.74	\$629.74	\$621.35	\$621.35	\$612.31	\$612.31	\$599.86	\$599.86	\$591.13	\$591.13	\$517.87	\$517.87	\$510.33	\$510.33	\$510.33	\$510.33	\$510.33	\$510.33	\$510.33	\$510.33
35	\$555.48	\$555.48	\$480.06	\$480.06	\$650.28	\$650.28	\$640.82	\$640.82	\$643.25	\$643.25	\$633.89	\$633.89	\$625.44	\$625.44	\$616.34	\$616.34	\$603.81	\$603.81	\$595.03	\$595.03	\$521.28	\$521.28	\$513.69	\$513.69	\$513.69	\$513.69	\$513.69	\$513.69	\$513.69	\$513.69
36	\$559.12	\$559.12	\$483.21	\$483.21	\$654.53	\$654.53	\$645.01	\$645.01	\$647.46	\$647.46	\$638.04	\$638.04	\$629.54	\$629.54	\$620.38	\$620.38	\$607.77	\$607.77	\$598.92	\$598.92	\$524.69	\$524.69	\$517.06	\$517.06	\$517.06	\$517.06	\$517.06	\$517.06	\$517.06	\$517.06
37	\$562.76	\$562.76	\$486.35	\$486.35	\$658.79	\$658.79	\$649.21	\$649.21	\$651.67	\$651.67	\$642.19	\$642.19	\$633.63	\$633.63	\$624.41	\$624.41	\$611.72	\$611.72	\$602.82	\$602.82	\$528.11	\$528.11	\$520.42	\$520.42	\$520.42	\$520.42	\$520.42	\$520.42	\$520.42	\$520.42
38	\$566.39	\$566.39	\$489.49	\$489.49	\$663.05	\$663.05	\$653.40	\$653.40	\$655.88	\$655.88	\$646.34	\$646.34	\$637.73	\$637.73	\$628.45	\$628.45	\$615.67	\$615.67	\$606.71	\$606.71	\$531.52	\$531.52								

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

HIOS Plan ID (On Exchange)=>	A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
HIOS Plan ID (Off Exchange)=>	0180003	79962PA0180003	79962PA0170006	79962PA0170006	79962PA0170006	79962PA0180004	79962PA0180004	79962PA0180004	79962PA0180004	79962PA0180004	
Plan Marketing Name =>	Embedded 3500 Sil	Ice Blue Qualified Embedded 3500 Sil	Choice Blue PPO 4250	Choice Blue PPO 4250	Choice Blue PPO 4250	Ice Blue Qualified Embedded 6650 Brc	Ice Blue Qualified Embedded 6650 Brc	Ice Blue Qualified Embedded 6650 Brc	Ice Blue Qualified Embedded 6650 Brc	Ice Blue Qualified Embedded 6650 Brc	
Form # =>	HP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	
Rating Area =>	a 7	Area 9	Area 7	Area 7	Area 9	Area 7	Area 7	Area 7	Area 9	Area 9	
Network =>	z	X	X	X	X	X	X	X	X	X	
Metal =>	ver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	
Deductible =>	00	\$3,500	\$4,250	\$4,250	\$4,250	\$6,650	\$6,650	\$6,650	\$6,650	\$6,650	
Coinsurance =>	%	90%	100%	100%	100%	100%	100%	100%	100%	100%	
Copays =>)	0	60	60	60	0	0	0	0	0	
OOP Maximum =>	00	\$7,500	\$9,200	\$9,200	\$9,200	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	
Pediatric Dental (Yes/No) =>	bs	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$338.74	\$333.82	\$333.82	\$337.94	\$337.94	\$333.02	\$333.02	\$319.92	\$319.92	\$315.27	\$315.27
15	\$368.85	\$363.49	\$363.49	\$367.98	\$367.98	\$362.62	\$362.62	\$348.36	\$348.36	\$343.30	\$343.30
16	\$380.37	\$374.83	\$374.83	\$379.46	\$379.46	\$373.94	\$373.94	\$359.23	\$359.23	\$354.01	\$354.01
17	\$391.88	\$386.18	\$386.18	\$390.95	\$390.95	\$385.26	\$385.26	\$370.11	\$370.11	\$364.73	\$364.73
18	\$404.28	\$398.40	\$398.40	\$403.32	\$403.32	\$397.45	\$397.45	\$381.82	\$381.82	\$376.27	\$376.27
19	\$416.67	\$410.61	\$410.61	\$415.69	\$415.69	\$409.64	\$409.64	\$393.53	\$393.53	\$387.80	\$387.80
20	\$429.52	\$423.27	\$423.27	\$428.50	\$428.50	\$422.26	\$422.26	\$405.65	\$405.65	\$399.76	\$399.76
21	\$442.80	\$436.36	\$436.36	\$441.75	\$441.75	\$435.32	\$435.32	\$418.20	\$418.20	\$412.12	\$412.12
22	\$442.80	\$436.36	\$436.36	\$441.75	\$441.75	\$435.32	\$435.32	\$418.20	\$418.20	\$412.12	\$412.12
23	\$442.80	\$436.36	\$436.36	\$441.75	\$441.75	\$435.32	\$435.32	\$418.20	\$418.20	\$412.12	\$412.12
24	\$442.80	\$436.36	\$436.36	\$441.75	\$441.75	\$435.32	\$435.32	\$418.20	\$418.20	\$412.12	\$412.12
25	\$444.57	\$438.11	\$438.11	\$443.52	\$443.52	\$437.06	\$437.06	\$419.87	\$419.87	\$413.77	\$413.77
26	\$453.43	\$446.83	\$446.83	\$452.35	\$452.35	\$445.77	\$445.77	\$428.24	\$428.24	\$422.01	\$422.01
27	\$464.05	\$457.31	\$457.31	\$462.95	\$462.95	\$456.22	\$456.22	\$438.27	\$438.27	\$431.90	\$431.90
28	\$481.32	\$474.32	\$474.32	\$480.18	\$480.18	\$473.19	\$473.19	\$454.58	\$454.58	\$447.97	\$447.97
29	\$495.49	\$488.29	\$488.29	\$494.32	\$494.32	\$487.12	\$487.12	\$467.97	\$467.97	\$461.16	\$461.16
30	\$502.58	\$495.27	\$495.27	\$501.39	\$501.39	\$494.09	\$494.09	\$474.66	\$474.66	\$467.76	\$467.76
31	\$513.21	\$505.74	\$505.74	\$511.99	\$511.99	\$504.54	\$504.54	\$484.69	\$484.69	\$477.65	\$477.65
32	\$523.83	\$516.21	\$516.21	\$522.59	\$522.59	\$514.98	\$514.98	\$494.73	\$494.73	\$487.54	\$487.54
33	\$530.47	\$522.76	\$522.76	\$529.22	\$529.22	\$521.51	\$521.51	\$501.00	\$501.00	\$493.72	\$493.72
34	\$537.56	\$529.74	\$529.74	\$536.28	\$536.28	\$528.48	\$528.48	\$507.69	\$507.69	\$500.31	\$500.31
35	\$541.10	\$533.23	\$533.23	\$539.82	\$539.82	\$531.96	\$531.96	\$511.04	\$511.04	\$503.61	\$503.61
36	\$544.64	\$536.72	\$536.72	\$543.35	\$543.35	\$535.44	\$535.44	\$514.39	\$514.39	\$506.91	\$506.91
37	\$548.19	\$540.21	\$540.21	\$546.89	\$546.89	\$538.93	\$538.93	\$517.73	\$517.73	\$510.20	\$510.20
38	\$551.73	\$543.70	\$543.70	\$550.42	\$550.42	\$542.41	\$542.41	\$521.08	\$521.08	\$513.50	\$513.50
39	\$558.81	\$550.69	\$550.69	\$557.49	\$557.49	\$549.37	\$549.37	\$527.77	\$527.77	\$520.10	\$520.10
40	\$565.90	\$557.67	\$557.67	\$564.56	\$564.56	\$556.34	\$556.34	\$534.46	\$534.46	\$526.69	\$526.69
41	\$576.53	\$568.14	\$568.14	\$575.16	\$575.16	\$566.79	\$566.79	\$544.50	\$544.50	\$536.58	\$536.58
42	\$586.71	\$578.18	\$578.18	\$585.32	\$585.32	\$576.80	\$576.80	\$554.12	\$554.12	\$546.06	\$546.06
43	\$600.88	\$592.14	\$592.14	\$599.45	\$599.45	\$590.73	\$590.73	\$567.50	\$567.50	\$559.25	\$559.25
44	\$618.59	\$609.59	\$609.59	\$617.12	\$617.12	\$608.14	\$608.14	\$584.23	\$584.23	\$575.73	\$575.73
45	\$639.40	\$630.10	\$630.10	\$637.89	\$637.89	\$628.60	\$628.60	\$603.88	\$603.88	\$595.10	\$595.10
46	\$664.20	\$654.54	\$654.54	\$662.63	\$662.63	\$652.98	\$652.98	\$627.30	\$627.30	\$618.18	\$618.18
47	\$692.10	\$682.03	\$682.03	\$690.46	\$690.46	\$680.41	\$680.41	\$653.65	\$653.65	\$644.14	\$644.14
48	\$723.98	\$713.45	\$713.45	\$722.26	\$722.26	\$711.75	\$711.75	\$683.76	\$683.76	\$673.82	\$673.82
49	\$755.42	\$744.43	\$744.43	\$753.63	\$753.63	\$742.66	\$742.66	\$713.45	\$713.45	\$703.08	\$703.08
50	\$790.84	\$779.34	\$779.34	\$788.97	\$788.97	\$777.48	\$777.48	\$746.91	\$746.91	\$736.05	\$736.05
51	\$825.82	\$813.81	\$813.81	\$823.86	\$823.86	\$811.87	\$811.87	\$779.94	\$779.94	\$768.60	\$768.60
52	\$864.35	\$851.77	\$851.77	\$862.30	\$862.30	\$849.74	\$849.74	\$816.33	\$816.33	\$804.46	\$804.46
53	\$903.31	\$890.17	\$890.17	\$901.17	\$901.17	\$888.05	\$888.05	\$853.13	\$853.13	\$840.72	\$840.72
54	\$945.38	\$931.63	\$931.63	\$943.14	\$943.14	\$929.41	\$929.41	\$892.86	\$892.86	\$879.88	\$879.88
55	\$987.44	\$973.08	\$973.08	\$985.10	\$985.10	\$970.76	\$970.76	\$932.59	\$932.59	\$919.03	\$919.03
56	\$1,033.05	\$1,018.03	\$1,018.03	\$1,030.60	\$1,030.60	\$1,015.60	\$1,015.60	\$975.66	\$975.66	\$961.48	\$961.48
57	\$1,079.10	\$1,063.41	\$1,063.41	\$1,076.54	\$1,076.54	\$1,060.87	\$1,060.87	\$1,019.15	\$1,019.15	\$1,004.34	\$1,004.34
58	\$1,128.25	\$1,111.85	\$1,111.85	\$1,125.58	\$1,125.58	\$1,109.20	\$1,109.20	\$1,065.57	\$1,065.57	\$1,050.08	\$1,050.08
59	\$1,152.61	\$1,135.85	\$1,135.85	\$1,149.88	\$1,149.88	\$1,133.14	\$1,133.14	\$1,088.57	\$1,088.57	\$1,072.75	\$1,072.75
60	\$1,201.76	\$1,184.28	\$1,184.28	\$1,198.91	\$1,198.91	\$1,181.46	\$1,181.46	\$1,134.99	\$1,134.99	\$1,118.49	\$1,118.49
61	\$1,244.27	\$1,226.17	\$1,226.17	\$1,241.32	\$1,241.32	\$1,223.25	\$1,223.25	\$1,175.14	\$1,175.14	\$1,158.06	\$1,158.06
62	\$1,272.16	\$1,253.66	\$1,253.66	\$1,269.15	\$1,269.15	\$1,250.67	\$1,250.67	\$1,201.49	\$1,201.49	\$1,184.02	\$1,184.02
63	\$1,307.15	\$1,288.13	\$1,288.13	\$1,304.05	\$1,304.05	\$1,285.06	\$1,285.06	\$1,234.53	\$1,234.53	\$1,216.58	\$1,216.58
64+	\$1,328.40	\$1,309.08	\$1,309.08	\$1,325.25	\$1,325.25	\$1,305.96	\$1,305.96	\$1,254.60	\$1,254.60	\$1,236.36	\$1,236.36

Company Name: Highmark Benefits Group (HBG)
 Market: Small Group
 Product: PPO
 Effective Date of Rates: April 1, 2025

Ending date of Rates: June 30, 2025

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250002		79962PA0250002		79962PA0250002		79962PA0250014		79962PA0250014		79962PA0250014		79962PA0250001		79962PA0250001		79962PA0250001		79962PA0250013		79962PA0250013		79962PA0250013	
Plan Marketing Name =>	PPO Blue \$0 100/80 Platinum		PPO Blue \$0 100/80 Platinum		PPO Blue \$0 100/80 Platinum		PPO Blue \$250 100/80 Platinum		PPO Blue \$250 100/80 Platinum		PPO Blue \$250 100/80 Platinum		PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$250 100/80 Gold		PPO Blue \$250 100/80 Gold		PPO Blue \$250 100/80 Gold	
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$250		\$250		\$250		\$0		\$0		\$0		\$250		\$250		\$250	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	19		19		19		19		19		19		23.75		23.75		23.75		33.25		33.25		33.25	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000		\$4,000		\$4,000		\$9,200		\$9,200		\$9,200		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$471.06	\$471.06	\$507.94	\$507.94	\$500.55	\$500.55	\$460.03	\$460.03	\$496.06	\$496.06	\$488.84	\$488.84	\$434.11	\$434.11	\$468.11	\$468.11	\$461.30	\$461.30	\$426.65	\$426.65	\$460.06	\$460.06	\$453.36	\$453.36
15	\$512.93	\$512.93	\$553.10	\$553.10	\$545.05	\$545.05	\$500.92	\$500.92	\$540.15	\$540.15	\$532.29	\$532.29	\$472.70	\$472.70	\$509.72	\$509.72	\$502.30	\$502.30	\$464.57	\$464.57	\$500.95	\$500.95	\$493.66	\$493.66
16	\$528.94	\$528.94	\$570.36	\$570.36	\$562.06	\$562.06	\$516.56	\$516.56	\$557.01	\$557.01	\$548.90	\$548.90	\$487.46	\$487.46	\$525.63	\$525.63	\$517.98	\$517.98	\$479.07	\$479.07	\$516.59	\$516.59	\$509.07	\$509.07
17	\$544.95	\$544.95	\$587.62	\$587.62	\$579.07	\$579.07	\$532.19	\$532.19	\$573.87	\$573.87	\$565.52	\$565.52	\$502.21	\$502.21	\$541.54	\$541.54	\$533.66	\$533.66	\$493.57	\$493.57	\$532.22	\$532.22	\$524.48	\$524.48
18	\$562.19	\$562.19	\$606.21	\$606.21	\$597.39	\$597.39	\$549.03	\$549.03	\$592.03	\$592.03	\$583.41	\$583.41	\$518.10	\$518.10	\$558.67	\$558.67	\$550.54	\$550.54	\$509.19	\$509.19	\$549.06	\$549.06	\$541.07	\$541.07
19	\$579.43	\$579.43	\$624.81	\$624.81	\$615.72	\$615.72	\$565.87	\$565.87	\$610.18	\$610.18	\$601.30	\$601.30	\$533.99	\$533.99	\$575.81	\$575.81	\$567.42	\$567.42	\$524.81	\$524.81	\$565.90	\$565.90	\$557.66	\$557.66
20	\$597.29	\$597.29	\$644.06	\$644.06	\$634.69	\$634.69	\$583.31	\$583.31	\$628.99	\$628.99	\$619.83	\$619.83	\$550.45	\$550.45	\$593.55	\$593.55	\$584.91	\$584.91	\$540.98	\$540.98	\$583.34	\$583.34	\$574.85	\$574.85
21	\$615.76	\$615.76	\$663.98	\$663.98	\$654.32	\$654.32	\$601.35	\$601.35	\$648.44	\$648.44	\$639.00	\$639.00	\$567.47	\$567.47	\$611.91	\$611.91	\$603.00	\$603.00	\$557.71	\$557.71	\$601.38	\$601.38	\$592.63	\$592.63
22	\$615.76	\$615.76	\$663.98	\$663.98	\$654.32	\$654.32	\$601.35	\$601.35	\$648.44	\$648.44	\$639.00	\$639.00	\$567.47	\$567.47	\$611.91	\$611.91	\$603.00	\$603.00	\$557.71	\$557.71	\$601.38	\$601.38	\$592.63	\$592.63
23	\$615.76	\$615.76	\$663.98	\$663.98	\$654.32	\$654.32	\$601.35	\$601.35	\$648.44	\$648.44	\$639.00	\$639.00	\$567.47	\$567.47	\$611.91	\$611.91	\$603.00	\$603.00	\$557.71	\$557.71	\$601.38	\$601.38	\$592.63	\$592.63
24	\$615.76	\$615.76	\$663.98	\$663.98	\$654.32	\$654.32	\$601.35	\$601.35	\$648.44	\$648.44	\$639.00	\$639.00	\$567.47	\$567.47	\$611.91	\$611.91	\$603.00	\$603.00	\$557.71	\$557.71	\$601.38	\$601.38	\$592.63	\$592.63
25	\$618.22	\$618.22	\$666.64	\$666.64	\$656.94	\$656.94	\$603.76	\$603.76	\$651.03	\$651.03	\$641.56	\$641.56	\$569.74	\$569.74	\$614.36	\$614.36	\$605.41	\$605.41	\$559.94	\$559.94	\$603.79	\$603.79	\$595.00	\$595.00
26	\$630.54	\$630.54	\$679.92	\$679.92	\$670.02	\$670.02	\$615.78	\$615.78	\$664.00	\$664.00	\$654.34	\$654.34	\$581.09	\$581.09	\$626.60	\$626.60	\$617.47	\$617.47	\$571.10	\$571.10	\$615.81	\$615.81	\$606.85	\$606.85
27	\$645.32	\$645.32	\$695.85	\$695.85	\$685.73	\$685.73	\$630.21	\$630.21	\$679.57	\$679.57	\$669.67	\$669.67	\$594.71	\$594.71	\$641.28	\$641.28	\$631.94	\$631.94	\$584.48	\$584.48	\$630.25	\$630.25	\$621.08	\$621.08
28	\$669.33	\$669.33	\$721.75	\$721.75	\$711.25	\$711.25	\$653.67	\$653.67	\$704.85	\$704.85	\$694.59	\$694.59	\$616.84	\$616.84	\$665.15	\$665.15	\$655.46	\$655.46	\$606.23	\$606.23	\$653.70	\$653.70	\$644.19	\$644.19
29	\$689.04	\$689.04	\$742.99	\$742.99	\$732.18	\$732.18	\$672.91	\$672.91	\$725.60	\$725.60	\$715.04	\$715.04	\$635.00	\$635.00	\$684.73	\$684.73	\$674.76	\$674.76	\$624.08	\$624.08	\$672.94	\$672.94	\$663.15	\$663.15
30	\$698.89	\$698.89	\$753.62	\$753.62	\$742.65	\$742.65	\$682.53	\$682.53	\$735.98	\$735.98	\$725.27	\$725.27	\$644.08	\$644.08	\$694.52	\$694.52	\$684.41	\$684.41	\$633.00	\$633.00	\$682.57	\$682.57	\$672.64	\$672.64
31	\$713.67	\$713.67	\$769.55	\$769.55	\$758.36	\$758.36	\$696.96	\$696.96	\$751.54	\$751.54	\$740.60	\$740.60	\$657.70	\$657.70	\$709.20	\$709.20	\$698.88	\$698.88	\$646.39	\$646.39	\$697.00	\$697.00	\$686.86	\$686.86
32	\$728.44	\$728.44	\$785.49	\$785.49	\$774.06	\$774.06	\$711.40	\$711.40	\$767.10	\$767.10	\$755.94	\$755.94	\$671.32	\$671.32	\$723.89	\$723.89	\$713.35	\$713.35	\$659.77	\$659.77	\$711.43	\$711.43	\$701.08	\$701.08
33	\$737.68	\$737.68	\$795.45	\$795.45	\$783.88	\$783.88	\$720.42	\$720.42	\$776.83	\$776.83	\$765.52	\$765.52	\$679.83	\$679.83	\$733.07	\$733.07	\$722.39	\$722.39	\$668.14	\$668.14	\$720.45	\$720.45	\$709.97	\$709.97
34	\$747.53	\$747.53	\$806.07	\$806.07	\$794.34	\$794.34	\$730.04	\$730.04	\$787.21	\$787.21	\$775.75	\$775.75	\$688.91	\$688.91	\$742.86	\$742.86	\$732.04	\$732.04	\$677.06	\$677.06	\$730.08	\$730.08	\$719.45	\$719.45
35	\$752.46	\$752.46	\$811.38	\$811.38	\$799.58	\$799.58	\$734.85	\$734.85	\$792.39	\$792.39	\$780.86	\$780.86	\$693.45	\$693.45	\$747.75	\$747.75	\$736.87	\$736.87	\$681.52	\$681.52	\$734.89	\$734.89	\$724.19	\$724.19
36	\$757.38	\$757.38	\$816.70	\$816.70	\$804.81	\$804.81	\$739.66	\$739.66	\$797.58	\$797.58	\$785.97	\$785.97	\$697.99	\$697.99	\$752.65	\$752.65	\$741.69	\$741.69	\$685.98	\$685.98	\$739.70	\$739.70	\$728.93	\$728.93
37	\$762.31	\$762.31	\$822.01	\$822.01	\$810.05	\$810.05	\$744.47	\$744.47	\$802.77	\$802.77	\$791.08	\$791.08	\$702.53	\$702.53	\$757.54	\$757.54	\$746.51	\$746.51	\$690.44	\$690.44	\$744.51	\$744.51	\$733.68	\$733.68
38	\$767.24	\$767.24	\$827.32	\$827.32	\$815.28	\$815.28	\$749.28	\$749.28	\$807.96	\$807.96	\$796.19	\$796.19	\$707.07	\$707.07	\$762.44	\$762.44	\$751.34	\$751.34	\$694.91	\$694.91	\$749.32	\$749.32	\$738.42	\$738.42
39	\$777.09	\$777.09	\$837.94	\$837.94	\$825.75	\$825.75	\$758.90	\$758.90	\$818.33	\$818.33	\$806.42	\$806.42	\$716.15	\$716.15	\$772.23	\$772.23	\$760.99	\$760.99	\$703.83	\$703.83	\$758.94	\$758.94	\$747.90	\$747.90
40	\$786.94	\$786.94	\$848.57	\$848.57	\$836.22	\$836.22	\$768.53	\$768.53	\$828.71	\$828.71	\$816.64	\$816.64	\$725.23	\$725.23	\$782.02	\$782.02	\$770.63	\$770.63	\$712.75	\$712.75	\$768.56	\$768.56	\$757.38	\$757.38
41	\$801.72	\$801.72	\$864.50	\$864.50	\$851.92	\$851.92	\$782.96	\$782.96	\$844.27	\$844.27	\$831.98	\$831.98	\$738.85	\$738.85	\$796.71	\$796.71	\$785.11	\$785.11	\$726.14	\$726.14	\$783.00	\$783.00	\$771.60	\$771.60
42	\$815.88	\$815.88	\$879.77	\$879.77	\$866.97	\$866.97	\$796.79	\$796.79	\$859.18	\$859.18	\$846.68	\$846.68	\$751.90	\$751.90	\$810.78	\$810.78	\$798.98	\$798.98	\$738.97	\$738.97	\$796.83	\$796.83	\$785.23	\$785.23
43	\$835.59	\$835.59	\$901.02	\$901.02	\$887.91	\$887.91	\$816.03	\$816.03	\$879.93	\$879.93	\$867.12	\$867.12	\$770.06	\$770.06	\$830.36	\$830.36	\$818.27	\$818.27	\$756.81	\$756.81	\$816.07	\$816.07	\$804.20	\$804.20
44	\$860.22	\$860.22	\$927.58	\$927.58	\$914.09	\$914.09	\$840.09	\$840.09	\$905.87	\$905.87	\$892.68	\$892.68	\$792.76	\$792.76	\$854.84	\$854.84	\$842.39	\$842.39	\$779.12	\$779.12	\$840.13	\$840.13	\$827.90	\$827.90
45	\$889.16	\$889.16	\$958.79	\$958.79	\$944.84	\$944.84	\$868.35	\$868.35	\$936.35	\$936.35	\$922.72	\$922.72	\$819.43	\$819.43	\$883.60	\$883.60	\$870.73	\$870.73	\$805.33	\$805.33	\$868.39	\$868.39	\$855.76	\$855.76
46	\$923.64	\$923.64	\$995.97	\$995.97	\$981.48	\$981.48	\$902.03	\$902.03	\$972.66	\$972.66	\$958.50	\$958.50	\$851.21	\$851.21	\$917.87	\$917.87	\$904.50	\$904.50	\$836.57	\$836.57	\$902.07	\$902.07	\$888.95	\$888.95
47	\$962.43	\$962.43	\$1,037.80	\$1,037.80	\$1,022.70	\$1,022.70	\$939.91	\$939.91	\$1,013.51	\$1,013.51	\$998.76	\$998.76	\$886.96	\$886.96	\$956.42	\$956.42	\$942.49	\$942.49	\$871.70	\$871.70	\$939.96	\$939.96	\$926.28	\$926.28
48	\$1,006.77	\$1,006.77	\$1,085.61	\$1,085.61	\$1,069.81	\$1,069.81	\$983.21	\$983.21	\$1,060.20	\$1,060.20	\$1,044.77	\$1,044.77	\$927.81	\$927.81	\$1,000.47	\$1,000.47	\$985.91	\$985.91	\$911.86	\$911.86	\$983.26	\$983.26	\$968.95	

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		
HIOS Plan ID (Off Exchange)=>	79962PA0250021		79962PA0250021		79962PA0250023		79962PA0250023		79962PA0250023		79962PA0250003		79962PA0250003		79962PA0250003		79962PA0250004		79962PA0250004		79962PA0250005		
Plan Marketing Name =>	100/80 Gold	PPO Blue \$500 100/80 Gold	PPO Blue \$500 100/80 Gold	PPO Blue \$500 100/80 Gold	PPO Blue \$750 100/80 Gold	PPO Blue \$750 100/80 Gold	PPO Blue \$750 100/80 Gold	PPO Blue \$750 100/80 Gold	PPO Blue \$1000 100/80 Gold	PPO Blue \$1000 100/80 Gold	PPO Blue \$1000 100/80 Gold	PPO Blue \$1000 100/80 Gold	PPO Blue \$1000 100/80 Gold	PPO Blue \$1000 80/60 Gold	PPO Blue \$1000 80/60 Gold	PPO Blue \$1000 80/60 Gold	PPO Blue \$1000 80/60 Gold	PPO Blue \$1000 80/60 Gold	PPO Blue \$1000 80/60 Gold	PPO Blue \$1000 80/60 Gold	PPO Blue \$1250 100/80 Gold	PPO Blue \$1250 100/80 Gold	
Form # =>	PO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	
Rating Area =>	6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible =>	\$0	\$500	\$500	\$500	\$750	\$750	\$750	\$750	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,250		
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	80%	80%	80%	80%	80%	80%	80%	100%		
Copays =>	1.5	28.5	28.5	28.5	28.5	28.5	28.5	28.5	28.5	28.5	28.5	28.5	28.5	57	57	57	57	57	57	57	28.5		
OOP Maximum =>	100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$6,900	\$6,900	\$6,900	\$6,900	\$6,900	\$6,900	\$6,900	\$9,100		
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	\$421.74	\$454.76	\$454.76	\$448.14	\$448.14	\$415.81	\$415.81	\$448.37	\$448.37	\$441.84	\$441.84	\$410.90	\$410.90	\$443.08	\$443.08	\$436.63	\$436.63	\$375.18	\$375.18	\$404.56	\$404.56	\$398.67	\$398.67
15	\$459.22	\$495.19	\$495.19	\$487.98	\$487.98	\$452.77	\$452.77	\$488.23	\$488.23	\$481.12	\$481.12	\$447.43	\$447.43	\$482.47	\$482.47	\$475.44	\$475.44	\$408.53	\$408.53	\$440.52	\$440.52	\$434.11	\$434.11
16	\$473.56	\$510.64	\$510.64	\$503.21	\$503.21	\$466.90	\$466.90	\$503.47	\$503.47	\$496.13	\$496.13	\$461.39	\$461.39	\$497.52	\$497.52	\$490.28	\$490.28	\$421.28	\$421.28	\$454.27	\$454.27	\$447.66	\$447.66
17	\$487.89	\$526.10	\$526.10	\$518.44	\$518.44	\$481.03	\$481.03	\$518.71	\$518.71	\$511.15	\$511.15	\$475.36	\$475.36	\$512.58	\$512.58	\$505.12	\$505.12	\$434.03	\$434.03	\$468.02	\$468.02	\$461.21	\$461.21
18	\$503.33	\$542.74	\$542.74	\$534.84	\$534.84	\$496.25	\$496.25	\$535.12	\$535.12	\$527.32	\$527.32	\$490.40	\$490.40	\$528.80	\$528.80	\$521.10	\$521.10	\$447.76	\$447.76	\$482.83	\$482.83	\$475.80	\$475.80
19	\$518.76	\$559.39	\$559.39	\$551.25	\$551.25	\$511.47	\$511.47	\$551.53	\$551.53	\$543.49	\$543.49	\$505.44	\$505.44	\$545.02	\$545.02	\$537.09	\$537.09	\$461.49	\$461.49	\$497.64	\$497.64	\$490.39	\$490.39
20	\$534.75	\$576.63	\$576.63	\$568.24	\$568.24	\$527.23	\$527.23	\$568.53	\$568.53	\$560.24	\$560.24	\$521.02	\$521.02	\$561.81	\$561.81	\$553.64	\$553.64	\$475.72	\$475.72	\$512.97	\$512.97	\$505.51	\$505.51
21	\$551.29	\$594.46	\$594.46	\$585.81	\$585.81	\$543.54	\$543.54	\$586.11	\$586.11	\$577.57	\$577.57	\$537.13	\$537.13	\$579.19	\$579.19	\$570.76	\$570.76	\$490.43	\$490.43	\$528.84	\$528.84	\$521.14	\$521.14
22	\$551.29	\$594.46	\$594.46	\$585.81	\$585.81	\$543.54	\$543.54	\$586.11	\$586.11	\$577.57	\$577.57	\$537.13	\$537.13	\$579.19	\$579.19	\$570.76	\$570.76	\$490.43	\$490.43	\$528.84	\$528.84	\$521.14	\$521.14
23	\$551.29	\$594.46	\$594.46	\$585.81	\$585.81	\$543.54	\$543.54	\$586.11	\$586.11	\$577.57	\$577.57	\$537.13	\$537.13	\$579.19	\$579.19	\$570.76	\$570.76	\$490.43	\$490.43	\$528.84	\$528.84	\$521.14	\$521.14
24	\$551.29	\$594.46	\$594.46	\$585.81	\$585.81	\$543.54	\$543.54	\$586.11	\$586.11	\$577.57	\$577.57	\$537.13	\$537.13	\$579.19	\$579.19	\$570.76	\$570.76	\$490.43	\$490.43	\$528.84	\$528.84	\$521.14	\$521.14
25	\$553.50	\$596.84	\$596.84	\$588.15	\$588.15	\$545.71	\$545.71	\$588.45	\$588.45	\$579.88	\$579.88	\$539.28	\$539.28	\$581.51	\$581.51	\$573.04	\$573.04	\$492.39	\$492.39	\$530.96	\$530.96	\$523.22	\$523.22
26	\$564.52	\$608.73	\$608.73	\$599.87	\$599.87	\$556.58	\$556.58	\$600.18	\$600.18	\$591.43	\$591.43	\$550.02	\$550.02	\$593.09	\$593.09	\$584.46	\$584.46	\$502.20	\$502.20	\$541.53	\$541.53	\$533.65	\$533.65
27	\$577.75	\$622.99	\$622.99	\$613.93	\$613.93	\$569.63	\$569.63	\$614.24	\$614.24	\$605.29	\$605.29	\$562.91	\$562.91	\$606.99	\$606.99	\$598.16	\$598.16	\$513.97	\$513.97	\$554.22	\$554.22	\$546.15	\$546.15
28	\$599.25	\$646.18	\$646.18	\$636.78	\$636.78	\$590.83	\$590.83	\$637.10	\$637.10	\$627.82	\$627.82	\$583.86	\$583.86	\$629.58	\$629.58	\$620.42	\$620.42	\$533.10	\$533.10	\$574.85	\$574.85	\$566.48	\$566.48
29	\$616.89	\$665.20	\$665.20	\$655.52	\$655.52	\$608.22	\$608.22	\$655.86	\$655.86	\$646.30	\$646.30	\$601.05	\$601.05	\$648.11	\$648.11	\$638.68	\$638.68	\$548.79	\$548.79	\$591.77	\$591.77	\$583.16	\$583.16
30	\$625.71	\$674.71	\$674.71	\$664.89	\$664.89	\$616.92	\$616.92	\$665.23	\$665.23	\$655.54	\$655.54	\$609.64	\$609.64	\$657.38	\$657.38	\$647.81	\$647.81	\$556.64	\$556.64	\$600.23	\$600.23	\$591.49	\$591.49
31	\$638.95	\$688.98	\$688.98	\$678.95	\$678.95	\$629.96	\$629.96	\$679.30	\$679.30	\$669.40	\$669.40	\$622.53	\$622.53	\$671.28	\$671.28	\$661.51	\$661.51	\$568.41	\$568.41	\$612.93	\$612.93	\$604.00	\$604.00
32	\$652.18	\$703.25	\$703.25	\$693.01	\$693.01	\$643.01	\$643.01	\$693.37	\$693.37	\$683.27	\$683.27	\$635.42	\$635.42	\$685.18	\$685.18	\$675.21	\$675.21	\$580.18	\$580.18	\$625.62	\$625.62	\$616.51	\$616.51
33	\$660.45	\$712.16	\$712.16	\$701.80	\$701.80	\$651.16	\$651.16	\$702.16	\$702.16	\$691.93	\$691.93	\$643.48	\$643.48	\$683.87	\$683.87	\$673.77	\$673.77	\$587.54	\$587.54	\$633.55	\$633.55	\$624.33	\$624.33
34	\$669.27	\$721.67	\$721.67	\$711.17	\$711.17	\$659.86	\$659.86	\$711.54	\$711.54	\$701.17	\$701.17	\$652.08	\$652.08	\$703.14	\$703.14	\$692.90	\$692.90	\$595.38	\$595.38	\$642.01	\$642.01	\$632.66	\$632.66
35	\$673.68	\$726.43	\$726.43	\$715.86	\$715.86	\$664.21	\$664.21	\$716.23	\$716.23	\$705.79	\$705.79	\$656.37	\$656.37	\$707.77	\$707.77	\$697.47	\$697.47	\$599.31	\$599.31	\$646.24	\$646.24	\$636.83	\$636.83
36	\$678.09	\$731.19	\$731.19	\$720.55	\$720.55	\$668.55	\$668.55	\$720.92	\$720.92	\$710.41	\$710.41	\$660.67	\$660.67	\$712.40	\$712.40	\$702.03	\$702.03	\$603.23	\$603.23	\$650.47	\$650.47	\$641.00	\$641.00
37	\$682.50	\$735.94	\$735.94	\$725.23	\$725.23	\$672.90	\$672.90	\$725.60	\$725.60	\$715.03	\$715.03	\$664.97	\$664.97	\$717.04	\$717.04	\$706.60	\$706.60	\$607.15	\$607.15	\$654.70	\$654.70	\$645.17	\$645.17
38	\$686.91	\$740.70	\$740.70	\$729.92	\$729.92	\$677.25	\$677.25	\$730.29	\$730.29	\$719.65	\$719.65	\$669.26	\$669.26	\$721.67	\$721.67	\$711.17	\$711.17	\$611.08	\$611.08	\$658.93	\$658.93	\$649.34	\$649.34
39	\$695.73	\$750.21	\$750.21	\$739.29	\$739.29	\$685.95	\$685.95	\$739.67	\$739.67	\$728.89	\$728.89	\$677.86	\$677.86	\$730.94	\$730.94	\$720.30	\$720.30	\$618.92	\$618.92	\$667.40	\$667.40	\$657.68	\$657.68
40	\$704.55	\$759.72	\$759.72	\$748.67	\$748.67	\$694.64	\$694.64	\$749.05	\$749.05	\$738.13	\$738.13	\$686.45	\$686.45	\$740.20	\$740.20	\$729.43	\$729.43	\$626.77	\$626.77	\$675.86	\$675.86	\$666.02	\$666.02
41	\$717.78	\$773.99	\$773.99	\$762.72	\$762.72	\$707.69	\$707.69	\$763.12	\$763.12	\$752.00	\$752.00	\$699.34	\$699.34	\$754.11	\$754.11	\$743.13	\$743.13	\$638.54	\$638.54	\$688.55	\$688.55	\$678.52	\$678.52
42	\$730.46	\$787.66	\$787.66	\$776.20	\$776.20	\$720.19	\$720.19	\$776.60	\$776.60	\$765.28	\$765.28	\$711.70	\$711.70	\$767.43	\$767.43	\$756.26	\$756.26	\$649.82	\$649.82	\$700.71	\$700.71	\$690.51	\$690.51
43	\$748.10	\$806.68	\$806.68	\$794.94	\$794.94	\$737.58	\$737.58	\$795.35	\$795.35	\$783.76	\$783.76	\$728.89	\$728.89	\$785.96	\$785.96	\$774.52	\$774.52	\$665.51	\$665.51	\$717.64	\$717.64	\$707.19	\$707.19
44	\$770.15	\$830.46	\$830.46	\$818.38	\$818.38	\$759.33	\$759.33	\$818.80	\$818.80	\$806.87	\$806.87	\$750.37	\$750.37	\$809.13	\$809.13	\$797.35	\$797.35	\$685.13	\$685.13	\$738.79	\$738.79	\$728.03	\$728.03
45	\$796.06	\$858.40	\$858.40	\$845.91	\$845.91	\$784.87	\$784.87	\$846.34	\$846.34	\$834.01	\$834.01	\$775.62	\$775.62	\$836.35	\$836.35	\$824.18	\$824.18	\$708.18	\$708.18	\$763.64	\$763.64	\$752.53	\$752.53
46	\$826.94	\$891.69	\$891.69	\$878.72	\$878.72	\$815.31	\$815.31	\$879.17	\$879.17	\$866.36	\$866.36	\$805.70	\$805.70	\$868.79	\$868.79	\$856.14	\$856.14	\$735.65	\$735.65	\$793.26	\$793.26	\$781.71	\$781.71
47	\$861.67	\$929.14	\$929.14	\$915.62	\$915.62	\$849.55	\$849.55	\$916.09	\$916.09	\$902.74	\$902.74	\$839.53	\$839.53	\$905.27	\$905.27	\$892.10	\$892.10	\$766.54	\$766.54	\$826.58	\$826.58	\$814.54	\$814.54
48	\$901.36	\$971.94	\$971.94	\$957.80	\$957.80	\$888.69	\$888.69	\$958.29	\$958.29	\$944.33	\$944.33	\$878.21	\$878.21										

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A							
HIOS Plan ID (Off Exchange)=>	79962PA0250005		79962PA0250005		79962PA0250006		79962PA0250006		79962PA0250006		79962PA0250007		79962PA0250007		79962PA0250007		79962PA0260001		79962PA0260001		79962PA0260001		79962PA0250008		79962PA0250008					
Plan Marketing Name =>	PPO Blue \$1250 100/80 Gold		PPO Blue \$1250 100/80 Gold		PPO Blue \$1400 100/80 Gold		PPO Blue \$1400 100/80 Gold		PPO Blue \$1400 100/80 Gold		PPO Blue \$1500 100/80 Gold		PPO Blue \$1500 100/80 Gold		PPO Blue \$1500 100/80 Gold		PO Blue Qualified \$1700 100/80 Go		PO Blue Qualified \$1700 100/80 Go		PO Blue Qualified \$1700 100/80 Go		PPO Blue \$1550 100/80 Gold		PPO Blue \$1550 100/80 Gold					
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025			
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9			
Network =>	F		F		F		F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,250		\$1,400		\$1,400		\$1,400		\$1,500		\$1,500		\$1,500		\$1,700		\$1,700		\$1,700		\$1,550		\$1,550		\$1,550			
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	28.5		28.5		42.75		42.75		42.75		28.5		28.5		28.5		14.25		14.25		14.25		14.25		14.25		14.25		14.25	
OOP Maximum =>	\$9,100		\$9,100		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$3,750		\$3,750		\$3,750		\$9,200		\$9,200		\$9,200			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$441.28	\$441.28	\$434.86	\$434.86	\$397.33	\$397.33	\$428.44	\$428.44	\$422.20	\$422.20	\$406.08	\$406.08	\$437.87	\$437.87	\$431.50	\$431.50	\$392.58	\$392.58	\$423.32	\$423.32	\$417.16	\$417.16	\$398.13	\$398.13	\$429.30	\$429.30	\$441.28	\$441.28	\$434.86	\$434.86
15	\$480.51	\$480.51	\$473.51	\$473.51	\$432.64	\$432.64	\$466.52	\$466.52	\$459.73	\$459.73	\$442.17	\$442.17	\$476.79	\$476.79	\$469.85	\$469.85	\$427.48	\$427.48	\$460.95	\$460.95	\$454.24	\$454.24	\$433.52	\$433.52	\$467.46	\$467.46	\$480.51	\$480.51	\$473.51	\$473.51
16	\$495.51	\$495.51	\$488.29	\$488.29	\$446.15	\$446.15	\$481.08	\$481.08	\$474.08	\$474.08	\$455.97	\$455.97	\$491.67	\$491.67	\$484.52	\$484.52	\$440.82	\$440.82	\$475.34	\$475.34	\$468.42	\$468.42	\$447.05	\$447.05	\$482.05	\$482.05	\$495.51	\$495.51	\$488.29	\$488.29
17	\$510.50	\$510.50	\$503.07	\$503.07	\$459.65	\$459.65	\$495.64	\$495.64	\$488.43	\$488.43	\$469.78	\$469.78	\$506.56	\$506.56	\$499.18	\$499.18	\$454.16	\$454.16	\$489.72	\$489.72	\$482.60	\$482.60	\$460.58	\$460.58	\$496.64	\$496.64	\$510.50	\$510.50	\$503.07	\$503.07
18	\$526.65	\$526.65	\$518.99	\$518.99	\$474.19	\$474.19	\$511.33	\$511.33	\$503.88	\$503.88	\$484.64	\$484.64	\$522.58	\$522.58	\$514.98	\$514.98	\$468.53	\$468.53	\$505.22	\$505.22	\$497.87	\$497.87	\$475.15	\$475.15	\$512.36	\$512.36	\$526.65	\$526.65	\$518.99	\$518.99
19	\$542.81	\$542.81	\$534.90	\$534.90	\$488.74	\$488.74	\$527.01	\$527.01	\$519.34	\$519.34	\$499.50	\$499.50	\$538.61	\$538.61	\$530.77	\$530.77	\$482.90	\$482.90	\$520.71	\$520.71	\$513.14	\$513.14	\$489.72	\$489.72	\$528.05	\$528.05	\$542.81	\$542.81	\$534.90	\$534.90
20	\$559.53	\$559.53	\$551.39	\$551.39	\$503.80	\$503.80	\$543.25	\$543.25	\$535.34	\$535.34	\$514.90	\$514.90	\$555.21	\$555.21	\$547.13	\$547.13	\$497.78	\$497.78	\$536.76	\$536.76	\$528.95	\$528.95	\$504.82	\$504.82	\$544.34	\$544.34	\$559.53	\$559.53	\$551.39	\$551.39
21	\$576.84	\$576.84	\$568.44	\$568.44	\$519.38	\$519.38	\$560.05	\$560.05	\$551.90	\$551.90	\$530.82	\$530.82	\$572.38	\$572.38	\$564.05	\$564.05	\$513.18	\$513.18	\$553.36	\$553.36	\$545.31	\$545.31	\$520.43	\$520.43	\$561.18	\$561.18	\$576.84	\$576.84	\$568.44	\$568.44
22	\$576.84	\$576.84	\$568.44	\$568.44	\$519.38	\$519.38	\$560.05	\$560.05	\$551.90	\$551.90	\$530.82	\$530.82	\$572.38	\$572.38	\$564.05	\$564.05	\$513.18	\$513.18	\$553.36	\$553.36	\$545.31	\$545.31	\$520.43	\$520.43	\$561.18	\$561.18	\$576.84	\$576.84	\$568.44	\$568.44
23	\$576.84	\$576.84	\$568.44	\$568.44	\$519.38	\$519.38	\$560.05	\$560.05	\$551.90	\$551.90	\$530.82	\$530.82	\$572.38	\$572.38	\$564.05	\$564.05	\$513.18	\$513.18	\$553.36	\$553.36	\$545.31	\$545.31	\$520.43	\$520.43	\$561.18	\$561.18	\$576.84	\$576.84	\$568.44	\$568.44
24	\$576.84	\$576.84	\$568.44	\$568.44	\$519.38	\$519.38	\$560.05	\$560.05	\$551.90	\$551.90	\$530.82	\$530.82	\$572.38	\$572.38	\$564.05	\$564.05	\$513.18	\$513.18	\$553.36	\$553.36	\$545.31	\$545.31	\$520.43	\$520.43	\$561.18	\$561.18	\$576.84	\$576.84	\$568.44	\$568.44
25	\$579.15	\$579.15	\$570.71	\$570.71	\$521.46	\$521.46	\$562.29	\$562.29	\$554.11	\$554.11	\$532.94	\$532.94	\$574.67	\$574.67	\$566.31	\$566.31	\$515.23	\$515.23	\$555.57	\$555.57	\$547.49	\$547.49	\$522.51	\$522.51	\$563.42	\$563.42	\$579.15	\$579.15	\$570.71	\$570.71
26	\$590.68	\$590.68	\$582.08	\$582.08	\$531.85	\$531.85	\$573.49	\$573.49	\$565.15	\$565.15	\$543.56	\$543.56	\$586.12	\$586.12	\$577.59	\$577.59	\$525.50	\$525.50	\$566.64	\$566.64	\$558.40	\$558.40	\$532.92	\$532.92	\$574.65	\$574.65	\$590.68	\$590.68	\$582.08	\$582.08
27	\$604.53	\$604.53	\$595.73	\$595.73	\$544.31	\$544.31	\$586.93	\$586.93	\$578.39	\$578.39	\$556.30	\$556.30	\$599.85	\$599.85	\$591.12	\$591.12	\$537.81	\$537.81	\$579.92	\$579.92	\$571.48	\$571.48	\$545.41	\$545.41	\$588.12	\$588.12	\$604.53	\$604.53	\$595.73	\$595.73
28	\$627.03	\$627.03	\$617.89	\$617.89	\$564.57	\$564.57	\$608.77	\$608.77	\$599.92	\$599.92	\$577.00	\$577.00	\$622.18	\$622.18	\$613.12	\$613.12	\$557.83	\$557.83	\$601.50	\$601.50	\$592.75	\$592.75	\$565.71	\$565.71	\$610.00	\$610.00	\$627.03	\$627.03	\$617.89	\$617.89
29	\$645.48	\$645.48	\$636.08	\$636.08	\$581.19	\$581.19	\$626.70	\$626.70	\$617.58	\$617.58	\$593.99	\$593.99	\$640.49	\$640.49	\$631.17	\$631.17	\$574.25	\$574.25	\$619.21	\$619.21	\$610.20	\$610.20	\$582.36	\$582.36	\$627.96	\$627.96	\$645.48	\$645.48	\$636.08	\$636.08
30	\$654.71	\$654.71	\$645.18	\$645.18	\$589.50	\$589.50	\$635.66	\$635.66	\$626.41	\$626.41	\$602.48	\$602.48	\$649.65	\$649.65	\$640.20	\$640.20	\$582.46	\$582.46	\$628.06	\$628.06	\$618.93	\$618.93	\$590.69	\$590.69	\$636.94	\$636.94	\$654.71	\$654.71	\$645.18	\$645.18
31	\$668.56	\$668.56	\$658.82	\$658.82	\$601.96	\$601.96	\$649.10	\$649.10	\$639.65	\$639.65	\$615.22	\$615.22	\$663.39	\$663.39	\$653.73	\$653.73	\$594.78	\$594.78	\$641.34	\$641.34	\$632.01	\$632.01	\$603.18	\$603.18	\$650.41	\$650.41	\$668.56	\$668.56	\$658.82	\$658.82
32	\$682.40	\$682.40	\$672.46	\$672.46	\$614.43	\$614.43	\$662.54	\$662.54	\$652.90	\$652.90	\$627.96	\$627.96	\$677.13	\$677.13	\$667.27	\$667.27	\$607.09	\$607.09	\$654.62	\$654.62	\$645.10	\$645.10	\$615.67	\$615.67	\$663.88	\$663.88	\$682.40	\$682.40	\$672.46	\$672.46
33	\$691.05	\$691.05	\$680.99	\$680.99	\$622.22	\$622.22	\$670.94	\$670.94	\$661.18	\$661.18	\$635.92	\$635.92	\$685.71	\$685.71	\$675.73	\$675.73	\$614.79	\$614.79	\$662.93	\$662.93	\$653.28	\$653.28	\$623.48	\$623.48	\$667.29	\$667.29	\$691.05	\$691.05	\$680.99	\$680.99
34	\$700.28	\$700.28	\$690.09	\$690.09	\$630.53	\$630.53	\$679.90	\$679.90	\$670.01	\$670.01	\$644.42	\$644.42	\$694.87	\$694.87	\$684.76	\$684.76	\$623.00	\$623.00	\$671.78	\$671.78	\$662.01	\$662.01	\$631.80	\$631.80	\$681.27	\$681.27	\$700.28	\$700.28	\$690.09	\$690.09
35	\$704.90	\$704.90	\$694.63	\$694.63	\$634.68	\$634.68	\$684.38	\$684.38	\$674.42	\$674.42	\$648.66	\$648.66	\$699.45	\$699.45	\$689.27	\$689.27	\$627.11	\$627.11	\$676.21	\$676.21	\$666.37	\$666.37	\$635.97	\$635.97	\$685.76	\$685.76	\$704.90	\$704.90	\$694.63	\$694.63
36	\$709.51	\$709.51	\$699.18	\$699.18	\$638.84	\$638.84	\$688.86	\$688.86	\$678.84	\$678.84	\$652.91	\$652.91	\$704.03	\$704.03	\$693.78	\$693.78	\$631.21	\$631.21	\$680.63	\$680.63	\$670.73	\$670.73	\$640.13	\$640.13	\$690.25	\$690.25	\$709.51	\$709.51	\$699.18	\$699.18
37	\$714.13	\$714.13	\$703.73	\$703.73	\$642.99	\$642.99	\$693.34	\$693.34	\$683.25	\$683.25	\$657.16	\$657.16	\$708.61	\$708.61	\$698.29	\$698.29	\$635.32	\$635.32	\$685.06	\$685.06	\$675.09	\$675.09	\$644.29	\$644.29	\$694.74	\$694.74	\$714.13	\$714.13	\$703.73	\$703.73
38	\$718.74	\$718.74	\$708.28	\$708.28	\$647.15	\$647.15	\$697.82	\$697.82	\$687.67	\$687.67	\$661.40	\$661.40	\$713.19	\$713.19	\$702.81	\$702.81	\$639.42	\$639.42	\$689.49	\$689.49	\$679.46	\$679.46	\$648.46	\$648.46	\$699.23	\$699.23	\$718.74	\$718.74	\$708.28	\$708.28
39	\$727.97	\$727.97	\$717.37	\$717.37	\$655.46	\$655.46	\$706.78	\$706.78	\$696.50	\$696.50	\$669.89	\$669.89	\$722.34	\$722.34	\$711.83	\$711.83	\$647.63	\$647.63	\$698.34	\$698.34	\$688.18	\$688.18	\$656.78	\$656.78	\$708.21	\$708.21	\$727.97	\$727.97	\$717.37	\$717.37
40	\$737.20	\$737.20	\$726.47	\$726.47	\$663.77	\$663.77	\$715.74	\$715.74	\$705.33	\$705.33	\$678.39	\$678.39	\$731.50	\$731.50	\$720.86	\$720.86	\$655.84	\$655.84	\$707.19	\$707.19	\$696.91	\$696.91	\$665.11	\$665.11	\$717.19	\$717.19	\$737.20	\$737.20	\$726.47	\$726.47
41	\$751.05	\$751.05	\$740.11	\$740.11	\$676.23	\$676.2																								

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

HIOS Plan ID (On Exchange)=>	A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange)=>	0250008	79962PA0250008		79962PA0250009		79962PA0250009		79962PA0250009		79962PA0250010		79962PA0250010		79962PA0250010		79962PA0250011		79962PA0250011		79962PA0250011		79962PA0250015			
Plan Marketing Name =>	0100/80 Gold	PPO Blue \$1550 100/80 Gold		PPO Blue \$1750 90/70 Gold		PPO Blue \$1750 90/70 Gold		PPO Blue \$1750 90/70 Gold		PPO Blue \$2000 100/80 Gold		PPO Blue \$2000 100/80 Gold		PPO Blue \$2000 100/80 Gold		PPO Blue \$2000 90/70 Gold		PPO Blue \$2000 90/70 Gold		PPO Blue \$2000 90/70 Gold		PPO Blue \$2500 100/80 Gold			
Form # =>	PO-SM-2025	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025			
Rating Area =>	a 7	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6			
Network =>	F	F		F		F		F		F		F		F		F		F		F		F			
Metal =>	ld	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold			
Deductible =>	\$50	\$1,550		\$1,750		\$1,750		\$1,750		\$2,000		\$2,000		\$2,000		\$2,000		\$2,000		\$2,500		\$2,500			
Coinsurance =>	0%	100%		90%		90%		90%		100%		100%		100%		90%		90%		100%		100%			
Copays =>	25	14.25		42.75		42.75		42.75		28.5		28.5		28.5		42.75		42.75		42.75		42.75			
OOP Maximum =>	\$00	\$9,200		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900			
Pediatric Dental (Yes/No) =>	as	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$429.30	\$423.05	\$423.05	\$381.00	\$381.00	\$410.83	\$410.83	\$404.85	\$404.85	\$396.95	\$396.95	\$428.03	\$428.03	\$421.81	\$421.81	\$379.06	\$379.06	\$408.74	\$408.74	\$402.79	\$402.79	\$386.98	\$386.98	\$417.28	\$417.28
15	\$467.46	\$460.66	\$460.66	\$414.87	\$414.87	\$447.35	\$447.35	\$440.84	\$440.84	\$432.24	\$432.24	\$466.08	\$466.08	\$459.30	\$459.30	\$412.75	\$412.75	\$445.07	\$445.07	\$438.59	\$438.59	\$421.37	\$421.37	\$454.37	\$454.37
16	\$482.05	\$475.04	\$475.04	\$427.82	\$427.82	\$461.31	\$461.31	\$454.60	\$454.60	\$445.73	\$445.73	\$480.63	\$480.63	\$473.64	\$473.64	\$425.63	\$425.63	\$458.96	\$458.96	\$452.28	\$452.28	\$434.53	\$434.53	\$468.55	\$468.55
17	\$496.64	\$489.41	\$489.41	\$440.77	\$440.77	\$475.27	\$475.27	\$468.36	\$468.36	\$459.22	\$459.22	\$495.18	\$495.18	\$487.97	\$487.97	\$438.52	\$438.52	\$472.86	\$472.86	\$465.97	\$465.97	\$447.68	\$447.68	\$482.73	\$482.73
18	\$512.36	\$504.90	\$504.90	\$454.71	\$454.71	\$490.31	\$490.31	\$483.18	\$483.18	\$473.75	\$473.75	\$510.84	\$510.84	\$503.41	\$503.41	\$452.39	\$452.39	\$487.82	\$487.82	\$480.71	\$480.71	\$461.84	\$461.84	\$498.00	\$498.00
19	\$528.07	\$520.38	\$520.38	\$468.66	\$468.66	\$505.35	\$505.35	\$498.00	\$498.00	\$488.28	\$488.28	\$526.51	\$526.51	\$518.85	\$518.85	\$466.27	\$466.27	\$502.78	\$502.78	\$495.46	\$495.46	\$476.00	\$476.00	\$513.28	\$513.28
20	\$544.34	\$536.42	\$536.42	\$483.10	\$483.10	\$520.92	\$520.92	\$513.34	\$513.34	\$503.32	\$503.32	\$542.73	\$542.73	\$534.84	\$534.84	\$480.64	\$480.64	\$518.27	\$518.27	\$510.72	\$510.72	\$490.67	\$490.67	\$529.10	\$529.10
21	\$561.18	\$553.01	\$553.01	\$498.04	\$498.04	\$537.03	\$537.03	\$529.22	\$529.22	\$518.89	\$518.89	\$559.52	\$559.52	\$551.38	\$551.38	\$495.50	\$495.50	\$534.30	\$534.30	\$526.52	\$526.52	\$505.85	\$505.85	\$545.46	\$545.46
22	\$561.18	\$553.01	\$553.01	\$498.04	\$498.04	\$537.03	\$537.03	\$529.22	\$529.22	\$518.89	\$518.89	\$559.52	\$559.52	\$551.38	\$551.38	\$495.50	\$495.50	\$534.30	\$534.30	\$526.52	\$526.52	\$505.85	\$505.85	\$545.46	\$545.46
23	\$561.18	\$553.01	\$553.01	\$498.04	\$498.04	\$537.03	\$537.03	\$529.22	\$529.22	\$518.89	\$518.89	\$559.52	\$559.52	\$551.38	\$551.38	\$495.50	\$495.50	\$534.30	\$534.30	\$526.52	\$526.52	\$505.85	\$505.85	\$545.46	\$545.46
24	\$561.18	\$553.01	\$553.01	\$498.04	\$498.04	\$537.03	\$537.03	\$529.22	\$529.22	\$518.89	\$518.89	\$559.52	\$559.52	\$551.38	\$551.38	\$495.50	\$495.50	\$534.30	\$534.30	\$526.52	\$526.52	\$505.85	\$505.85	\$545.46	\$545.46
25	\$563.42	\$555.22	\$555.22	\$500.03	\$500.03	\$539.18	\$539.18	\$531.34	\$531.34	\$520.97	\$520.97	\$561.76	\$561.76	\$553.59	\$553.59	\$497.48	\$497.48	\$536.44	\$536.44	\$528.63	\$528.63	\$507.87	\$507.87	\$547.64	\$547.64
26	\$574.65	\$566.28	\$566.28	\$509.99	\$509.99	\$549.92	\$549.92	\$541.92	\$541.92	\$531.34	\$531.34	\$572.95	\$572.95	\$564.61	\$564.61	\$507.39	\$507.39	\$547.12	\$547.12	\$539.16	\$539.16	\$517.99	\$517.99	\$558.55	\$558.55
27	\$588.12	\$579.55	\$579.55	\$521.95	\$521.95	\$562.81	\$562.81	\$554.62	\$554.62	\$543.80	\$543.80	\$586.38	\$586.38	\$577.85	\$577.85	\$519.28	\$519.28	\$559.95	\$559.95	\$551.79	\$551.79	\$530.13	\$530.13	\$571.64	\$571.64
28	\$610.00	\$601.12	\$601.12	\$541.37	\$541.37	\$583.75	\$583.75	\$575.26	\$575.26	\$564.03	\$564.03	\$608.20	\$608.20	\$599.35	\$599.35	\$538.61	\$538.61	\$580.78	\$580.78	\$572.33	\$572.33	\$549.86	\$549.86	\$592.92	\$592.92
29	\$627.96	\$618.82	\$618.82	\$557.31	\$557.31	\$600.94	\$600.94	\$592.20	\$592.20	\$580.64	\$580.64	\$626.10	\$626.10	\$616.99	\$616.99	\$554.46	\$554.46	\$597.88	\$597.88	\$589.18	\$589.18	\$566.05	\$566.05	\$610.37	\$610.37
30	\$636.94	\$627.67	\$627.67	\$565.28	\$565.28	\$609.53	\$609.53	\$600.66	\$600.66	\$588.94	\$588.94	\$635.06	\$635.06	\$625.82	\$625.82	\$562.39	\$562.39	\$606.43	\$606.43	\$597.60	\$597.60	\$574.14	\$574.14	\$619.10	\$619.10
31	\$650.41	\$640.94	\$640.94	\$577.23	\$577.23	\$622.42	\$622.42	\$613.37	\$613.37	\$601.39	\$601.39	\$648.48	\$648.48	\$639.05	\$639.05	\$574.28	\$574.28	\$619.25	\$619.25	\$610.24	\$610.24	\$586.28	\$586.28	\$632.19	\$632.19
32	\$663.88	\$654.21	\$654.21	\$589.18	\$589.18	\$635.31	\$635.31	\$626.07	\$626.07	\$613.85	\$613.85	\$661.91	\$661.91	\$652.28	\$652.28	\$586.18	\$586.18	\$632.08	\$632.08	\$622.87	\$622.87	\$598.42	\$598.42	\$645.28	\$645.28
33	\$672.29	\$663.51	\$663.51	\$596.65	\$596.65	\$643.36	\$643.36	\$634.01	\$634.01	\$621.63	\$621.63	\$670.30	\$670.30	\$660.55	\$660.55	\$593.61	\$593.61	\$640.09	\$640.09	\$630.77	\$630.77	\$606.01	\$606.01	\$653.46	\$653.46
34	\$681.27	\$671.35	\$671.35	\$604.62	\$604.62	\$651.95	\$651.95	\$642.47	\$642.47	\$629.93	\$629.93	\$679.26	\$679.26	\$669.38	\$669.38	\$601.54	\$601.54	\$648.64	\$648.64	\$639.20	\$639.20	\$614.10	\$614.10	\$662.19	\$662.19
35	\$685.76	\$675.78	\$675.78	\$608.60	\$608.60	\$656.25	\$656.25	\$646.71	\$646.71	\$634.08	\$634.08	\$683.73	\$683.73	\$673.79	\$673.79	\$605.50	\$605.50	\$652.91	\$652.91	\$643.41	\$643.41	\$618.15	\$618.15	\$666.55	\$666.55
36	\$690.25	\$680.20	\$680.20	\$612.59	\$612.59	\$660.55	\$660.55	\$650.94	\$650.94	\$638.23	\$638.23	\$688.21	\$688.21	\$678.20	\$678.20	\$609.47	\$609.47	\$657.19	\$657.19	\$647.62	\$647.62	\$622.20	\$622.20	\$670.92	\$670.92
37	\$694.74	\$684.63	\$684.63	\$616.57	\$616.57	\$664.84	\$664.84	\$655.17	\$655.17	\$642.39	\$642.39	\$692.69	\$692.69	\$682.61	\$682.61	\$613.43	\$613.43	\$661.46	\$661.46	\$651.83	\$651.83	\$626.24	\$626.24	\$675.28	\$675.28
38	\$699.23	\$689.05	\$689.05	\$620.56	\$620.56	\$669.14	\$669.14	\$659.41	\$659.41	\$646.54	\$646.54	\$697.16	\$697.16	\$687.02	\$687.02	\$617.39	\$617.39	\$665.74	\$665.74	\$656.04	\$656.04	\$630.29	\$630.29	\$679.64	\$679.64
39	\$708.21	\$697.90	\$697.90	\$628.53	\$628.53	\$677.73	\$677.73	\$667.88	\$667.88	\$654.84	\$654.84	\$706.11	\$706.11	\$695.84	\$695.84	\$625.32	\$625.32	\$674.29	\$674.29	\$664.47	\$664.47	\$638.38	\$638.38	\$688.37	\$688.37
40	\$717.19	\$706.75	\$706.75	\$636.50	\$636.50	\$686.32	\$686.32	\$676.34	\$676.34	\$663.14	\$663.14	\$715.07	\$715.07	\$704.66	\$704.66	\$633.25	\$633.25	\$682.84	\$682.84	\$672.89	\$672.89	\$646.48	\$646.48	\$697.10	\$697.10
41	\$730.66	\$720.02	\$720.02	\$648.45	\$648.45	\$699.21	\$699.21	\$689.04	\$689.04	\$675.59	\$675.59	\$728.50	\$728.50	\$717.90	\$717.90	\$645.14	\$645.14	\$695.66	\$695.66	\$685.53	\$685.53	\$658.62	\$658.62	\$710.19	\$710.19
42	\$743.52	\$732.74	\$732.74	\$659.90	\$659.90	\$711.56	\$711.56	\$701.22	\$701.22	\$687.53	\$687.53	\$741.36	\$741.36	\$730.58	\$730.58	\$656.54	\$656.54	\$707.95	\$707.95	\$697.64	\$697.64	\$670.25	\$670.25	\$722.73	\$722.73
43	\$761.52	\$750.43	\$750.43	\$675.84	\$675.84	\$728.75	\$728.75	\$718.15	\$718.15	\$704.13	\$704.13	\$759.27	\$759.27	\$748.22	\$748.22	\$672.39	\$672.39	\$725.05	\$725.05	\$714.49	\$714.49	\$686.44	\$686.44	\$740.19	\$740.19
44	\$783.97	\$772.55	\$772.55	\$695.76	\$695.76	\$750.23	\$750.23	\$739.32	\$739.32	\$724.89	\$724.89	\$774.89	\$774.89	\$763.28	\$763.28	\$692.21	\$692.21	\$746.42	\$746.42	\$735.55	\$735.55	\$706.67	\$706.67	\$762.01	\$762.01
45	\$810.34	\$798.55	\$798.55	\$719.17	\$719.17	\$775.47	\$775.47	\$764.19	\$764.19	\$749.28	\$749.28	\$807.95	\$807.95	\$796.19	\$796.19	\$715.50	\$715.50	\$771.53	\$771.53	\$760.29	\$760.29	\$730.45	\$730.45	\$787.64	\$787.64
46	\$841.77	\$829.52	\$829.52	\$747.06	\$747.06	\$805.55	\$805.55	\$793.83	\$793.83	\$778.34	\$778.34	\$839.28	\$839.28	\$827.07	\$827.07	\$743.25	\$743.25	\$801.45	\$801.45	\$789.78	\$789.78	\$758.78	\$758.78	\$818.19	\$818.19
47	\$877.12	\$864.35	\$864.35	\$778.44	\$778.44	\$839.38	\$839.38	\$827.17	\$827.17	\$811.03	\$811.03	\$874.53	\$874.53	\$861.81	\$861.81	\$774.47	\$774.47	\$835.11	\$835.11	\$822.95	\$822.95	\$790.64	\$790.64	\$852.55	\$852.55
48	\$917.53	\$904.																							

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A					
HIOS Plan ID (Off Exchange)=>	79962PA0250015		79962PA0250016		79962PA0250016		79962PA0250016		79962PA0260009		79962PA0260009		79962PA0260009		79962PA0250018		79962PA0250018		79962PA0250018		79962PA0250019		79962PA0250019		79962PA0250019					
Plan Marketing Name =>	PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 100/80 Gold 1x		PPO Blue \$2500 100/80 Gold 1x		PPO Blue \$2500 100/80 Gold 1x		PO Blue Qualified \$2750 100/80 Go		PO Blue Qualified \$2750 100/80 Go		PO Blue Qualified \$2750 100/80 Go		PPO Blue \$3000 100/80 Gold		PPO Blue \$3000 100/80 Gold		PPO Blue \$3000 100/80 Gold		PPO Blue \$3500 100/80 Gold		PPO Blue \$3500 100/80 Gold		PPO Blue \$3500 100/80 Gold					
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025			
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6		Area 9		Area 6		Area 7		Area 7		Area 9		Area 6		Area 7		Area 7		Area 7			
Network =>	F		F		F		F		F		F		F		F		F		F		F		F		F		F			
Met =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold			
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$2,750		\$2,750		\$2,750		\$3,000		\$3,000		\$3,000		\$3,500		\$3,500		\$3,500		\$3,500			
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%			
Copays =>	42.75		14.25		14.25		14.25		14.25		14.25		14.25		14.25		14.25		14.25		14.25		42.75		42.75		42.75			
OOP Maximum =>	\$7,900		\$8,550		\$8,550		\$8,550		\$4,800		\$4,800		\$4,800		\$9,100		\$9,100		\$9,100		\$7,900		\$7,900		\$7,900		\$7,900			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$411.20	\$411.20	\$397.26	\$397.26	\$428.36	\$428.36	\$422.13	\$422.13	\$366.76	\$366.76	\$395.47	\$395.47	\$389.71	\$389.71	\$389.09	\$389.09	\$419.56	\$419.56	\$413.46	\$413.46	\$374.64	\$374.64	\$403.97	\$403.97	\$398.09	\$398.09	\$433.48	\$433.48		
15	\$447.75	\$447.75	\$432.57	\$432.57	\$466.44	\$466.44	\$459.65	\$459.65	\$399.36	\$399.36	\$430.63	\$430.63	\$424.36	\$424.36	\$423.68	\$423.68	\$456.86	\$456.86	\$450.21	\$450.21	\$407.94	\$407.94	\$439.87	\$439.87	\$433.48	\$433.48	\$467.51	\$467.51		
16	\$461.73	\$461.73	\$446.07	\$446.07	\$481.00	\$481.00	\$474.00	\$474.00	\$411.82	\$411.82	\$444.07	\$444.07	\$437.60	\$437.60	\$436.90	\$436.90	\$471.12	\$471.12	\$464.26	\$464.26	\$420.67	\$420.67	\$453.60	\$453.60	\$447.01	\$447.01	\$479.12	\$479.12		
17	\$475.71	\$475.71	\$459.57	\$459.57	\$495.56	\$495.56	\$488.34	\$488.34	\$424.29	\$424.29	\$457.51	\$457.51	\$450.85	\$450.85	\$450.13	\$450.13	\$485.38	\$485.38	\$478.32	\$478.32	\$433.40	\$433.40	\$467.33	\$467.33	\$460.54	\$460.54	\$496.09	\$496.09		
18	\$490.76	\$490.76	\$474.11	\$474.11	\$511.23	\$511.23	\$503.79	\$503.79	\$437.71	\$437.71	\$471.98	\$471.98	\$465.11	\$465.11	\$464.37	\$464.37	\$500.73	\$500.73	\$493.45	\$493.45	\$447.11	\$447.11	\$482.12	\$482.12	\$475.11	\$475.11	\$504.77	\$504.77		
19	\$505.81	\$505.81	\$488.65	\$488.65	\$526.91	\$526.91	\$519.24	\$519.24	\$451.13	\$451.13	\$486.46	\$486.46	\$479.37	\$479.37	\$478.61	\$478.61	\$516.09	\$516.09	\$508.58	\$508.58	\$460.83	\$460.83	\$496.90	\$496.90	\$489.68	\$489.68	\$520.38	\$520.38		
20	\$521.39	\$521.39	\$503.71	\$503.71	\$543.15	\$543.15	\$535.25	\$535.25	\$465.04	\$465.04	\$501.45	\$501.45	\$494.15	\$494.15	\$493.36	\$493.36	\$532.00	\$532.00	\$524.26	\$524.26	\$475.03	\$475.03	\$512.22	\$512.22	\$504.77	\$504.77	\$520.38	\$520.38		
21	\$537.52	\$537.52	\$519.29	\$519.29	\$559.95	\$559.95	\$551.80	\$551.80	\$479.42	\$479.42	\$516.96	\$516.96	\$509.43	\$509.43	\$508.62	\$508.62	\$548.45	\$548.45	\$540.47	\$540.47	\$489.72	\$489.72	\$528.06	\$528.06	\$520.38	\$520.38	\$520.38	\$520.38		
22	\$537.52	\$537.52	\$519.29	\$519.29	\$559.95	\$559.95	\$551.80	\$551.80	\$479.42	\$479.42	\$516.96	\$516.96	\$509.43	\$509.43	\$508.62	\$508.62	\$548.45	\$548.45	\$540.47	\$540.47	\$489.72	\$489.72	\$528.06	\$528.06	\$520.38	\$520.38	\$520.38	\$520.38		
23	\$537.52	\$537.52	\$519.29	\$519.29	\$559.95	\$559.95	\$551.80	\$551.80	\$479.42	\$479.42	\$516.96	\$516.96	\$509.43	\$509.43	\$508.62	\$508.62	\$548.45	\$548.45	\$540.47	\$540.47	\$489.72	\$489.72	\$528.06	\$528.06	\$520.38	\$520.38	\$520.38	\$520.38		
24	\$537.52	\$537.52	\$519.29	\$519.29	\$559.95	\$559.95	\$551.80	\$551.80	\$479.42	\$479.42	\$516.96	\$516.96	\$509.43	\$509.43	\$508.62	\$508.62	\$548.45	\$548.45	\$540.47	\$540.47	\$489.72	\$489.72	\$528.06	\$528.06	\$520.38	\$520.38	\$520.38	\$520.38		
25	\$539.67	\$539.67	\$521.37	\$521.37	\$562.19	\$562.19	\$554.01	\$554.01	\$481.34	\$481.34	\$519.03	\$519.03	\$511.47	\$511.47	\$510.65	\$510.65	\$550.64	\$550.64	\$542.63	\$542.63	\$491.68	\$491.68	\$530.17	\$530.17	\$522.46	\$522.46	\$520.38	\$520.38		
26	\$550.42	\$550.42	\$531.75	\$531.75	\$573.39	\$573.39	\$565.04	\$565.04	\$490.93	\$490.93	\$529.37	\$529.37	\$521.66	\$521.66	\$520.83	\$520.83	\$561.61	\$561.61	\$553.44	\$553.44	\$501.47	\$501.47	\$540.73	\$540.73	\$532.46	\$532.46	\$520.38	\$520.38		
27	\$563.32	\$563.32	\$544.22	\$544.22	\$586.83	\$586.83	\$578.29	\$578.29	\$502.43	\$502.43	\$541.77	\$541.77	\$533.88	\$533.88	\$533.03	\$533.03	\$574.78	\$574.78	\$566.41	\$566.41	\$513.23	\$513.23	\$553.41	\$553.41	\$545.36	\$545.36	\$520.38	\$520.38		
28	\$584.28	\$584.28	\$564.47	\$564.47	\$608.67	\$608.67	\$599.81	\$599.81	\$521.13	\$521.13	\$561.94	\$561.94	\$553.75	\$553.75	\$552.87	\$552.87	\$596.17	\$596.17	\$587.49	\$587.49	\$532.33	\$532.33	\$574.00	\$574.00	\$565.65	\$565.65	\$520.38	\$520.38		
29	\$601.48	\$601.48	\$581.09	\$581.09	\$626.58	\$626.58	\$617.46	\$617.46	\$536.47	\$536.47	\$578.48	\$578.48	\$570.05	\$570.05	\$569.15	\$569.15	\$613.72	\$613.72	\$604.79	\$604.79	\$548.00	\$548.00	\$590.90	\$590.90	\$582.31	\$582.31	\$520.38	\$520.38		
30	\$610.09	\$610.09	\$589.39	\$589.39	\$635.54	\$635.54	\$626.29	\$626.29	\$544.14	\$544.14	\$586.75	\$586.75	\$578.20	\$578.20	\$577.28	\$577.28	\$622.49	\$622.49	\$613.43	\$613.43	\$555.83	\$555.83	\$599.35	\$599.35	\$590.63	\$590.63	\$520.38	\$520.38		
31	\$622.99	\$622.99	\$601.86	\$601.86	\$648.98	\$648.98	\$639.54	\$639.54	\$555.65	\$555.65	\$599.16	\$599.16	\$590.43	\$590.43	\$589.49	\$589.49	\$635.65	\$635.65	\$626.40	\$626.40	\$567.59	\$567.59	\$612.02	\$612.02	\$603.12	\$603.12	\$520.38	\$520.38		
32	\$635.89	\$635.89	\$614.32	\$614.32	\$662.42	\$662.42	\$652.78	\$652.78	\$567.15	\$567.15	\$611.56	\$611.56	\$602.66	\$602.66	\$601.70	\$601.70	\$648.82	\$648.82	\$639.38	\$639.38	\$579.34	\$579.34	\$624.69	\$624.69	\$615.61	\$615.61	\$520.38	\$520.38		
33	\$643.95	\$643.95	\$622.11	\$622.11	\$670.82	\$670.82	\$661.06	\$661.06	\$574.35	\$574.35	\$619.32	\$619.32	\$610.30	\$610.30	\$609.33	\$609.33	\$657.04	\$657.04	\$647.48	\$647.48	\$586.68	\$586.68	\$632.62	\$632.62	\$623.42	\$623.42	\$520.38	\$520.38		
34	\$652.55	\$652.55	\$630.42	\$630.42	\$679.78	\$679.78	\$669.89	\$669.89	\$582.02	\$582.02	\$627.59	\$627.59	\$618.45	\$618.45	\$617.46	\$617.46	\$665.82	\$665.82	\$656.13	\$656.13	\$594.52	\$594.52	\$641.06	\$641.06	\$631.74	\$631.74	\$520.38	\$520.38		
35	\$656.85	\$656.85	\$634.57	\$634.57	\$684.26	\$684.26	\$674.30	\$674.30	\$585.85	\$585.85	\$631.73	\$631.73	\$622.52	\$622.52	\$621.53	\$621.53	\$670.21	\$670.21	\$660.45	\$660.45	\$598.44	\$598.44	\$645.29	\$645.29	\$635.90	\$635.90	\$520.38	\$520.38		
36	\$661.15	\$661.15	\$638.73	\$638.73	\$688.74	\$688.74	\$678.71	\$678.71	\$589.69	\$589.69	\$635.86	\$635.86	\$626.60	\$626.60	\$625.60	\$625.60	\$674.59	\$674.59	\$664.78	\$664.78	\$602.36	\$602.36	\$649.51	\$649.51	\$640.07	\$640.07	\$520.38	\$520.38		
37	\$665.45	\$665.45	\$642.88	\$642.88	\$693.22	\$693.22	\$683.13	\$683.13	\$593.52	\$593.52	\$640.00	\$640.00	\$630.67	\$630.67	\$629.67	\$629.67	\$678.98	\$678.98	\$669.10	\$669.10	\$606.27	\$606.27	\$653.74	\$653.74	\$644.23	\$644.23	\$520.38	\$520.38		
38	\$669.75	\$669.75	\$647.04	\$647.04	\$697.70	\$697.70	\$687.54	\$687.54	\$597.36	\$597.36	\$644.13	\$644.13	\$634.75	\$634.75	\$633.74	\$633.74	\$683.37	\$683.37	\$673.43	\$673.43	\$610.19	\$610.19	\$657.96	\$657.96	\$648.39	\$648.39	\$520.38	\$520.38		
39	\$678.35	\$678.35	\$655.34	\$655.34	\$706.66	\$706.66	\$696.37	\$696.37	\$605.03	\$605.03	\$652.40	\$652.40	\$642.90	\$642.90	\$641.88	\$641.88	\$692.14	\$692.14	\$682.07	\$682.07	\$618.03	\$618.03	\$666.41	\$666.41	\$656.72	\$656.72	\$520.38	\$520.38		
40	\$686.95	\$686.95	\$663.65	\$663.65	\$715.62	\$715.62	\$705.20	\$705.20	\$612.70	\$612.70	\$660.67	\$660.67	\$651.05	\$651.05	\$650.02	\$650.02	\$700.92	\$700.92	\$690.72	\$690.72	\$625.86	\$625.86	\$674.86	\$674.86	\$665.05	\$665.05	\$520.38	\$520.38		
41	\$699.85	\$699.85	\$676.12	\$676.12	\$729.05	\$729.05	\$718.44	\$718.44	\$624.20	\$624.20	\$673.08	\$673.08	\$663.28	\$663.28	\$662.22	\$662.22	\$714.08	\$714.08	\$703.69	\$703.69	\$637.62	\$637.62	\$687.53	\$687.53	\$677.53	\$677.53	\$520.38	\$520.38		
42	\$712.21	\$712.21	\$688.06	\$688.06	\$741.93	\$741.93	\$731.14	\$731.14	\$635.23	\$635.23	\$684.97	\$684.97	\$674.99	\$674.99	\$673.92	\$673.92	\$726.70	\$726.70	\$716.12	\$716.12	\$648.88	\$648.88	\$699.68	\$699.68	\$689.50	\$689.50	\$520.38	\$520.38		
43	\$729.41	\$729.41	\$704.68	\$704.68	\$759.85																									

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		
HIOS Plan ID (Off Exchange)=>	79962PA0250024		79962PA0250024		79962PA0250024		79962PA0250012		79962PA0250012		79962PA0250012		79962PA0250017		79962PA0250017		79962PA0250017		79962PA0250020		79962PA0250020		
Plan Marketing Name =>	PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		PPO Blue \$2000 70/50 Silver		PPO Blue \$2000 70/50 Silver		PPO Blue \$2000 70/50 Silver		PPO Blue \$2600 70/50 Silver		PPO Blue \$2600 70/50 Silver		PPO Blue \$2600 70/50 Silver		PPO Blue \$4000 100/80 Silver		PPO Blue \$4000 100/80 Silver		
Form # =>	PO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		
Network =>	F		F		F		F		F		F		F		F		F		F		F		
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		
Deductible =>	\$0		\$0		\$0		\$2,000		\$2,000		\$2,000		\$2,600		\$2,600		\$2,600		\$4,000		\$4,000		
Coinsurance =>	100%		100%		100%		70%		70%		70%		70%		70%		70%		100%		100%		
Copays =>	75		57		57		57		57		57		47.5		47.5		47.5		38		38		
OOP Maximum =>	\$9,200		\$9,200		\$9,200		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	\$398.09	\$419.79	\$419.79	\$452.66	\$452.66	\$446.07	\$446.07	\$336.27	\$336.27	\$362.60	\$362.60	\$357.32	\$357.32	\$332.32	\$332.32	\$358.34	\$358.34	\$353.13	\$353.13	\$350.29	\$350.29	\$377.72	\$377.72
15	\$433.48	\$457.10	\$457.10	\$492.89	\$492.89	\$485.72	\$485.72	\$366.16	\$366.16	\$394.83	\$394.83	\$389.09	\$389.09	\$361.86	\$361.86	\$390.19	\$390.19	\$384.52	\$384.52	\$381.43	\$381.43	\$411.29	\$411.29
16	\$447.01	\$471.37	\$471.37	\$508.28	\$508.28	\$500.88	\$500.88	\$377.59	\$377.59	\$407.16	\$407.16	\$401.23	\$401.23	\$373.16	\$373.16	\$402.37	\$402.37	\$396.52	\$396.52	\$393.34	\$393.34	\$424.13	\$424.13
17	\$460.54	\$485.63	\$485.63	\$523.66	\$523.66	\$516.04	\$516.04	\$389.02	\$389.02	\$419.48	\$419.48	\$413.37	\$413.37	\$384.45	\$384.45	\$414.55	\$414.55	\$408.52	\$408.52	\$405.24	\$405.24	\$436.97	\$436.97
18	\$475.11	\$501.00	\$501.00	\$540.23	\$540.23	\$532.37	\$532.37	\$401.33	\$401.33	\$432.75	\$432.75	\$426.45	\$426.45	\$396.62	\$396.62	\$427.67	\$427.67	\$421.45	\$421.45	\$418.06	\$418.06	\$450.79	\$450.79
19	\$489.68	\$516.36	\$516.36	\$556.80	\$556.80	\$548.70	\$548.70	\$413.64	\$413.64	\$446.02	\$446.02	\$439.53	\$439.53	\$408.78	\$408.78	\$440.78	\$440.78	\$434.38	\$434.38	\$430.88	\$430.88	\$464.62	\$464.62
20	\$504.77	\$532.28	\$532.28	\$573.96	\$573.96	\$565.61	\$565.61	\$426.38	\$426.38	\$459.77	\$459.77	\$453.08	\$453.08	\$421.38	\$421.38	\$454.37	\$454.37	\$444.16	\$444.16	\$444.16	\$444.16	\$478.94	\$478.94
21	\$520.38	\$548.74	\$548.74	\$591.71	\$591.71	\$583.10	\$583.10	\$439.57	\$439.57	\$473.99	\$473.99	\$467.09	\$467.09	\$434.41	\$434.41	\$468.42	\$468.42	\$461.61	\$461.61	\$457.90	\$457.90	\$493.75	\$493.75
22	\$520.38	\$548.74	\$548.74	\$591.71	\$591.71	\$583.10	\$583.10	\$439.57	\$439.57	\$473.99	\$473.99	\$467.09	\$467.09	\$434.41	\$434.41	\$468.42	\$468.42	\$461.61	\$461.61	\$457.90	\$457.90	\$493.75	\$493.75
23	\$520.38	\$548.74	\$548.74	\$591.71	\$591.71	\$583.10	\$583.10	\$439.57	\$439.57	\$473.99	\$473.99	\$467.09	\$467.09	\$434.41	\$434.41	\$468.42	\$468.42	\$461.61	\$461.61	\$457.90	\$457.90	\$493.75	\$493.75
24	\$520.38	\$548.74	\$548.74	\$591.71	\$591.71	\$583.10	\$583.10	\$439.57	\$439.57	\$473.99	\$473.99	\$467.09	\$467.09	\$434.41	\$434.41	\$468.42	\$468.42	\$461.61	\$461.61	\$457.90	\$457.90	\$493.75	\$493.75
25	\$522.46	\$550.93	\$550.93	\$594.08	\$594.08	\$585.43	\$585.43	\$441.33	\$441.33	\$475.89	\$475.89	\$475.89	\$475.89	\$446.96	\$446.96	\$470.29	\$470.29	\$463.46	\$463.46	\$459.73	\$459.73	\$495.73	\$495.73
26	\$532.87	\$561.91	\$561.91	\$605.91	\$605.91	\$597.09	\$597.09	\$450.12	\$450.12	\$485.37	\$485.37	\$478.30	\$478.30	\$444.84	\$444.84	\$479.66	\$479.66	\$472.69	\$472.69	\$468.89	\$468.89	\$505.60	\$505.60
27	\$545.36	\$575.08	\$575.08	\$620.11	\$620.11	\$611.09	\$611.09	\$460.67	\$460.67	\$496.74	\$496.74	\$489.51	\$489.51	\$455.26	\$455.26	\$490.90	\$490.90	\$483.77	\$483.77	\$479.88	\$479.88	\$517.45	\$517.45
28	\$565.65	\$596.48	\$596.48	\$643.19	\$643.19	\$633.83	\$633.83	\$477.81	\$477.81	\$515.23	\$515.23	\$507.73	\$507.73	\$472.20	\$472.20	\$509.17	\$509.17	\$501.77	\$501.77	\$497.74	\$497.74	\$536.71	\$536.71
29	\$582.31	\$614.04	\$614.04	\$662.12	\$662.12	\$652.49	\$652.49	\$491.88	\$491.88	\$530.39	\$530.39	\$522.67	\$522.67	\$486.10	\$486.10	\$524.16	\$524.16	\$516.54	\$516.54	\$512.39	\$512.39	\$552.51	\$552.51
30	\$590.63	\$622.82	\$622.82	\$671.59	\$671.59	\$661.82	\$661.82	\$498.91	\$498.91	\$537.98	\$537.98	\$530.15	\$530.15	\$493.06	\$493.06	\$531.66	\$531.66	\$523.93	\$523.93	\$519.72	\$519.72	\$560.41	\$560.41
31	\$603.12	\$635.99	\$635.99	\$685.79	\$685.79	\$675.81	\$675.81	\$509.46	\$509.46	\$549.35	\$549.35	\$541.36	\$541.36	\$503.48	\$503.48	\$542.90	\$542.90	\$535.01	\$535.01	\$530.71	\$530.71	\$572.26	\$572.26
32	\$615.61	\$649.16	\$649.16	\$699.99	\$699.99	\$689.81	\$689.81	\$520.01	\$520.01	\$560.73	\$560.73	\$552.57	\$552.57	\$513.91	\$513.91	\$554.14	\$554.14	\$546.08	\$546.08	\$541.70	\$541.70	\$584.11	\$584.11
33	\$623.42	\$657.39	\$657.39	\$708.87	\$708.87	\$698.55	\$698.55	\$526.60	\$526.60	\$567.84	\$567.84	\$559.57	\$559.57	\$520.42	\$520.42	\$561.17	\$561.17	\$553.01	\$553.01	\$548.56	\$548.56	\$591.51	\$591.51
34	\$631.74	\$666.17	\$666.17	\$718.34	\$718.34	\$707.88	\$707.88	\$533.64	\$533.64	\$575.42	\$575.42	\$567.05	\$567.05	\$527.37	\$527.37	\$568.66	\$568.66	\$560.39	\$560.39	\$555.89	\$555.89	\$599.41	\$599.41
35	\$635.90	\$670.56	\$670.56	\$723.07	\$723.07	\$712.55	\$712.55	\$537.15	\$537.15	\$579.22	\$579.22	\$570.78	\$570.78	\$530.85	\$530.85	\$572.41	\$572.41	\$564.09	\$564.09	\$559.55	\$559.55	\$603.36	\$603.36
36	\$640.07	\$674.95	\$674.95	\$727.80	\$727.80	\$717.21	\$717.21	\$540.67	\$540.67	\$583.01	\$583.01	\$574.52	\$574.52	\$534.32	\$534.32	\$576.16	\$576.16	\$567.78	\$567.78	\$563.22	\$563.22	\$607.31	\$607.31
37	\$644.23	\$679.34	\$679.34	\$732.54	\$732.54	\$721.88	\$721.88	\$544.19	\$544.19	\$586.80	\$586.80	\$578.26	\$578.26	\$537.80	\$537.80	\$579.90	\$579.90	\$571.47	\$571.47	\$566.88	\$566.88	\$611.26	\$611.26
38	\$648.39	\$683.73	\$683.73	\$737.27	\$737.27	\$726.54	\$726.54	\$547.70	\$547.70	\$590.59	\$590.59	\$581.99	\$581.99	\$541.27	\$541.27	\$583.65	\$583.65	\$575.17	\$575.17	\$570.54	\$570.54	\$615.21	\$615.21
39	\$656.72	\$692.51	\$692.51	\$746.74	\$746.74	\$735.87	\$735.87	\$554.74	\$554.74	\$598.18	\$598.18	\$589.47	\$589.47	\$548.23	\$548.23	\$591.15	\$591.15	\$582.55	\$582.55	\$577.87	\$577.87	\$623.11	\$623.11
40	\$665.05	\$701.29	\$701.29	\$756.21	\$756.21	\$745.20	\$745.20	\$561.77	\$561.77	\$605.76	\$605.76	\$596.94	\$596.94	\$555.18	\$555.18	\$598.64	\$598.64	\$589.94	\$589.94	\$585.20	\$585.20	\$631.01	\$631.01
41	\$677.53	\$714.46	\$714.46	\$770.41	\$770.41	\$759.20	\$759.20	\$572.32	\$572.32	\$617.13	\$617.13	\$608.15	\$608.15	\$565.60	\$565.60	\$609.88	\$609.88	\$601.02	\$601.02	\$596.19	\$596.19	\$642.86	\$642.86
42	\$689.50	\$727.08	\$727.08	\$784.02	\$784.02	\$772.61	\$772.61	\$582.43	\$582.43	\$628.04	\$628.04	\$618.89	\$618.89	\$575.59	\$575.59	\$620.66	\$620.66	\$611.63	\$611.63	\$606.72	\$606.72	\$654.22	\$654.22
43	\$706.16	\$744.64	\$744.64	\$802.95	\$802.95	\$791.27	\$791.27	\$596.50	\$596.50	\$643.20	\$643.20	\$633.84	\$633.84	\$589.49	\$589.49	\$635.65	\$635.65	\$626.40	\$626.40	\$621.37	\$621.37	\$670.02	\$670.02
44	\$726.97	\$766.59	\$766.59	\$826.62	\$826.62	\$814.59	\$814.59	\$614.08	\$614.08	\$662.16	\$662.16	\$652.52	\$652.52	\$606.87	\$606.87	\$654.38	\$654.38	\$644.87	\$644.87	\$639.69	\$639.69	\$689.77	\$689.77
45	\$751.43	\$792.38	\$792.38	\$854.43	\$854.43	\$842.00	\$842.00	\$634.74	\$634.74	\$684.44	\$684.44	\$674.48	\$674.48	\$627.29	\$627.29	\$676.40	\$676.40	\$666.56	\$666.56	\$661.21	\$661.21	\$712.98	\$712.98
46	\$780.57	\$823.11	\$823.11	\$887.57	\$887.57	\$874.65	\$874.65	\$659.36	\$659.36	\$710.99	\$710.99	\$700.64	\$700.64	\$651.62	\$651.62	\$702.63	\$702.63	\$692.42	\$692.42	\$686.85	\$686.85	\$740.63	\$740.63
47	\$813.35	\$857.68	\$857.68	\$924.84	\$924.84	\$911.39	\$911.39	\$687.05	\$687.05	\$740.85	\$740.85	\$730.06	\$730.06	\$678.98	\$678.98	\$732.14	\$732.14	\$721.50	\$721.50	\$715.70	\$715.70	\$771.73	\$771.73
48	\$850.82	\$897.19	\$897.19	\$967.45	\$967.45	\$953.37	\$953.37	\$718.70	\$718.70	\$774.97	\$774.97	\$763.69	\$763.69	\$710.26	\$710.26	\$765.87	\$765.87	\$754.73	\$754.73	\$748.67	\$748.67	\$807.28	\$807.28
49	\$887.77	\$936.15	\$936.15	\$1,009.46	\$1,009.46	\$994.77	\$994.77	\$749.91	\$749.91	\$808.63	\$808.63	\$796.86	\$796.86	\$741.10	\$741.10	\$799.12	\$799.12	\$787.51	\$787.51	\$781.18	\$781.18	\$842.34	\$842.34
50	\$929.40	\$980.05	\$980.05	\$1,056.79	\$1,056.79	\$1,041.42	\$1,041.42	\$785.07	\$785.07	\$846.55	\$846.55	\$834.22	\$834.22	\$775.86	\$775.86	\$836.60	\$836.60	\$824.44	\$824.44	\$817.81	\$817.81	\$881.84	\$881.84
51	\$970.51	\$1,023.40	\$1,023.40	\$1,103.54	\$1,103.54	\$1,087.48	\$1,087.48	\$819.80	\$819.80	\$883.99													

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250022		79962PA0250022		79962PA0250022		79962PA0260002		79962PA0260002		79962PA0260002		79962PA0260003		79962PA0260003		79962PA0260003		79962PA0260004		79962PA0260004		79962PA0260004	
Plan Marketing Name =>	PPO Blue \$5000 100/80 Silver		PPO Blue \$5000 100/80 Silver		PPO Blue \$5000 100/80 Silver		Qualified Embedded \$3400 100/80 Silver		Qualified Embedded \$3400 100/80 Silver		Qualified Embedded \$3400 100/80 Silver		Qualified Embedded \$3550 100/80 Silver		Qualified Embedded \$3550 100/80 Silver		Qualified Embedded \$3550 100/80 Silver		Qualified Embedded \$4250 100/80 Silver		Qualified Embedded \$4250 100/80 Silver		Qualified Embedded \$4250 100/80 Silver	
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5,000		\$5,000		\$5,000		\$3,400		\$3,400		\$3,400		\$3,550		\$3,550		\$3,550		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	38		38		38		19		19		19		0		0		0		0		0		0	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$7,050		\$7,050		\$7,050		\$7,050		\$7,050		\$7,050		\$5,500		\$5,500		\$5,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$338.05	\$338.05	\$364.52	\$364.52	\$359.22	\$359.22	\$352.93	\$352.93	\$380.56	\$380.56	\$375.02	\$375.02	\$354.74	\$354.74	\$382.52	\$382.52	\$376.95	\$376.95	\$357.43	\$357.43	\$385.41	\$385.41	\$379.81	\$379.81
15	\$368.10	\$368.10	\$396.92	\$396.92	\$391.15	\$391.15	\$384.30	\$384.30	\$414.38	\$414.38	\$408.35	\$408.35	\$386.27	\$386.27	\$416.52	\$416.52	\$410.45	\$410.45	\$389.20	\$389.20	\$419.67	\$419.67	\$413.57	\$413.57
16	\$379.59	\$379.59	\$409.31	\$409.31	\$403.36	\$403.36	\$396.29	\$396.29	\$427.32	\$427.32	\$421.10	\$421.10	\$398.33	\$398.33	\$429.52	\$429.52	\$423.26	\$423.26	\$401.35	\$401.35	\$432.77	\$432.77	\$426.48	\$426.48
17	\$391.08	\$391.08	\$421.70	\$421.70	\$415.57	\$415.57	\$408.29	\$408.29	\$440.25	\$440.25	\$433.84	\$433.84	\$410.38	\$410.38	\$442.52	\$442.52	\$436.07	\$436.07	\$413.50	\$413.50	\$445.87	\$445.87	\$439.38	\$439.38
18	\$403.45	\$403.45	\$435.04	\$435.04	\$428.72	\$428.72	\$421.20	\$421.20	\$454.18	\$454.18	\$447.57	\$447.57	\$423.37	\$423.37	\$456.52	\$456.52	\$449.87	\$449.87	\$426.58	\$426.58	\$459.98	\$459.98	\$453.29	\$453.29
19	\$415.83	\$415.83	\$448.39	\$448.39	\$441.87	\$441.87	\$434.12	\$434.12	\$468.11	\$468.11	\$461.30	\$461.30	\$436.35	\$436.35	\$470.52	\$470.52	\$463.67	\$463.67	\$439.66	\$439.66	\$474.09	\$474.09	\$467.19	\$467.19
20	\$428.64	\$428.64	\$462.21	\$462.21	\$455.48	\$455.48	\$447.50	\$447.50	\$482.54	\$482.54	\$475.51	\$475.51	\$449.80	\$449.80	\$485.02	\$485.02	\$477.96	\$477.96	\$453.21	\$453.21	\$488.70	\$488.70	\$481.59	\$481.59
21	\$441.90	\$441.90	\$476.50	\$476.50	\$469.57	\$469.57	\$461.34	\$461.34	\$497.46	\$497.46	\$490.22	\$490.22	\$463.71	\$463.71	\$500.02	\$500.02	\$492.74	\$492.74	\$467.23	\$467.23	\$503.81	\$503.81	\$496.48	\$496.48
22	\$441.90	\$441.90	\$476.50	\$476.50	\$469.57	\$469.57	\$461.34	\$461.34	\$497.46	\$497.46	\$490.22	\$490.22	\$463.71	\$463.71	\$500.02	\$500.02	\$492.74	\$492.74	\$467.23	\$467.23	\$503.81	\$503.81	\$496.48	\$496.48
23	\$441.90	\$441.90	\$476.50	\$476.50	\$469.57	\$469.57	\$461.34	\$461.34	\$497.46	\$497.46	\$490.22	\$490.22	\$463.71	\$463.71	\$500.02	\$500.02	\$492.74	\$492.74	\$467.23	\$467.23	\$503.81	\$503.81	\$496.48	\$496.48
24	\$441.90	\$441.90	\$476.50	\$476.50	\$469.57	\$469.57	\$461.34	\$461.34	\$497.46	\$497.46	\$490.22	\$490.22	\$463.71	\$463.71	\$500.02	\$500.02	\$492.74	\$492.74	\$467.23	\$467.23	\$503.81	\$503.81	\$496.48	\$496.48
25	\$443.67	\$443.67	\$478.41	\$478.41	\$471.45	\$471.45	\$463.19	\$463.19	\$499.45	\$499.45	\$492.18	\$492.18	\$465.56	\$465.56	\$502.02	\$502.02	\$494.71	\$494.71	\$469.10	\$469.10	\$505.83	\$505.83	\$498.47	\$498.47
26	\$452.51	\$452.51	\$487.94	\$487.94	\$480.84	\$480.84	\$472.41	\$472.41	\$509.40	\$509.40	\$501.99	\$501.99	\$474.84	\$474.84	\$512.02	\$512.02	\$504.57	\$504.57	\$478.44	\$478.44	\$515.90	\$515.90	\$508.40	\$508.40
27	\$463.11	\$463.11	\$499.37	\$499.37	\$492.11	\$492.11	\$483.48	\$483.48	\$521.34	\$521.34	\$513.75	\$513.75	\$485.97	\$485.97	\$524.02	\$524.02	\$516.39	\$516.39	\$489.66	\$489.66	\$527.99	\$527.99	\$520.31	\$520.31
28	\$480.35	\$480.35	\$517.96	\$517.96	\$510.42	\$510.42	\$501.48	\$501.48	\$540.74	\$540.74	\$532.87	\$532.87	\$504.05	\$504.05	\$543.52	\$543.52	\$535.61	\$535.61	\$507.88	\$507.88	\$547.64	\$547.64	\$539.67	\$539.67
29	\$494.49	\$494.49	\$533.20	\$533.20	\$525.45	\$525.45	\$516.24	\$516.24	\$556.66	\$556.66	\$548.56	\$548.56	\$518.89	\$518.89	\$559.52	\$559.52	\$551.38	\$551.38	\$522.83	\$522.83	\$563.76	\$563.76	\$555.56	\$555.56
30	\$501.56	\$501.56	\$540.83	\$540.83	\$532.96	\$532.96	\$523.62	\$523.62	\$564.62	\$564.62	\$556.40	\$556.40	\$526.31	\$526.31	\$567.52	\$567.52	\$559.26	\$559.26	\$530.31	\$530.31	\$571.82	\$571.82	\$563.50	\$563.50
31	\$512.16	\$512.16	\$552.26	\$552.26	\$544.23	\$544.23	\$534.69	\$534.69	\$576.56	\$576.56	\$568.16	\$568.16	\$537.44	\$537.44	\$579.52	\$579.52	\$571.09	\$571.09	\$541.52	\$541.52	\$583.92	\$583.92	\$575.42	\$575.42
32	\$522.77	\$522.77	\$563.70	\$563.70	\$555.50	\$555.50	\$545.77	\$545.77	\$588.50	\$588.50	\$579.93	\$579.93	\$548.57	\$548.57	\$591.52	\$591.52	\$582.91	\$582.91	\$552.73	\$552.73	\$596.01	\$596.01	\$587.34	\$587.34
33	\$529.40	\$529.40	\$570.85	\$570.85	\$562.54	\$562.54	\$552.69	\$552.69	\$595.96	\$595.96	\$587.28	\$587.28	\$555.52	\$555.52	\$599.02	\$599.02	\$590.30	\$590.30	\$559.74	\$559.74	\$603.56	\$603.56	\$594.78	\$594.78
34	\$536.47	\$536.47	\$578.47	\$578.47	\$570.06	\$570.06	\$560.07	\$560.07	\$603.92	\$603.92	\$595.13	\$595.13	\$562.94	\$562.94	\$607.02	\$607.02	\$598.19	\$598.19	\$567.22	\$567.22	\$611.63	\$611.63	\$602.73	\$602.73
35	\$540.00	\$540.00	\$582.28	\$582.28	\$573.81	\$573.81	\$563.76	\$563.76	\$607.90	\$607.90	\$599.05	\$599.05	\$566.65	\$566.65	\$611.02	\$611.02	\$602.13	\$602.13	\$570.96	\$570.96	\$615.66	\$615.66	\$606.70	\$606.70
36	\$543.54	\$543.54	\$586.10	\$586.10	\$577.57	\$577.57	\$567.45	\$567.45	\$611.88	\$611.88	\$602.97	\$602.97	\$570.36	\$570.36	\$615.02	\$615.02	\$606.07	\$606.07	\$574.69	\$574.69	\$619.69	\$619.69	\$610.67	\$610.67
37	\$547.07	\$547.07	\$589.91	\$589.91	\$581.33	\$581.33	\$571.14	\$571.14	\$615.86	\$615.86	\$606.89	\$606.89	\$574.07	\$574.07	\$619.02	\$619.02	\$610.01	\$610.01	\$578.43	\$578.43	\$623.72	\$623.72	\$614.64	\$614.64
38	\$550.61	\$550.61	\$593.72	\$593.72	\$585.08	\$585.08	\$574.83	\$574.83	\$619.84	\$619.84	\$610.81	\$610.81	\$577.78	\$577.78	\$623.02	\$623.02	\$613.95	\$613.95	\$582.17	\$582.17	\$627.75	\$627.75	\$618.61	\$618.61
39	\$557.68	\$557.68	\$601.34	\$601.34	\$592.60	\$592.60	\$582.21	\$582.21	\$627.79	\$627.79	\$618.66	\$618.66	\$585.20	\$585.20	\$631.03	\$631.03	\$621.84	\$621.84	\$589.64	\$589.64	\$635.81	\$635.81	\$626.56	\$626.56
40	\$564.75	\$564.75	\$608.97	\$608.97	\$600.11	\$600.11	\$589.59	\$589.59	\$635.75	\$635.75	\$626.50	\$626.50	\$592.62	\$592.62	\$639.03	\$639.03	\$629.72	\$629.72	\$597.12	\$597.12	\$643.87	\$643.87	\$634.50	\$634.50
41	\$575.35	\$575.35	\$620.40	\$620.40	\$611.38	\$611.38	\$600.66	\$600.66	\$647.69	\$647.69	\$638.27	\$638.27	\$603.75	\$603.75	\$651.03	\$651.03	\$641.55	\$641.55	\$608.33	\$608.33	\$655.96	\$655.96	\$646.42	\$646.42
42	\$585.52	\$585.52	\$631.36	\$631.36	\$622.18	\$622.18	\$611.28	\$611.28	\$659.13	\$659.13	\$649.54	\$649.54	\$614.42	\$614.42	\$662.53	\$662.53	\$652.88	\$652.88	\$619.08	\$619.08	\$667.55	\$667.55	\$657.84	\$657.84
43	\$599.66	\$599.66	\$646.61	\$646.61	\$637.21	\$637.21	\$626.04	\$626.04	\$675.05	\$675.05	\$665.23	\$665.23	\$629.25	\$629.25	\$678.53	\$678.53	\$668.65	\$668.65	\$634.03	\$634.03	\$673.72	\$673.72	\$659.20	\$659.20
44	\$617.33	\$617.33	\$665.67	\$665.67	\$655.99	\$655.99	\$644.49	\$644.49	\$694.95	\$694.95	\$684.84	\$684.84	\$647.80	\$647.80	\$698.53	\$698.53	\$688.36	\$688.36	\$652.72	\$652.72	\$703.82	\$703.82	\$693.58	\$693.58
45	\$638.10	\$638.10	\$688.07	\$688.07	\$678.06	\$678.06	\$666.17	\$666.17	\$718.33	\$718.33	\$707.88	\$707.88	\$669.60	\$669.60	\$722.03	\$722.03	\$711.52	\$711.52	\$674.68	\$674.68	\$727.50	\$727.50	\$716.92	\$716.92
46	\$662.85	\$662.85	\$714.75	\$714.75	\$704.36	\$704.36	\$692.01	\$692.01	\$746.19	\$746.19	\$735.33	\$735.33	\$695.57	\$695.57	\$750.03	\$750.03	\$739.11	\$739.11	\$700.85	\$700.85	\$755.72	\$755.72	\$744.72	\$744.72
47	\$690.69	\$690.69	\$744.77	\$744.77	\$733.94	\$733.94	\$721.07	\$721.07	\$777.53	\$777.53	\$766.21	\$766.21	\$724.78	\$724.78	\$781.53	\$781.53	\$770.15	\$770.15	\$730.28	\$730.28	\$787.46	\$787.46	\$776.00	\$776.00
48	\$722.51	\$722.51	\$779.08	\$779.08	\$767.75	\$767.75	\$754.29	\$754.29	\$813.35	\$813.35	\$801.51	\$801.51	\$758.17	\$758.17	\$817.53	\$817.53	\$805.63	\$805.63	\$763.92	\$763.92	\$823.73	\$823.73	\$811.74	\$811.74
49	\$753.88	\$753.88	\$812.91	\$812.91	\$801.09	\$801.09</																		

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		
HIOS Plan ID (Off Exchange)=>	79962PA0260007		79962PA0260007		79962PA0260005		79962PA0260005		79962PA0260005		79962PA0260008		79962PA0260008		79962PA0260006		79962PA0260006		79962PA0260006		79962PA0140003		79962PA0140003		
Plan Marketing Name =>	Qualified Embedded \$4750 60/50		Qualified Embedded \$4750 60/50		Qualified Embedded \$5500 80/60		Qualified Embedded \$5500 80/60		Qualified Embedded \$5500 80/60		Qualified Embedded \$6100 100/80		Qualified Embedded \$6100 100/80		Qualified Embedded \$7050 100/100		Qualified Embedded \$7050 100/100		Qualified Embedded \$7050 100/100		High Valley Flex Blue PPO 500 Gold		High Valley Flex Blue PPO 500 Gold		
Form # =>	DHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		CERT-HBG-HDHP-SM-2025		
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		
Network =>	F		F		F		F		F		F		F		F		F		F		F		F		
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Gold		
Deductible =>	\$4,750		\$4,750		\$5,500		\$5,500		\$5,500		\$6,100		\$6,100		\$7,050		\$7,050		\$7,050		\$7,050		\$500		
Coinsurance =>	60%		60%		80%		80%		80%		100%		100%		100%		100%		100%		100%		100%		
Copays =>	0		0		0		0		0		0		0		0		0		0		0		30		
OOP Maximum =>	\$6,350		\$6,350		\$6,250		\$6,250		\$6,250		\$6,100		\$6,100		\$7,050		\$7,050		\$7,050		\$7,050		\$9,100		
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	\$333.91	\$360.05	\$360.05	\$354.81	\$354.81	\$333.91	\$333.91	\$360.06	\$360.06	\$354.82	\$354.82	\$334.17	\$334.17	\$360.35	\$360.35	\$355.10	\$355.10	\$322.37	\$322.37	\$347.62	\$347.62	\$342.55	\$342.55	\$364.94	\$364.94
15	\$363.59	\$392.05	\$392.05	\$386.35	\$386.35	\$363.59	\$363.59	\$392.07	\$392.07	\$386.36	\$386.36	\$392.38	\$392.38	\$392.38	\$392.38	\$386.66	\$386.66	\$351.03	\$351.03	\$378.52	\$378.52	\$373.00	\$373.00	\$397.38	\$397.38
16	\$374.94	\$404.29	\$404.29	\$398.40	\$398.40	\$374.94	\$374.94	\$404.31	\$404.31	\$398.42	\$398.42	\$404.62	\$404.62	\$404.62	\$404.62	\$398.73	\$398.73	\$361.98	\$361.98	\$390.33	\$390.33	\$384.64	\$384.64	\$409.79	\$409.79
17	\$386.28	\$416.53	\$416.53	\$410.46	\$410.46	\$386.28	\$386.28	\$416.54	\$416.54	\$410.48	\$410.48	\$416.87	\$416.87	\$416.87	\$416.87	\$410.80	\$410.80	\$372.94	\$372.94	\$402.14	\$402.14	\$396.29	\$396.29	\$422.19	\$422.19
18	\$398.51	\$429.70	\$429.70	\$423.45	\$423.45	\$398.51	\$398.51	\$429.72	\$429.72	\$423.47	\$423.47	\$429.83	\$429.83	\$430.06	\$430.06	\$423.80	\$423.80	\$384.74	\$384.74	\$414.87	\$414.87	\$408.82	\$408.82	\$435.55	\$435.55
19	\$410.73	\$442.88	\$442.88	\$436.44	\$436.44	\$410.73	\$410.73	\$442.90	\$442.90	\$436.45	\$436.45	\$443.06	\$443.06	\$443.25	\$443.25	\$436.79	\$436.79	\$396.54	\$396.54	\$427.59	\$427.59	\$421.36	\$421.36	\$448.90	\$448.90
20	\$423.39	\$456.53	\$456.53	\$449.89	\$449.89	\$423.39	\$423.39	\$456.55	\$456.55	\$449.91	\$449.91	\$457.00	\$457.00	\$457.19	\$457.19	\$450.25	\$450.25	\$408.76	\$408.76	\$440.77	\$440.77	\$434.35	\$434.35	\$462.74	\$462.74
21	\$436.48	\$470.65	\$470.65	\$463.80	\$463.80	\$436.48	\$436.48	\$470.67	\$470.67	\$463.82	\$463.82	\$471.04	\$471.04	\$471.04	\$471.04	\$464.18	\$464.18	\$421.40	\$421.40	\$454.40	\$454.40	\$447.78	\$447.78	\$477.05	\$477.05
22	\$436.48	\$470.65	\$470.65	\$463.80	\$463.80	\$436.48	\$436.48	\$470.67	\$470.67	\$463.82	\$463.82	\$471.04	\$471.04	\$471.04	\$471.04	\$464.18	\$464.18	\$421.40	\$421.40	\$454.40	\$454.40	\$447.78	\$447.78	\$477.05	\$477.05
23	\$436.48	\$470.65	\$470.65	\$463.80	\$463.80	\$436.48	\$436.48	\$470.67	\$470.67	\$463.82	\$463.82	\$471.04	\$471.04	\$471.04	\$471.04	\$464.18	\$464.18	\$421.40	\$421.40	\$454.40	\$454.40	\$447.78	\$447.78	\$477.05	\$477.05
24	\$436.48	\$470.65	\$470.65	\$463.80	\$463.80	\$436.48	\$436.48	\$470.67	\$470.67	\$463.82	\$463.82	\$471.04	\$471.04	\$471.04	\$471.04	\$464.18	\$464.18	\$421.40	\$421.40	\$454.40	\$454.40	\$447.78	\$447.78	\$477.05	\$477.05
25	\$438.23	\$472.53	\$472.53	\$466.66	\$466.66	\$438.23	\$438.23	\$472.55	\$472.55	\$466.68	\$466.68	\$473.26	\$473.26	\$473.26	\$473.26	\$466.04	\$466.04	\$423.09	\$423.09	\$456.22	\$456.22	\$449.57	\$449.57	\$478.96	\$478.96
26	\$446.96	\$481.95	\$481.95	\$474.93	\$474.93	\$446.96	\$446.96	\$481.97	\$481.97	\$474.95	\$474.95	\$483.34	\$483.34	\$483.34	\$483.34	\$475.32	\$475.32	\$443.51	\$443.51	\$465.31	\$465.31	\$458.53	\$458.53	\$488.50	\$488.50
27	\$457.43	\$493.24	\$493.24	\$486.06	\$486.06	\$457.43	\$457.43	\$493.26	\$493.26	\$486.08	\$486.08	\$494.65	\$494.65	\$494.65	\$494.65	\$486.46	\$486.46	\$441.63	\$441.63	\$476.21	\$476.21	\$469.27	\$469.27	\$499.95	\$499.95
28	\$474.45	\$511.60	\$511.60	\$504.15	\$504.15	\$474.45	\$474.45	\$511.62	\$511.62	\$504.17	\$504.17	\$512.02	\$512.02	\$512.02	\$512.02	\$504.56	\$504.56	\$458.06	\$458.06	\$493.93	\$493.93	\$486.74	\$486.74	\$518.55	\$518.55
29	\$488.42	\$526.66	\$526.66	\$518.99	\$518.99	\$488.42	\$488.42	\$526.68	\$526.68	\$519.01	\$519.01	\$527.09	\$527.09	\$527.09	\$527.09	\$519.42	\$519.42	\$471.55	\$471.55	\$508.47	\$508.47	\$501.07	\$501.07	\$533.82	\$533.82
30	\$495.40	\$534.19	\$534.19	\$526.41	\$526.41	\$495.42	\$495.42	\$534.21	\$534.21	\$526.44	\$526.44	\$535.77	\$535.77	\$535.77	\$535.77	\$526.84	\$526.84	\$478.29	\$478.29	\$515.74	\$515.74	\$508.23	\$508.23	\$541.45	\$541.45
31	\$505.88	\$545.48	\$545.48	\$537.54	\$537.54	\$505.88	\$505.88	\$545.51	\$545.51	\$537.57	\$537.57	\$548.94	\$548.94	\$548.94	\$548.94	\$537.98	\$537.98	\$488.40	\$488.40	\$526.65	\$526.65	\$518.98	\$518.98	\$552.90	\$552.90
32	\$516.36	\$556.78	\$556.78	\$548.68	\$548.68	\$516.36	\$516.36	\$556.80	\$556.80	\$548.70	\$548.70	\$556.77	\$556.77	\$556.77	\$556.77	\$549.12	\$549.12	\$498.52	\$498.52	\$537.56	\$537.56	\$529.72	\$529.72	\$564.35	\$564.35
33	\$522.90	\$563.84	\$563.84	\$555.63	\$555.63	\$522.92	\$522.92	\$563.86	\$563.86	\$555.66	\$555.66	\$563.86	\$563.86	\$563.86	\$563.86	\$556.09	\$556.09	\$504.84	\$504.84	\$544.37	\$544.37	\$536.44	\$536.44	\$571.51	\$571.51
34	\$529.89	\$571.37	\$571.37	\$563.05	\$563.05	\$529.90	\$529.90	\$571.39	\$571.39	\$563.08	\$563.08	\$573.11	\$573.11	\$573.11	\$573.11	\$563.51	\$563.51	\$511.58	\$511.58	\$551.64	\$551.64	\$543.60	\$543.60	\$579.14	\$579.14
35	\$533.38	\$575.13	\$575.13	\$566.76	\$566.76	\$533.39	\$533.39	\$575.16	\$575.16	\$566.79	\$566.79	\$583.81	\$583.81	\$583.81	\$583.81	\$575.61	\$575.61	\$567.23	\$567.23	\$552.28	\$552.28	\$547.19	\$547.19	\$582.96	\$582.96
36	\$536.87	\$578.90	\$578.90	\$570.47	\$570.47	\$536.88	\$536.88	\$578.92	\$578.92	\$570.50	\$570.50	\$583.81	\$583.81	\$583.81	\$583.81	\$579.38	\$579.38	\$570.94	\$570.94	\$558.91	\$558.91	\$550.77	\$550.77	\$586.77	\$586.77
37	\$540.36	\$582.66	\$582.66	\$574.18	\$574.18	\$540.37	\$540.37	\$582.69	\$582.69	\$574.21	\$574.21	\$590.80	\$590.80	\$590.80	\$590.80	\$583.15	\$583.15	\$574.65	\$574.65	\$562.55	\$562.55	\$554.35	\$554.35	\$590.59	\$590.59
38	\$543.85	\$586.43	\$586.43	\$577.89	\$577.89	\$543.87	\$543.87	\$586.45	\$586.45	\$577.92	\$577.92	\$594.29	\$594.29	\$594.29	\$594.29	\$586.92	\$586.92	\$578.37	\$578.37	\$525.06	\$525.06	\$566.18	\$566.18	\$595.93	\$595.93
39	\$550.84	\$593.96	\$593.96	\$585.32	\$585.32	\$550.85	\$550.85	\$593.99	\$593.99	\$585.34	\$585.34	\$594.45	\$594.45	\$594.45	\$594.45	\$585.80	\$585.80	\$551.81	\$551.81	\$573.45	\$573.45	\$565.10	\$565.10	\$602.04	\$602.04
40	\$557.82	\$601.49	\$601.49	\$592.74	\$592.74	\$557.83	\$557.83	\$601.52	\$601.52	\$592.76	\$592.76	\$601.99	\$601.99	\$601.99	\$601.99	\$593.22	\$593.22	\$538.55	\$538.55	\$580.72	\$580.72	\$572.26	\$572.26	\$609.67	\$609.67
41	\$568.30	\$612.79	\$612.79	\$603.87	\$603.87	\$568.31	\$568.31	\$612.81	\$612.81	\$603.89	\$603.89	\$613.29	\$613.29	\$613.29	\$613.29	\$604.36	\$604.36	\$548.66	\$548.66	\$591.63	\$591.63	\$583.01	\$583.01	\$621.12	\$621.12
42	\$578.34	\$623.61	\$623.61	\$614.54	\$614.54	\$578.35	\$578.35	\$623.64	\$623.64	\$614.56	\$614.56	\$624.13	\$624.13	\$624.13	\$624.13	\$615.04	\$615.04	\$558.36	\$558.36	\$602.08	\$602.08	\$593.31	\$593.31	\$632.09	\$632.09
43	\$592.30	\$638.67	\$638.67	\$629.38	\$629.38	\$592.32	\$592.32	\$638.70	\$638.70	\$629.40	\$629.40	\$639.20	\$639.20	\$639.20	\$639.20	\$629.89	\$629.89	\$571.84	\$571.84	\$616.62	\$616.62	\$607.64	\$607.64	\$647.36	\$647.36
44	\$609.76	\$657.50	\$657.50	\$647.93	\$647.93	\$609.78	\$609.78	\$657.53	\$657.53	\$647.96	\$647.96	\$660.25	\$660.25	\$660.25	\$660.25	\$648.46	\$648.46	\$588.70	\$588.70	\$634.80	\$634.80	\$625.55	\$625.55	\$666.44	\$666.44
45	\$630.28	\$679.62	\$679.62	\$669.73	\$669.73	\$630.29	\$630.29	\$679.65	\$679.65	\$669.76	\$669.76	\$680.18	\$680.18	\$680.18	\$680.18	\$670.28	\$670.28	\$608.50	\$608.50	\$666.15	\$666.15	\$646.59	\$646.59	\$688.86	\$688.86
46	\$654.72	\$705.98	\$705.98	\$695.70	\$695.70	\$654.74	\$654.74	\$706.01	\$706.01	\$695.73	\$695.73	\$706.25	\$706.25	\$706.25	\$706.25	\$696.56	\$696.56	\$632.10	\$632.10	\$681.60	\$681.60	\$671.67	\$671.67	\$715.58	\$715.58
47	\$682.22	\$735.63	\$735.63	\$724.92	\$724.92	\$682.23	\$682.23	\$735.66	\$735.66	\$724.95	\$724.95	\$736.22	\$736.22	\$736.22	\$736.22	\$725.51	\$725.51	\$658.65	\$658.65	\$710.23	\$710.23	\$699.88	\$699.88	\$745.63	\$745.63
48</																									

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0180003	79962PA0180003		79962PA0170006		79962PA0170006		79962PA0180004		79962PA0180004	
Plan Marketing Name =>	Embedded 3500	Choice Blue Qualified Embedded 3500 S	Choice Blue PPO 4250	Choice Blue PPO 4250	Choice Blue Qualified Embedded 6650 Bte	Choice Blue Qualified Embedded 6650 Bte	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025
Form # =>	HP-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025
Rating Area =>	7	Area 9	Area 7	Area 7	Area 9	Area 9	Area 7	Area 7	Area 9	Area 9	Area 9
Network =>	X	X	X	X	X	X	X	X	X	X	X
Metal =>	er	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	00	\$3,500	\$4,250	\$4,250	\$4,250	\$4,250	\$6,650	\$6,650	\$6,650	\$6,650	\$6,650
Coinsurance =>	%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	0	0	60	60	60	60	0	0	0	0	0
OOP Maximum =>	00	\$7,500	\$9,200	\$9,200	\$9,200	\$9,200	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Pediatric Dental (Yes/No) =>	as	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$346.06	\$341.01	\$341.01	\$345.23	\$345.23	\$340.20	\$340.20	\$326.83	\$326.83	\$322.07	\$322.07
15	\$376.82	\$371.33	\$371.33	\$375.92	\$375.92	\$370.44	\$370.44	\$355.88	\$355.88	\$350.70	\$350.70
16	\$388.58	\$382.92	\$382.92	\$387.65	\$387.65	\$382.01	\$382.01	\$366.99	\$366.99	\$361.65	\$361.65
17	\$400.34	\$394.51	\$394.51	\$399.38	\$399.38	\$393.57	\$393.57	\$378.10	\$378.10	\$372.59	\$372.59
18	\$413.00	\$406.99	\$406.99	\$412.02	\$412.02	\$406.02	\$406.02	\$390.06	\$390.06	\$384.38	\$384.38
19	\$425.67	\$419.47	\$419.47	\$424.65	\$424.65	\$418.47	\$418.47	\$402.02	\$402.02	\$396.17	\$396.17
20	\$438.79	\$432.40	\$432.40	\$437.74	\$437.74	\$431.37	\$431.37	\$414.41	\$414.41	\$408.38	\$408.38
21	\$452.36	\$445.77	\$445.77	\$451.28	\$451.28	\$444.71	\$444.71	\$427.23	\$427.23	\$421.01	\$421.01
22	\$452.36	\$445.77	\$445.77	\$451.28	\$451.28	\$444.71	\$444.71	\$427.23	\$427.23	\$421.01	\$421.01
23	\$452.36	\$445.77	\$445.77	\$451.28	\$451.28	\$444.71	\$444.71	\$427.23	\$427.23	\$421.01	\$421.01
24	\$452.36	\$445.77	\$445.77	\$451.28	\$451.28	\$444.71	\$444.71	\$427.23	\$427.23	\$421.01	\$421.01
25	\$454.17	\$447.55	\$447.55	\$453.09	\$453.09	\$446.49	\$446.49	\$428.94	\$428.94	\$422.69	\$422.69
26	\$463.22	\$456.47	\$456.47	\$462.11	\$462.11	\$455.38	\$455.38	\$437.48	\$437.48	\$431.11	\$431.11
27	\$474.07	\$467.17	\$467.17	\$472.94	\$472.94	\$466.06	\$466.06	\$447.74	\$447.74	\$441.22	\$441.22
28	\$491.72	\$484.55	\$484.55	\$490.54	\$490.54	\$483.40	\$483.40	\$464.40	\$464.40	\$457.64	\$457.64
29	\$506.19	\$498.82	\$498.82	\$504.98	\$504.98	\$497.63	\$497.63	\$478.07	\$478.07	\$471.11	\$471.11
30	\$513.43	\$505.95	\$505.95	\$512.20	\$512.20	\$504.75	\$504.75	\$484.91	\$484.91	\$477.85	\$477.85
31	\$524.29	\$516.65	\$516.65	\$523.03	\$523.03	\$515.42	\$515.42	\$495.16	\$495.16	\$487.95	\$487.95
32	\$535.14	\$527.35	\$527.35	\$533.86	\$533.86	\$526.09	\$526.09	\$505.41	\$505.41	\$498.05	\$498.05
33	\$541.93	\$534.03	\$534.03	\$540.63	\$540.63	\$532.76	\$532.76	\$511.82	\$511.82	\$504.37	\$504.37
34	\$549.17	\$541.16	\$541.16	\$547.85	\$547.85	\$539.88	\$539.88	\$518.66	\$518.66	\$511.11	\$511.11
35	\$552.78	\$544.73	\$544.73	\$551.46	\$551.46	\$543.44	\$543.44	\$522.08	\$522.08	\$514.47	\$514.47
36	\$556.40	\$548.30	\$548.30	\$555.07	\$555.07	\$546.99	\$546.99	\$525.49	\$525.49	\$517.84	\$517.84
37	\$560.02	\$551.86	\$551.86	\$558.68	\$558.68	\$550.55	\$550.55	\$528.91	\$528.91	\$521.21	\$521.21
38	\$563.64	\$555.43	\$555.43	\$562.29	\$562.29	\$554.11	\$554.11	\$532.33	\$532.33	\$524.58	\$524.58
39	\$570.88	\$562.56	\$562.56	\$569.52	\$569.52	\$561.22	\$561.22	\$539.16	\$539.16	\$531.31	\$531.31
40	\$578.12	\$569.69	\$569.69	\$576.74	\$576.74	\$568.34	\$568.34	\$546.00	\$546.00	\$538.05	\$538.05
41	\$588.97	\$580.39	\$580.39	\$587.57	\$587.57	\$579.01	\$579.01	\$556.25	\$556.25	\$548.16	\$548.16
42	\$599.38	\$590.65	\$590.65	\$597.95	\$597.95	\$589.24	\$589.24	\$566.08	\$566.08	\$557.84	\$557.84
43	\$613.85	\$604.91	\$604.91	\$612.39	\$612.39	\$603.47	\$603.47	\$579.75	\$579.75	\$571.31	\$571.31
44	\$631.95	\$622.74	\$622.74	\$630.44	\$630.44	\$621.26	\$621.26	\$596.84	\$596.84	\$588.15	\$588.15
45	\$653.21	\$643.69	\$643.69	\$651.65	\$651.65	\$642.16	\$642.16	\$616.92	\$616.92	\$607.94	\$607.94
46	\$678.54	\$668.66	\$668.66	\$676.92	\$676.92	\$667.07	\$667.07	\$640.85	\$640.85	\$631.52	\$631.52
47	\$707.04	\$696.74	\$696.74	\$705.35	\$705.35	\$695.08	\$695.08	\$667.76	\$667.76	\$658.04	\$658.04
48	\$739.61	\$728.83	\$728.83	\$737.84	\$737.84	\$727.10	\$727.10	\$698.52	\$698.52	\$688.35	\$688.35
49	\$771.73	\$760.48	\$760.48	\$769.88	\$769.88	\$758.68	\$758.68	\$728.85	\$728.85	\$718.24	\$718.24
50	\$807.91	\$796.15	\$796.15	\$805.99	\$805.99	\$794.25	\$794.25	\$763.03	\$763.03	\$751.92	\$751.92
51	\$843.65	\$831.36	\$831.36	\$841.64	\$841.64	\$829.38	\$829.38	\$796.78	\$796.78	\$785.18	\$785.18
52	\$883.01	\$870.14	\$870.14	\$880.90	\$880.90	\$868.07	\$868.07	\$833.95	\$833.95	\$821.81	\$821.81
53	\$922.81	\$909.37	\$909.37	\$920.61	\$920.61	\$907.21	\$907.21	\$871.55	\$871.55	\$858.86	\$858.86
54	\$965.79	\$951.72	\$951.72	\$963.48	\$963.48	\$949.46	\$949.46	\$912.14	\$912.14	\$898.86	\$898.86
55	\$1,008.76	\$994.07	\$994.07	\$1,006.35	\$1,006.35	\$991.70	\$991.70	\$952.72	\$952.72	\$938.85	\$938.85
56	\$1,055.36	\$1,039.98	\$1,039.98	\$1,052.84	\$1,052.84	\$1,037.51	\$1,037.51	\$996.73	\$996.73	\$982.22	\$982.22
57	\$1,102.40	\$1,086.34	\$1,086.34	\$1,099.77	\$1,099.77	\$1,083.76	\$1,083.76	\$1,041.16	\$1,041.16	\$1,026.00	\$1,026.00
58	\$1,152.61	\$1,135.82	\$1,135.82	\$1,149.86	\$1,149.86	\$1,133.12	\$1,133.12	\$1,088.58	\$1,088.58	\$1,072.73	\$1,072.73
59	\$1,177.49	\$1,160.34	\$1,160.34	\$1,174.68	\$1,174.68	\$1,157.58	\$1,157.58	\$1,112.08	\$1,112.08	\$1,095.89	\$1,095.89
60	\$1,227.71	\$1,209.82	\$1,209.82	\$1,224.77	\$1,224.77	\$1,206.94	\$1,206.94	\$1,159.50	\$1,159.50	\$1,142.62	\$1,142.62
61	\$1,271.13	\$1,252.61	\$1,252.61	\$1,268.10	\$1,268.10	\$1,249.64	\$1,249.64	\$1,200.52	\$1,200.52	\$1,183.04	\$1,183.04
62	\$1,299.63	\$1,280.70	\$1,280.70	\$1,296.53	\$1,296.53	\$1,277.65	\$1,277.65	\$1,227.43	\$1,227.43	\$1,209.56	\$1,209.56
63	\$1,335.37	\$1,315.91	\$1,315.91	\$1,332.18	\$1,332.18	\$1,312.78	\$1,312.78	\$1,261.18	\$1,261.18	\$1,242.82	\$1,242.82
64+	\$1,357.08	\$1,337.31	\$1,337.31	\$1,353.84	\$1,353.84	\$1,334.13	\$1,334.13	\$1,281.69	\$1,281.69	\$1,263.03	\$1,263.03

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A					
HIOS Plan ID (Off Exchange)=>	79962PA0250008		79962PA0250008		79962PA0250009		79962PA0250009		79962PA0250009		79962PA0250010		79962PA0250010		79962PA0250010		79962PA0250011		79962PA0250011		79962PA0250011		79962PA0250015					
Plan Marketing Name =>	PO Blue \$1550 100/80 Gol		PO Blue \$1550 100/80 Gol		PO Blue \$1750 90/70 Gol		PO Blue \$1750 90/70 Gol		PO Blue \$1750 90/70 Gol		PO Blue \$2000 100/80 Gol		PO Blue \$2000 100/80 Gol		PO Blue \$2000 100/80 Gol		PO Blue \$2000 90/70 Gol		PO Blue \$2000 90/70 Gol		PO Blue \$2000 90/70 Gol		PO Blue \$2500 100/80 Gol					
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025			
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7			
Network =>	F		F		F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,550		\$1,550		\$1,750		\$1,750		\$1,750		\$2,000		\$2,000		\$2,000		\$2,000		\$2,000		\$2,000		\$2,500		\$2,500			
Coinsurance =>	100%		100%		90%		90%		90%		100%		100%		100%		90%		90%		90%		100%		100%			
Copays =>	14.25		14.25		42.75		42.75		42.75		28.5		28.5		28.5		42.75		42.75		42.75		42.75		42.75			
OOP Maximum =>	\$9,200		\$9,200		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900		\$7,900			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$437.43	\$437.43	\$431.06	\$431.06	\$388.21	\$388.21	\$418.61	\$418.61	\$412.52	\$412.52	\$404.47	\$404.47	\$436.14	\$436.14	\$429.79	\$429.79	\$386.23	\$386.23	\$416.48	\$416.48	\$410.41	\$410.41	\$394.30	\$394.30	\$425.18	\$425.18		
15	\$476.32	\$476.32	\$469.38	\$469.38	\$422.72	\$422.72	\$455.82	\$455.82	\$449.19	\$449.19	\$440.42	\$440.42	\$474.91	\$474.91	\$468.00	\$468.00	\$420.57	\$420.57	\$453.50	\$453.50	\$446.90	\$446.90	\$429.35	\$429.35	\$462.97	\$462.97		
16	\$491.18	\$491.18	\$484.03	\$484.03	\$435.92	\$435.92	\$470.04	\$470.04	\$463.21	\$463.21	\$454.17	\$454.17	\$489.73	\$489.73	\$482.60	\$482.60	\$433.69	\$433.69	\$467.66	\$467.66	\$460.84	\$460.84	\$442.75	\$442.75	\$477.42	\$477.42		
17	\$506.05	\$506.05	\$498.68	\$498.68	\$449.11	\$449.11	\$484.27	\$484.27	\$477.23	\$477.23	\$467.92	\$467.92	\$504.56	\$504.56	\$497.21	\$497.21	\$446.82	\$446.82	\$481.81	\$481.81	\$474.79	\$474.79	\$456.16	\$456.16	\$491.87	\$491.87		
18	\$522.06	\$522.06	\$514.46	\$514.46	\$463.32	\$463.32	\$499.59	\$499.59	\$492.33	\$492.33	\$482.72	\$482.72	\$520.52	\$520.52	\$512.94	\$512.94	\$460.96	\$460.96	\$497.06	\$497.06	\$489.82	\$489.82	\$470.59	\$470.59	\$507.44	\$507.44		
19	\$538.07	\$538.07	\$530.23	\$530.23	\$477.53	\$477.53	\$514.92	\$514.92	\$507.42	\$507.42	\$497.53	\$497.53	\$536.48	\$536.48	\$528.67	\$528.67	\$475.09	\$475.09	\$512.30	\$512.30	\$504.84	\$504.84	\$485.02	\$485.02	\$523.00	\$523.00		
20	\$554.66	\$554.66	\$546.58	\$546.58	\$492.25	\$492.25	\$530.78	\$530.78	\$523.06	\$523.06	\$512.86	\$512.86	\$553.02	\$553.02	\$544.97	\$544.97	\$489.73	\$489.73	\$528.09	\$528.09	\$520.40	\$520.40	\$499.97	\$499.97	\$539.12	\$539.12		
21	\$571.81	\$571.81	\$563.48	\$563.48	\$507.47	\$507.47	\$547.20	\$547.20	\$539.24	\$539.24	\$528.72	\$528.72	\$570.12	\$570.12	\$561.82	\$561.82	\$504.88	\$504.88	\$544.42	\$544.42	\$536.49	\$536.49	\$515.43	\$515.43	\$555.79	\$555.79		
22	\$571.81	\$571.81	\$563.48	\$563.48	\$507.47	\$507.47	\$547.20	\$547.20	\$539.24	\$539.24	\$528.72	\$528.72	\$570.12	\$570.12	\$561.82	\$561.82	\$504.88	\$504.88	\$544.42	\$544.42	\$536.49	\$536.49	\$515.43	\$515.43	\$555.79	\$555.79		
23	\$571.81	\$571.81	\$563.48	\$563.48	\$507.47	\$507.47	\$547.20	\$547.20	\$539.24	\$539.24	\$528.72	\$528.72	\$570.12	\$570.12	\$561.82	\$561.82	\$504.88	\$504.88	\$544.42	\$544.42	\$536.49	\$536.49	\$515.43	\$515.43	\$555.79	\$555.79		
24	\$571.81	\$571.81	\$563.48	\$563.48	\$507.47	\$507.47	\$547.20	\$547.20	\$539.24	\$539.24	\$528.72	\$528.72	\$570.12	\$570.12	\$561.82	\$561.82	\$504.88	\$504.88	\$544.42	\$544.42	\$536.49	\$536.49	\$515.43	\$515.43	\$555.79	\$555.79		
25	\$574.10	\$574.10	\$565.73	\$565.73	\$509.50	\$509.50	\$549.39	\$549.39	\$541.40	\$541.40	\$530.83	\$530.83	\$572.40	\$572.40	\$564.07	\$564.07	\$506.90	\$506.90	\$546.60	\$546.60	\$538.64	\$538.64	\$517.49	\$517.49	\$558.01	\$558.01		
26	\$585.53	\$585.53	\$577.00	\$577.00	\$519.65	\$519.65	\$560.33	\$560.33	\$552.18	\$552.18	\$541.41	\$541.41	\$583.80	\$583.80	\$575.30	\$575.30	\$517.00	\$517.00	\$557.49	\$557.49	\$549.37	\$549.37	\$527.80	\$527.80	\$569.13	\$569.13		
27	\$599.26	\$599.26	\$590.53	\$590.53	\$531.83	\$531.83	\$573.47	\$573.47	\$565.12	\$565.12	\$554.10	\$554.10	\$597.49	\$597.49	\$588.79	\$588.79	\$529.11	\$529.11	\$570.55	\$570.55	\$562.24	\$562.24	\$540.17	\$540.17	\$582.47	\$582.47		
28	\$621.56	\$621.56	\$612.50	\$612.50	\$551.62	\$551.62	\$594.81	\$594.81	\$586.15	\$586.15	\$574.72	\$574.72	\$619.72	\$619.72	\$610.70	\$610.70	\$548.80	\$548.80	\$591.78	\$591.78	\$583.16	\$583.16	\$560.27	\$560.27	\$604.14	\$604.14		
29	\$639.86	\$639.86	\$630.53	\$630.53	\$567.86	\$567.86	\$612.32	\$612.32	\$603.41	\$603.41	\$591.64	\$591.64	\$637.96	\$637.96	\$628.68	\$628.68	\$564.96	\$564.96	\$609.21	\$609.21	\$600.33	\$600.33	\$576.77	\$576.77	\$621.93	\$621.93		
30	\$649.00	\$649.00	\$639.55	\$639.55	\$575.98	\$575.98	\$621.07	\$621.07	\$612.04	\$612.04	\$600.10	\$600.10	\$647.09	\$647.09	\$637.67	\$637.67	\$573.04	\$573.04	\$617.92	\$617.92	\$608.92	\$608.92	\$585.01	\$585.01	\$630.82	\$630.82		
31	\$662.73	\$662.73	\$653.07	\$653.07	\$588.16	\$588.16	\$634.20	\$634.20	\$624.98	\$624.98	\$612.79	\$612.79	\$660.77	\$660.77	\$651.15	\$651.15	\$585.16	\$585.16	\$630.98	\$630.98	\$621.79	\$621.79	\$597.38	\$597.38	\$644.16	\$644.16		
32	\$676.45	\$676.45	\$666.60	\$666.60	\$600.34	\$600.34	\$647.34	\$647.34	\$637.92	\$637.92	\$625.48	\$625.48	\$674.45	\$674.45	\$664.63	\$664.63	\$597.27	\$597.27	\$644.05	\$644.05	\$634.67	\$634.67	\$609.75	\$609.75	\$657.50	\$657.50		
33	\$685.03	\$685.03	\$675.05	\$675.05	\$607.95	\$607.95	\$655.55	\$655.55	\$646.01	\$646.01	\$633.41	\$633.41	\$683.00	\$683.00	\$673.06	\$673.06	\$604.85	\$604.85	\$652.22	\$652.22	\$642.72	\$642.72	\$617.49	\$617.49	\$665.84	\$665.84		
34	\$694.18	\$694.18	\$684.06	\$684.06	\$616.07	\$616.07	\$664.30	\$664.30	\$654.64	\$654.64	\$641.87	\$641.87	\$692.13	\$692.13	\$682.05	\$682.05	\$612.92	\$612.92	\$660.93	\$660.93	\$651.30	\$651.30	\$625.73	\$625.73	\$674.73	\$674.73		
35	\$698.75	\$698.75	\$688.57	\$688.57	\$620.13	\$620.13	\$668.68	\$668.68	\$658.95	\$658.95	\$646.10	\$646.10	\$696.69	\$696.69	\$686.54	\$686.54	\$616.96	\$616.96	\$665.28	\$665.28	\$655.59	\$655.59	\$629.86	\$629.86	\$679.18	\$679.18		
36	\$703.33	\$703.33	\$693.08	\$693.08	\$624.19	\$624.19	\$673.06	\$673.06	\$663.27	\$663.27	\$650.33	\$650.33	\$701.25	\$701.25	\$691.04	\$691.04	\$621.00	\$621.00	\$669.64	\$669.64	\$659.88	\$659.88	\$633.98	\$633.98	\$683.62	\$683.62		
37	\$707.90	\$707.90	\$697.59	\$697.59	\$628.25	\$628.25	\$677.43	\$677.43	\$667.58	\$667.58	\$654.56	\$654.56	\$705.81	\$705.81	\$695.53	\$695.53	\$625.04	\$625.04	\$673.99	\$673.99	\$664.17	\$664.17	\$638.10	\$638.10	\$688.07	\$688.07		
38	\$712.48	\$712.48	\$702.10	\$702.10	\$632.31	\$632.31	\$681.81	\$681.81	\$671.89	\$671.89	\$658.79	\$658.79	\$710.37	\$710.37	\$700.03	\$700.03	\$629.08	\$629.08	\$678.35	\$678.35	\$668.47	\$668.47	\$642.23	\$642.23	\$692.51	\$692.51		
39	\$721.62	\$721.62	\$711.11	\$711.11	\$640.43	\$640.43	\$690.57	\$690.57	\$680.52	\$680.52	\$667.24	\$667.24	\$719.49	\$719.49	\$709.02	\$709.02	\$637.16	\$637.16	\$687.06	\$687.06	\$677.05	\$677.05	\$650.47	\$650.47	\$701.41	\$701.41		
40	\$730.77	\$730.77	\$720.13	\$720.13	\$648.55	\$648.55	\$699.32	\$699.32	\$689.15	\$689.15	\$675.70	\$675.70	\$728.61	\$728.61	\$718.01	\$718.01	\$645.24	\$645.24	\$695.77	\$695.77	\$685.63	\$685.63	\$658.72	\$658.72	\$710.30	\$710.30		
41	\$744.50	\$744.50	\$733.65	\$733.65	\$660.73	\$660.73	\$712.45	\$712.45	\$702.09	\$702.09	\$688.39	\$688.39	\$742.30	\$742.30	\$731.49	\$731.49	\$657.35	\$657.35	\$708.83	\$708.83	\$698.51	\$698.51	\$671.09	\$671.09	\$723.64	\$723.64		
42	\$757.65	\$757.65	\$746.61	\$746.61	\$672.40	\$672.40	\$725.04	\$725.04	\$714.49	\$714.49	\$700.55	\$700.55	\$755.41	\$755.41	\$744.41	\$744.41	\$668.97	\$668.97	\$721.36	\$721.36	\$710.85	\$710.85	\$682.94	\$682.94	\$736.42	\$736.42		
43	\$775.95	\$775.95	\$764.64	\$764.64	\$688.64																							

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

HIOS Plan ID (On Exchange)=>		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>		79962PA0250019		79962PA0250024		79962PA0250024		79962PA0250024		79962PA0250012		79962PA0250012		79962PA0250012		79962PA0250017		79962PA0250017		79962PA0250017		79962PA0250020		79962PA0250020	
Plan Marketing Name =>		PO Blue \$3500 100/80 Gol		PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		PO Blue \$2000 70/50 Silver		PO Blue \$2000 70/50 Silver		PO Blue \$2000 70/50 Silver		PO Blue \$2600 70/50 Silver		PO Blue \$2600 70/50 Silver		PO Blue \$2600 70/50 Silver		PO Blue \$4000 100/80 Silver		PO Blue \$4000 100/80 Silver	
Form # =>		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025	
Rating Area =>		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>		F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>		\$3,500		\$0		\$0		\$0		\$2,000		\$2,000		\$2,000		\$2,600		\$2,600		\$2,600		\$4,000		\$4,000	
Coinsurance =>		100%		100%		100%		100%		100%		100%		70%		70%		70%		70%		100%		100%	
Copays =>		42.75		57		57		57		57		57		57		47.5		47.5		47.5		38		38	
OOP Maximum =>		\$7,900		\$9,200		\$9,200		\$9,200		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$405.63	\$405.63	\$427.73	\$427.73	\$461.23	\$461.23	\$454.52	\$454.52	\$342.64	\$342.64	\$369.47	\$369.47	\$364.09	\$364.09	\$338.61	\$338.61	\$365.13	\$365.13	\$359.82	\$359.82	\$356.93	\$356.93	\$384.88	\$384.88	\$379.27
15	\$441.68	\$441.68	\$465.76	\$465.76	\$502.22	\$502.22	\$494.92	\$494.92	\$373.09	\$373.09	\$402.31	\$402.31	\$396.46	\$396.46	\$368.71	\$368.71	\$397.58	\$397.58	\$391.80	\$391.80	\$388.65	\$388.65	\$419.09	\$419.09	\$412.98
16	\$455.47	\$455.47	\$480.29	\$480.29	\$517.90	\$517.90	\$510.37	\$510.37	\$384.74	\$384.74	\$414.87	\$414.87	\$408.83	\$408.83	\$380.22	\$380.22	\$409.99	\$409.99	\$404.03	\$404.03	\$400.78	\$400.78	\$432.17	\$432.17	\$425.88
17	\$469.25	\$469.25	\$494.83	\$494.83	\$533.58	\$533.58	\$525.81	\$525.81	\$396.38	\$396.38	\$427.43	\$427.43	\$421.21	\$421.21	\$391.73	\$391.73	\$422.40	\$422.40	\$416.26	\$416.26	\$412.91	\$412.91	\$445.25	\$445.25	\$438.77
18	\$484.10	\$484.10	\$510.49	\$510.49	\$550.46	\$550.46	\$542.45	\$542.45	\$408.92	\$408.92	\$440.95	\$440.95	\$434.53	\$434.53	\$404.12	\$404.12	\$435.77	\$435.77	\$429.43	\$429.43	\$425.98	\$425.98	\$459.34	\$459.34	\$452.65
19	\$498.95	\$498.95	\$526.14	\$526.14	\$567.34	\$567.34	\$559.09	\$559.09	\$421.46	\$421.46	\$454.47	\$454.47	\$447.86	\$447.86	\$416.51	\$416.51	\$449.13	\$449.13	\$442.60	\$442.60	\$439.04	\$439.04	\$473.43	\$473.43	\$466.53
20	\$514.32	\$514.32	\$542.36	\$542.36	\$584.82	\$584.82	\$576.32	\$576.32	\$434.45	\$434.45	\$468.48	\$468.48	\$461.66	\$461.66	\$429.35	\$429.35	\$462.97	\$462.97	\$456.24	\$456.24	\$452.57	\$452.57	\$488.02	\$488.02	\$480.91
21	\$530.23	\$530.23	\$559.13	\$559.13	\$602.91	\$602.91	\$594.14	\$594.14	\$447.89	\$447.89	\$482.97	\$482.97	\$475.94	\$475.94	\$442.63	\$442.63	\$477.29	\$477.29	\$470.35	\$470.35	\$466.57	\$466.57	\$503.11	\$503.11	\$495.78
22	\$530.23	\$530.23	\$559.13	\$559.13	\$602.91	\$602.91	\$594.14	\$594.14	\$447.89	\$447.89	\$482.97	\$482.97	\$475.94	\$475.94	\$442.63	\$442.63	\$477.29	\$477.29	\$470.35	\$470.35	\$466.57	\$466.57	\$503.11	\$503.11	\$495.78
23	\$530.23	\$530.23	\$559.13	\$559.13	\$602.91	\$602.91	\$594.14	\$594.14	\$447.89	\$447.89	\$482.97	\$482.97	\$475.94	\$475.94	\$442.63	\$442.63	\$477.29	\$477.29	\$470.35	\$470.35	\$466.57	\$466.57	\$503.11	\$503.11	\$495.78
24	\$530.23	\$530.23	\$559.13	\$559.13	\$602.91	\$602.91	\$594.14	\$594.14	\$447.89	\$447.89	\$482.97	\$482.97	\$475.94	\$475.94	\$442.63	\$442.63	\$477.29	\$477.29	\$470.35	\$470.35	\$466.57	\$466.57	\$503.11	\$503.11	\$495.78
25	\$532.35	\$532.35	\$561.37	\$561.37	\$605.32	\$605.32	\$596.52	\$596.52	\$449.68	\$449.68	\$484.90	\$484.90	\$477.84	\$477.84	\$444.40	\$444.40	\$479.20	\$479.20	\$472.23	\$472.23	\$468.44	\$468.44	\$505.12	\$505.12	\$497.76
26	\$542.96	\$542.96	\$572.55	\$572.55	\$617.38	\$617.38	\$608.40	\$608.40	\$458.64	\$458.64	\$494.56	\$494.56	\$487.36	\$487.36	\$453.25	\$453.25	\$488.74	\$488.74	\$481.64	\$481.64	\$477.77	\$477.77	\$515.18	\$515.18	\$507.68
27	\$555.68	\$555.68	\$585.97	\$585.97	\$631.85	\$631.85	\$622.66	\$622.66	\$469.39	\$469.39	\$506.15	\$506.15	\$498.79	\$498.79	\$463.88	\$463.88	\$500.20	\$500.20	\$492.93	\$492.93	\$488.97	\$488.97	\$527.26	\$527.26	\$519.58
28	\$576.36	\$576.36	\$607.77	\$607.77	\$655.36	\$655.36	\$645.83	\$645.83	\$486.86	\$486.86	\$524.99	\$524.99	\$517.35	\$517.35	\$481.14	\$481.14	\$518.81	\$518.81	\$511.27	\$511.27	\$507.16	\$507.16	\$546.88	\$546.88	\$538.91
29	\$593.33	\$593.33	\$625.67	\$625.67	\$674.66	\$674.66	\$664.84	\$664.84	\$501.19	\$501.19	\$540.44	\$540.44	\$532.58	\$532.58	\$495.30	\$495.30	\$534.09	\$534.09	\$526.32	\$526.32	\$522.09	\$522.09	\$562.98	\$562.98	\$554.78
30	\$601.81	\$601.81	\$634.61	\$634.61	\$684.30	\$684.30	\$674.35	\$674.35	\$508.36	\$508.36	\$548.17	\$548.17	\$540.19	\$540.19	\$502.39	\$502.39	\$541.72	\$541.72	\$533.85	\$533.85	\$529.56	\$529.56	\$571.03	\$571.03	\$562.71
31	\$614.54	\$614.54	\$648.03	\$648.03	\$698.77	\$698.77	\$688.61	\$688.61	\$519.10	\$519.10	\$559.76	\$559.76	\$551.61	\$551.61	\$513.01	\$513.01	\$553.18	\$553.18	\$545.14	\$545.14	\$540.75	\$540.75	\$583.10	\$583.10	\$574.61
32	\$627.26	\$627.26	\$661.45	\$661.45	\$713.24	\$713.24	\$702.87	\$702.87	\$529.85	\$529.85	\$571.35	\$571.35	\$563.04	\$563.04	\$523.63	\$523.63	\$564.63	\$564.63	\$556.42	\$556.42	\$551.95	\$551.95	\$595.18	\$595.18	\$586.51
33	\$635.22	\$635.22	\$669.84	\$669.84	\$722.29	\$722.29	\$711.78	\$711.78	\$536.57	\$536.57	\$578.60	\$578.60	\$570.18	\$570.18	\$530.27	\$530.27	\$571.79	\$571.79	\$563.48	\$563.48	\$558.95	\$558.95	\$602.73	\$602.73	\$593.94
34	\$643.70	\$643.70	\$678.78	\$678.78	\$731.93	\$731.93	\$721.29	\$721.29	\$543.74	\$543.74	\$586.33	\$586.33	\$577.79	\$577.79	\$537.35	\$537.35	\$579.43	\$579.43	\$571.00	\$571.00	\$566.42	\$566.42	\$610.78	\$610.78	\$601.88
35	\$647.94	\$647.94	\$683.26	\$683.26	\$736.76	\$736.76	\$726.04	\$726.04	\$547.32	\$547.32	\$590.19	\$590.19	\$581.60	\$581.60	\$540.89	\$540.89	\$583.25	\$583.25	\$574.77	\$574.77	\$570.15	\$570.15	\$614.80	\$614.80	\$605.84
36	\$652.18	\$652.18	\$687.73	\$687.73	\$741.58	\$741.58	\$730.79	\$730.79	\$550.90	\$550.90	\$594.05	\$594.05	\$585.41	\$585.41	\$544.43	\$544.43	\$587.07	\$587.07	\$578.53	\$578.53	\$573.88	\$573.88	\$618.83	\$618.83	\$609.81
37	\$656.42	\$656.42	\$692.20	\$692.20	\$746.40	\$746.40	\$735.55	\$735.55	\$554.49	\$554.49	\$597.92	\$597.92	\$589.21	\$589.21	\$547.98	\$547.98	\$590.89	\$590.89	\$582.29	\$582.29	\$577.61	\$577.61	\$622.85	\$622.85	\$613.78
38	\$660.67	\$660.67	\$696.68	\$696.68	\$751.23	\$751.23	\$740.30	\$740.30	\$558.07	\$558.07	\$601.78	\$601.78	\$593.02	\$593.02	\$551.52	\$551.52	\$594.70	\$594.70	\$586.06	\$586.06	\$581.35	\$581.35	\$626.88	\$626.88	\$617.74
39	\$669.15	\$669.15	\$705.62	\$705.62	\$760.87	\$760.87	\$749.80	\$749.80	\$565.24	\$565.24	\$609.51	\$609.51	\$600.64	\$600.64	\$558.60	\$558.60	\$602.34	\$602.34	\$593.58	\$593.58	\$588.81	\$588.81	\$634.92	\$634.92	\$625.67
40	\$677.63	\$677.63	\$714.57	\$714.57	\$770.52	\$770.52	\$759.31	\$759.31	\$572.40	\$572.40	\$617.24	\$617.24	\$608.25	\$608.25	\$565.68	\$565.68	\$609.98	\$609.98	\$601.11	\$601.11	\$596.28	\$596.28	\$642.97	\$642.97	\$633.61
41	\$690.36	\$690.36	\$727.99	\$727.99	\$784.99	\$784.99	\$773.57	\$773.57	\$583.15	\$583.15	\$628.83	\$628.83	\$619.67	\$619.67	\$576.30	\$576.30	\$621.43	\$621.43	\$612.40	\$612.40	\$607.47	\$607.47	\$655.05	\$655.05	\$645.51
42	\$702.55	\$702.55	\$740.85	\$740.85	\$798.86	\$798.86	\$787.24	\$787.24	\$593.45	\$593.45	\$639.94	\$639.94	\$630.62	\$630.62	\$586.48	\$586.48	\$632.41	\$632.41	\$623.21	\$623.21	\$618.21	\$618.21	\$666.62	\$666.62	\$656.91
43	\$719.52	\$719.52	\$758.74	\$758.74	\$818.15	\$818.15	\$806.25	\$806.25	\$607.79	\$607.79	\$655.39	\$655.39	\$645.85	\$645.85	\$600.65	\$600.65	\$647.68	\$647.68	\$638.26	\$638.26	\$633.14	\$633.14	\$682.72	\$682.72	\$672.77
44	\$740.73	\$740.73	\$781.10	\$781.10	\$842.27	\$842.27	\$830.01	\$830.01	\$625.70	\$625.70	\$674.71	\$674.71	\$664.89	\$664.89	\$618.35	\$618.35	\$666.77	\$666.77	\$657.08	\$657.08	\$651.80	\$651.80	\$702.84	\$702.84	\$692.60
45	\$765.																								

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		
HIOS Plan ID (Off Exchange)=>	0250020	79962PA0250022	79962PA0250022	79962PA0250022	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260003	79962PA0260003	79962PA0260003	79962PA0260003	79962PA0260003	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260004	
Plan Marketing Name =>	0 100/80 Silver	PO Blue \$5000 100/80 Silver	PO Blue \$5000 100/80 Silver	PO Blue \$5000 100/80 Silver	Qualified Embedded \$3400	Qualified Embedded \$3400	Qualified Embedded \$3400	Qualified Embedded \$3400	Qualified Embedded \$3400	Qualified Embedded \$3550	Qualified Embedded \$3550	Qualified Embedded \$3550	Qualified Embedded \$3550	Qualified Embedded \$3550	Qualified Embedded \$4250	Qualified Embedded \$4250	Qualified Embedded \$4250	Qualified Embedded \$4250	Qualified Embedded \$4250	Qualified Embedded \$4250	Qualified Embedded \$4250	Qualified Embedded \$4250	Qualified Embedded \$4250	Qualified Embedded \$4250	
Form # =>	PO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	
Rating Area =>	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	
Deductible =>	00	\$5,000	\$5,000	\$5,000	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,550	\$3,550	\$3,550	\$3,550	\$3,550	\$4,250	\$4,250	\$4,250	\$4,250	\$4,250	\$4,250	\$4,250	\$4,250	\$4,250	\$4,250	
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Copays =>	8	38	38	38	19	19	19	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
OOP Maximum =>	00	\$9,100	\$9,100	\$9,100	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	
Pediatric Dental (Yes/No) =>	es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	\$379.27	\$344.46	\$344.46	\$371.42	\$371.42	\$366.02	\$366.02	\$359.60	\$359.60	\$387.76	\$387.76	\$382.12	\$382.12	\$361.45	\$361.45	\$389.76	\$389.76	\$384.08	\$384.08	\$364.19	\$364.19	\$392.71	\$392.71	\$387.00	\$387.00
15	\$412.98	\$375.07	\$375.07	\$404.44	\$404.44	\$398.56	\$398.56	\$391.57	\$391.57	\$422.23	\$422.23	\$416.08	\$416.08	\$393.58	\$393.58	\$424.41	\$424.41	\$418.22	\$418.22	\$396.57	\$396.57	\$427.62	\$427.62	\$421.40	\$421.40
16	\$425.88	\$386.78	\$386.78	\$417.06	\$417.06	\$411.00	\$411.00	\$403.79	\$403.79	\$435.41	\$435.41	\$429.07	\$429.07	\$405.87	\$405.87	\$437.65	\$437.65	\$431.28	\$431.28	\$408.94	\$408.94	\$440.97	\$440.97	\$434.55	\$434.55
17	\$438.77	\$398.49	\$398.49	\$429.69	\$429.69	\$423.44	\$423.44	\$416.01	\$416.01	\$448.59	\$448.59	\$442.06	\$442.06	\$418.15	\$418.15	\$450.90	\$450.90	\$444.33	\$444.33	\$421.32	\$421.32	\$454.31	\$454.31	\$447.70	\$447.70
18	\$452.65	\$411.10	\$411.10	\$443.28	\$443.28	\$436.83	\$436.83	\$429.17	\$429.17	\$462.78	\$462.78	\$456.04	\$456.04	\$431.38	\$431.38	\$465.16	\$465.16	\$458.39	\$458.39	\$434.65	\$434.65	\$468.69	\$468.69	\$461.87	\$461.87
19	\$466.53	\$423.70	\$423.70	\$456.87	\$456.87	\$450.23	\$450.23	\$442.34	\$442.34	\$476.97	\$476.97	\$470.03	\$470.03	\$444.61	\$444.61	\$479.43	\$479.43	\$472.45	\$472.45	\$447.98	\$447.98	\$483.06	\$483.06	\$476.03	\$476.03
20	\$480.91	\$436.76	\$436.76	\$470.95	\$470.95	\$464.11	\$464.11	\$455.97	\$455.97	\$491.67	\$491.67	\$484.52	\$484.52	\$458.32	\$458.32	\$494.21	\$494.21	\$487.01	\$487.01	\$461.79	\$461.79	\$497.95	\$497.95	\$490.70	\$490.70
21	\$495.78	\$450.27	\$450.27	\$485.52	\$485.52	\$478.46	\$478.46	\$470.07	\$470.07	\$506.88	\$506.88	\$499.50	\$499.50	\$472.49	\$472.49	\$509.49	\$509.49	\$502.07	\$502.07	\$476.07	\$476.07	\$513.35	\$513.35	\$505.88	\$505.88
22	\$495.78	\$450.27	\$450.27	\$485.52	\$485.52	\$478.46	\$478.46	\$470.07	\$470.07	\$506.88	\$506.88	\$499.50	\$499.50	\$472.49	\$472.49	\$509.49	\$509.49	\$502.07	\$502.07	\$476.07	\$476.07	\$513.35	\$513.35	\$505.88	\$505.88
23	\$495.78	\$450.27	\$450.27	\$485.52	\$485.52	\$478.46	\$478.46	\$470.07	\$470.07	\$506.88	\$506.88	\$499.50	\$499.50	\$472.49	\$472.49	\$509.49	\$509.49	\$502.07	\$502.07	\$476.07	\$476.07	\$513.35	\$513.35	\$505.88	\$505.88
24	\$495.78	\$450.27	\$450.27	\$485.52	\$485.52	\$478.46	\$478.46	\$470.07	\$470.07	\$506.88	\$506.88	\$499.50	\$499.50	\$472.49	\$472.49	\$509.49	\$509.49	\$502.07	\$502.07	\$476.07	\$476.07	\$513.35	\$513.35	\$505.88	\$505.88
25	\$497.76	\$452.07	\$452.07	\$487.46	\$487.46	\$480.37	\$480.37	\$471.95	\$471.95	\$508.91	\$508.91	\$501.50	\$501.50	\$474.38	\$474.38	\$511.53	\$511.53	\$504.08	\$504.08	\$477.97	\$477.97	\$515.40	\$515.40	\$507.90	\$507.90
26	\$507.68	\$461.08	\$461.08	\$497.17	\$497.17	\$489.94	\$489.94	\$481.35	\$481.35	\$519.05	\$519.05	\$511.49	\$511.49	\$483.83	\$483.83	\$521.72	\$521.72	\$514.12	\$514.12	\$487.50	\$487.50	\$525.67	\$525.67	\$518.02	\$518.02
27	\$519.58	\$471.88	\$471.88	\$508.82	\$508.82	\$501.43	\$501.43	\$492.63	\$492.63	\$531.21	\$531.21	\$523.48	\$523.48	\$495.17	\$495.17	\$533.95	\$533.95	\$526.17	\$526.17	\$498.92	\$498.92	\$537.99	\$537.99	\$530.16	\$530.16
28	\$538.91	\$489.44	\$489.44	\$527.76	\$527.76	\$520.09	\$520.09	\$510.97	\$510.97	\$550.98	\$550.98	\$542.96	\$542.96	\$513.60	\$513.60	\$553.82	\$553.82	\$545.75	\$545.75	\$517.49	\$517.49	\$558.01	\$558.01	\$549.89	\$549.89
29	\$554.78	\$503.85	\$503.85	\$543.30	\$543.30	\$535.40	\$535.40	\$526.01	\$526.01	\$567.20	\$567.20	\$558.94	\$558.94	\$528.72	\$528.72	\$570.12	\$570.12	\$561.82	\$561.82	\$532.72	\$532.72	\$574.44	\$574.44	\$566.08	\$566.08
30	\$562.71	\$511.06	\$511.06	\$551.07	\$551.07	\$543.05	\$543.05	\$533.53	\$533.53	\$575.31	\$575.31	\$566.93	\$566.93	\$536.28	\$536.28	\$578.27	\$578.27	\$569.85	\$569.85	\$540.34	\$540.34	\$582.65	\$582.65	\$574.17	\$574.17
31	\$574.61	\$521.86	\$521.86	\$562.72	\$562.72	\$554.54	\$554.54	\$544.81	\$544.81	\$587.47	\$587.47	\$578.92	\$578.92	\$547.62	\$547.62	\$590.50	\$590.50	\$581.90	\$581.90	\$551.77	\$551.77	\$594.97	\$594.97	\$586.31	\$586.31
32	\$586.51	\$532.67	\$532.67	\$574.37	\$574.37	\$566.02	\$566.02	\$556.09	\$556.09	\$599.64	\$599.64	\$590.91	\$590.91	\$558.96	\$558.96	\$602.73	\$602.73	\$593.95	\$593.95	\$563.19	\$563.19	\$607.29	\$607.29	\$598.46	\$598.46
33	\$593.94	\$539.42	\$539.42	\$581.65	\$581.65	\$573.20	\$573.20	\$563.14	\$563.14	\$607.24	\$607.24	\$598.40	\$598.40	\$566.04	\$566.04	\$610.37	\$610.37	\$601.48	\$601.48	\$570.33	\$570.33	\$614.99	\$614.99	\$606.04	\$606.04
34	\$601.88	\$546.63	\$546.63	\$589.42	\$589.42	\$580.85	\$580.85	\$570.66	\$570.66	\$615.35	\$615.35	\$606.39	\$606.39	\$573.60	\$573.60	\$618.52	\$618.52	\$609.51	\$609.51	\$577.95	\$577.95	\$623.21	\$623.21	\$614.14	\$614.14
35	\$605.84	\$550.23	\$550.23	\$593.31	\$593.31	\$584.68	\$584.68	\$574.43	\$574.43	\$619.41	\$619.41	\$610.39	\$610.39	\$577.38	\$577.38	\$622.60	\$622.60	\$613.53	\$613.53	\$581.76	\$581.76	\$627.31	\$627.31	\$618.19	\$618.19
36	\$609.81	\$553.83	\$553.83	\$597.19	\$597.19	\$588.51	\$588.51	\$578.19	\$578.19	\$623.46	\$623.46	\$614.39	\$614.39	\$581.16	\$581.16	\$626.67	\$626.67	\$617.55	\$617.55	\$585.57	\$585.57	\$631.42	\$631.42	\$622.23	\$622.23
37	\$613.78	\$557.43	\$557.43	\$601.07	\$601.07	\$592.33	\$592.33	\$581.95	\$581.95	\$627.52	\$627.52	\$618.38	\$618.38	\$584.94	\$584.94	\$630.75	\$630.75	\$621.56	\$621.56	\$589.37	\$589.37	\$635.53	\$635.53	\$626.28	\$626.28
38	\$617.74	\$561.04	\$561.04	\$604.96	\$604.96	\$596.16	\$596.16	\$585.71	\$585.71	\$631.57	\$631.57	\$622.38	\$622.38	\$588.72	\$588.72	\$634.82	\$634.82	\$625.58	\$625.58	\$593.18	\$593.18	\$639.63	\$639.63	\$630.33	\$630.33
39	\$625.67	\$568.24	\$568.24	\$612.73	\$612.73	\$603.82	\$603.82	\$593.23	\$593.23	\$639.68	\$639.68	\$630.37	\$630.37	\$596.28	\$596.28	\$642.98	\$642.98	\$633.61	\$633.61	\$600.80	\$600.80	\$647.85	\$647.85	\$638.42	\$638.42
40	\$633.61	\$575.45	\$575.45	\$620.49	\$620.49	\$611.47	\$611.47	\$600.75	\$600.75	\$647.79	\$647.79	\$638.36	\$638.36	\$603.84	\$603.84	\$651.13	\$651.13	\$641.65	\$641.65	\$608.42	\$608.42	\$656.06	\$656.06	\$646.51	\$646.51
41	\$645.51	\$586.25	\$586.25	\$632.15	\$632.15	\$622.95	\$622.95	\$612.03	\$612.03	\$659.96	\$659.96	\$650.35	\$650.35	\$615.18	\$615.18	\$663.36	\$663.36	\$653.70	\$653.70	\$619.84	\$619.84	\$668.38	\$668.38	\$658.66	\$658.66
42	\$656.91	\$596.61	\$596.61	\$643.31	\$643.31	\$633.96	\$633.96	\$622.84	\$622.84	\$671.62	\$671.62	\$661.84	\$661.84	\$626.05	\$626.05	\$675.07	\$675.07	\$665.24	\$665.24	\$630.79	\$630.79	\$680.19	\$680.19	\$670.29	\$670.29
43	\$672.77	\$611.02	\$611.02	\$658.85	\$658.85	\$649.27	\$649.27	\$637.88	\$637.88	\$687.84	\$687.84	\$677.82	\$677.82	\$641.17	\$641.17	\$691.38	\$691.38	\$681.31	\$681.31	\$646.03	\$646.03	\$696.62	\$696.62	\$686.48	\$686.48
44	\$692.60	\$629.03	\$629.03	\$678.27	\$678.27	\$668.41	\$668.41	\$656.69	\$656.69	\$708.11	\$708.11	\$697.80	\$697.80	\$660.07	\$660.07	\$711.76	\$711.76	\$701.39							

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	79962PA0260007	79962PA0260007	79962PA0260007	79962PA0260007	79962PA0260005	79962PA0260005	79962PA0260005	79962PA0260005	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006
Plan Marketing Name =>	Qualified Embedded \$4750	Qualified Embedded \$4750	Qualified Embedded \$4750	Qualified Embedded \$4750	Qualified Embedded \$5500	Qualified Embedded \$5500	Qualified Embedded \$5500	Qualified Embedded \$5500	Qualified Embedded \$6100	Qualified Embedded \$6100	Qualified Embedded \$6100	Qualified Embedded \$6100	Qualified Embedded \$6100	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050	Qualified Embedded \$7050
Form # =>	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025
Rating Area =>	Area 6	Area 7	Area 9	Area 9	Area 6	Area 7	Area 9	Area 9	Area 6	Area 7	Area 9	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 9	Area 6	Area 7	Area 9	Area 9	Area 6	Area 7
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	\$4,750	\$4,750	\$4,750	\$4,750	\$5,500	\$5,500	\$5,500	\$5,500	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050
Coinsurance =>	60%	60%	60%	60%	80%	80%	80%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OOP Maximum =>	\$6,350	\$6,350	\$6,350	\$6,350	\$6,250	\$6,250	\$6,250	\$6,250	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$340.23	\$340.23	\$366.87	\$366.87	\$361.53	\$361.53	\$340.24	\$340.24	\$366.88	\$366.88	\$361.54	\$361.54	\$340.50	\$340.50	\$367.17	\$367.17	\$361.82	\$361.82	\$328.48	\$328.48	\$354.20	\$354.20	\$349.05	\$349.05	\$371.86
15	\$370.47	\$370.47	\$399.48	\$399.48	\$393.67	\$393.67	\$370.49	\$370.49	\$399.49	\$399.49	\$393.68	\$393.68	\$370.77	\$370.77	\$399.81	\$399.81	\$393.98	\$393.98	\$357.67	\$357.67	\$385.68	\$385.68	\$380.07	\$380.07	\$404.91
16	\$382.03	\$382.03	\$411.95	\$411.95	\$405.95	\$405.95	\$382.05	\$382.05	\$411.96	\$411.96	\$405.96	\$405.96	\$382.34	\$382.34	\$412.29	\$412.29	\$406.28	\$406.28	\$368.84	\$368.84	\$397.72	\$397.72	\$391.94	\$391.94	\$417.55
17	\$393.59	\$393.59	\$424.42	\$424.42	\$418.24	\$418.24	\$393.61	\$393.61	\$424.43	\$424.43	\$418.25	\$418.25	\$393.91	\$393.91	\$424.76	\$424.76	\$418.58	\$418.58	\$380.00	\$380.00	\$409.76	\$409.76	\$403.80	\$403.80	\$430.19
18	\$406.05	\$406.05	\$437.85	\$437.85	\$431.47	\$431.47	\$406.07	\$406.07	\$437.86	\$437.86	\$431.48	\$431.48	\$406.38	\$406.38	\$438.20	\$438.20	\$431.82	\$431.82	\$392.02	\$392.02	\$422.72	\$422.72	\$416.57	\$416.57	\$443.80
19	\$418.50	\$418.50	\$451.28	\$451.28	\$444.71	\$444.71	\$418.52	\$418.52	\$451.28	\$451.28	\$444.72	\$444.72	\$418.84	\$418.84	\$451.64	\$451.64	\$445.06	\$445.06	\$404.05	\$404.05	\$435.68	\$435.68	\$429.35	\$429.35	\$457.41
20	\$431.40	\$431.40	\$465.18	\$465.18	\$458.41	\$458.41	\$431.42	\$431.42	\$465.19	\$465.19	\$458.42	\$458.42	\$431.75	\$431.75	\$465.56	\$465.56	\$458.78	\$458.78	\$416.50	\$416.50	\$449.11	\$449.11	\$442.58	\$442.58	\$471.51
21	\$444.74	\$444.74	\$479.57	\$479.57	\$472.59	\$472.59	\$444.76	\$444.76	\$479.58	\$479.58	\$472.60	\$472.60	\$445.10	\$445.10	\$479.96	\$479.96	\$472.97	\$472.97	\$429.38	\$429.38	\$463.00	\$463.00	\$456.27	\$456.27	\$486.09
22	\$444.74	\$444.74	\$479.57	\$479.57	\$472.59	\$472.59	\$444.76	\$444.76	\$479.58	\$479.58	\$472.60	\$472.60	\$445.10	\$445.10	\$479.96	\$479.96	\$472.97	\$472.97	\$429.38	\$429.38	\$463.00	\$463.00	\$456.27	\$456.27	\$486.09
23	\$444.74	\$444.74	\$479.57	\$479.57	\$472.59	\$472.59	\$444.76	\$444.76	\$479.58	\$479.58	\$472.60	\$472.60	\$445.10	\$445.10	\$479.96	\$479.96	\$472.97	\$472.97	\$429.38	\$429.38	\$463.00	\$463.00	\$456.27	\$456.27	\$486.09
24	\$444.74	\$444.74	\$479.57	\$479.57	\$472.59	\$472.59	\$444.76	\$444.76	\$479.58	\$479.58	\$472.60	\$472.60	\$445.10	\$445.10	\$479.96	\$479.96	\$472.97	\$472.97	\$429.38	\$429.38	\$463.00	\$463.00	\$456.27	\$456.27	\$486.09
25	\$446.52	\$446.52	\$481.49	\$481.49	\$474.48	\$474.48	\$446.54	\$446.54	\$481.50	\$481.50	\$474.49	\$474.49	\$446.88	\$446.88	\$481.88	\$481.88	\$474.86	\$474.86	\$431.10	\$431.10	\$464.85	\$464.85	\$458.10	\$458.10	\$488.03
26	\$455.41	\$455.41	\$491.08	\$491.08	\$483.93	\$483.93	\$455.43	\$455.43	\$491.09	\$491.09	\$483.94	\$483.94	\$455.78	\$455.78	\$491.48	\$491.48	\$484.32	\$484.32	\$439.69	\$439.69	\$474.11	\$474.11	\$467.22	\$467.22	\$497.76
27	\$466.09	\$466.09	\$502.59	\$502.59	\$495.27	\$495.27	\$466.11	\$466.11	\$502.60	\$502.60	\$495.28	\$495.28	\$466.46	\$466.46	\$503.00	\$503.00	\$495.67	\$495.67	\$449.99	\$449.99	\$485.22	\$485.22	\$478.17	\$478.17	\$509.42
28	\$483.43	\$483.43	\$521.29	\$521.29	\$513.71	\$513.71	\$483.45	\$483.45	\$521.30	\$521.30	\$513.72	\$513.72	\$483.82	\$483.82	\$521.72	\$521.72	\$514.12	\$514.12	\$466.74	\$466.74	\$503.28	\$503.28	\$495.97	\$495.97	\$528.38
29	\$497.66	\$497.66	\$536.64	\$536.64	\$528.83	\$528.83	\$497.69	\$497.69	\$536.65	\$536.65	\$528.84	\$528.84	\$498.07	\$498.07	\$537.08	\$537.08	\$529.25	\$529.25	\$480.48	\$480.48	\$518.10	\$518.10	\$510.57	\$510.57	\$543.93
30	\$504.78	\$504.78	\$544.31	\$544.31	\$536.39	\$536.39	\$504.80	\$504.80	\$544.32	\$544.32	\$536.40	\$536.40	\$505.19	\$505.19	\$544.75	\$544.75	\$536.82	\$536.82	\$487.35	\$487.35	\$525.51	\$525.51	\$517.87	\$517.87	\$551.71
31	\$515.45	\$515.45	\$555.82	\$555.82	\$547.73	\$547.73	\$515.48	\$515.48	\$555.83	\$555.83	\$547.74	\$547.74	\$515.87	\$515.87	\$556.27	\$556.27	\$548.17	\$548.17	\$497.65	\$497.65	\$536.62	\$536.62	\$528.82	\$528.82	\$563.38
32	\$526.13	\$526.13	\$567.33	\$567.33	\$559.07	\$559.07	\$526.15	\$526.15	\$567.34	\$567.34	\$559.09	\$559.09	\$526.55	\$526.55	\$567.79	\$567.79	\$559.52	\$559.52	\$507.96	\$507.96	\$547.73	\$547.73	\$539.77	\$539.77	\$575.04
33	\$532.80	\$532.80	\$574.52	\$574.52	\$566.16	\$566.16	\$532.82	\$532.82	\$574.54	\$574.54	\$566.17	\$566.17	\$533.23	\$533.23	\$574.99	\$574.99	\$566.62	\$566.62	\$514.40	\$514.40	\$554.67	\$554.67	\$546.61	\$546.61	\$582.34
34	\$539.91	\$539.91	\$582.20	\$582.20	\$573.72	\$573.72	\$539.94	\$539.94	\$582.21	\$582.21	\$573.74	\$573.74	\$540.35	\$540.35	\$582.67	\$582.67	\$574.19	\$574.19	\$521.27	\$521.27	\$562.08	\$562.08	\$553.91	\$553.91	\$590.11
35	\$543.47	\$543.47	\$586.03	\$586.03	\$577.50	\$577.50	\$543.50	\$543.50	\$586.05	\$586.05	\$577.52	\$577.52	\$543.91	\$543.91	\$586.51	\$586.51	\$577.97	\$577.97	\$524.70	\$524.70	\$565.79	\$565.79	\$557.56	\$557.56	\$594.00
36	\$547.03	\$547.03	\$589.87	\$589.87	\$581.29	\$581.29	\$547.05	\$547.05	\$589.88	\$589.88	\$581.30	\$581.30	\$547.47	\$547.47	\$590.35	\$590.35	\$581.75	\$581.75	\$528.14	\$528.14	\$569.49	\$569.49	\$561.21	\$561.21	\$597.89
37	\$550.59	\$550.59	\$593.71	\$593.71	\$585.07	\$585.07	\$550.61	\$550.61	\$593.72	\$593.72	\$585.08	\$585.08	\$551.03	\$551.03	\$594.19	\$594.19	\$585.54	\$585.54	\$531.57	\$531.57	\$573.19	\$573.19	\$564.86	\$564.86	\$601.78
38	\$554.15	\$554.15	\$597.54	\$597.54	\$588.85	\$588.85	\$554.17	\$554.17	\$597.56	\$597.56	\$588.86	\$588.86	\$554.59	\$554.59	\$598.03	\$598.03	\$589.32	\$589.32	\$535.01	\$535.01	\$576.90	\$576.90	\$568.51	\$568.51	\$605.67
39	\$561.26	\$561.26	\$605.22	\$605.22	\$596.41	\$596.41	\$561.29	\$561.29	\$605.23	\$605.23	\$596.42	\$596.42	\$561.72	\$561.72	\$605.71	\$605.71	\$596.89	\$596.89	\$541.88	\$541.88	\$584.31	\$584.31	\$575.81	\$575.81	\$613.45
40	\$568.38	\$568.38	\$612.89	\$612.89	\$603.97	\$603.97	\$568.40	\$568.40	\$612.90	\$612.90	\$603.98	\$603.98	\$568.84	\$568.84	\$613.39	\$613.39	\$604.46	\$604.46	\$548.75	\$548.75	\$591.71	\$591.71	\$583.11	\$583.11	\$621.22
41	\$579.05	\$579.05	\$624.40	\$624.40	\$615.31	\$615.31	\$579.08	\$579.08	\$624.41	\$624.41	\$615.33	\$615.33	\$579.52	\$579.52	\$624										

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

Table with columns for HIOS Plan ID, Plan Marketing Name, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and various rate values for different plan types and age groups.

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180003		79962PA0180003		79962PA0170006		79962PA0170006		79962PA0180004		79962PA0180004	
Plan Marketing Name =>	ue Qualified Embedded 3		ue Qualified Embedded 3		Choice Blue PPO 4250		Choice Blue PPO 4250		ue Qualified Embedded 66		ue Qualified Embedded 66	
Form # =>	ERT-HBG-HDHP-T-SM-202		ERT-HBG-HDHP-T-SM-202		CERT-HBG-PPO-T-SM-2025		CERT-HBG-PPO-T-SM-2025		ERT-HBG-HDHP-T-SM-202		ERT-HBG-HDHP-T-SM-202	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	\$3,500		\$3,500		\$4,250		\$4,250		\$6,650		\$6,650	
Coinsurance =>	90%		90%		100%		100%		100%		100%	
Copays =>	0		0		60		60		0		0	
OOP Maximum =>	\$7,500		\$7,500		\$9,200		\$9,200		\$7,500		\$7,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$352.60	\$352.60	\$347.47	\$347.47	\$351.77	\$351.77	\$346.65	\$346.65	\$333.02	\$333.02	\$328.17	\$328.17
15	\$383.95	\$383.95	\$378.36	\$378.36	\$383.04	\$383.04	\$377.47	\$377.47	\$362.62	\$362.62	\$357.34	\$357.34
16	\$395.93	\$395.93	\$390.17	\$390.17	\$394.99	\$394.99	\$389.25	\$389.25	\$373.94	\$373.94	\$368.49	\$368.49
17	\$407.91	\$407.91	\$401.98	\$401.98	\$406.95	\$406.95	\$401.03	\$401.03	\$385.26	\$385.26	\$379.65	\$379.65
18	\$420.82	\$420.82	\$414.69	\$414.69	\$419.82	\$419.82	\$413.72	\$413.72	\$397.45	\$397.45	\$391.66	\$391.66
19	\$433.73	\$433.73	\$427.41	\$427.41	\$432.70	\$432.70	\$426.40	\$426.40	\$409.64	\$409.64	\$403.67	\$403.67
20	\$447.09	\$447.09	\$440.58	\$440.58	\$446.04	\$446.04	\$439.55	\$439.55	\$422.26	\$422.26	\$416.11	\$416.11
21	\$460.92	\$460.92	\$454.21	\$454.21	\$459.83	\$459.83	\$453.14	\$453.14	\$435.32	\$435.32	\$428.98	\$428.98
22	\$460.92	\$460.92	\$454.21	\$454.21	\$459.83	\$459.83	\$453.14	\$453.14	\$435.32	\$435.32	\$428.98	\$428.98
23	\$460.92	\$460.92	\$454.21	\$454.21	\$459.83	\$459.83	\$453.14	\$453.14	\$435.32	\$435.32	\$428.98	\$428.98
24	\$460.92	\$460.92	\$454.21	\$454.21	\$459.83	\$459.83	\$453.14	\$453.14	\$435.32	\$435.32	\$428.98	\$428.98
25	\$462.76	\$462.76	\$456.03	\$456.03	\$461.67	\$461.67	\$454.95	\$454.95	\$437.06	\$437.06	\$430.70	\$430.70
26	\$471.98	\$471.98	\$465.11	\$465.11	\$470.87	\$470.87	\$464.02	\$464.02	\$445.77	\$445.77	\$439.28	\$439.28
27	\$483.04	\$483.04	\$476.01	\$476.01	\$481.90	\$481.90	\$474.89	\$474.89	\$456.22	\$456.22	\$449.57	\$449.57
28	\$501.02	\$501.02	\$493.73	\$493.73	\$499.84	\$499.84	\$492.56	\$492.56	\$473.19	\$473.19	\$466.30	\$466.30
29	\$515.77	\$515.77	\$508.26	\$508.26	\$514.55	\$514.55	\$507.06	\$507.06	\$487.12	\$487.12	\$480.03	\$480.03
30	\$523.14	\$523.14	\$515.53	\$515.53	\$521.91	\$521.91	\$514.31	\$514.31	\$494.09	\$494.09	\$486.89	\$486.89
31	\$534.21	\$534.21	\$526.43	\$526.43	\$532.94	\$532.94	\$525.19	\$525.19	\$504.54	\$504.54	\$497.19	\$497.19
32	\$545.27	\$545.27	\$537.33	\$537.33	\$543.98	\$543.98	\$536.06	\$536.06	\$514.98	\$514.98	\$507.48	\$507.48
33	\$552.18	\$552.18	\$544.14	\$544.14	\$550.88	\$550.88	\$542.86	\$542.86	\$521.51	\$521.51	\$513.92	\$513.92
34	\$559.56	\$559.56	\$551.41	\$551.41	\$558.23	\$558.23	\$550.11	\$550.11	\$528.48	\$528.48	\$520.78	\$520.78
35	\$563.24	\$563.24	\$555.04	\$555.04	\$561.91	\$561.91	\$553.74	\$553.74	\$531.96	\$531.96	\$524.21	\$524.21
36	\$566.93	\$566.93	\$558.68	\$558.68	\$565.59	\$565.59	\$557.36	\$557.36	\$535.44	\$535.44	\$527.65	\$527.65
37	\$570.62	\$570.62	\$562.31	\$562.31	\$569.27	\$569.27	\$560.99	\$560.99	\$538.93	\$538.93	\$531.08	\$531.08
38	\$574.31	\$574.31	\$565.95	\$565.95	\$572.95	\$572.95	\$564.61	\$564.61	\$542.41	\$542.41	\$534.51	\$534.51
39	\$581.68	\$581.68	\$573.21	\$573.21	\$580.31	\$580.31	\$571.86	\$571.86	\$549.37	\$549.37	\$541.37	\$541.37
40	\$589.06	\$589.06	\$580.48	\$580.48	\$587.66	\$587.66	\$579.11	\$579.11	\$556.34	\$556.34	\$548.24	\$548.24
41	\$600.12	\$600.12	\$591.38	\$591.38	\$598.70	\$598.70	\$589.99	\$589.99	\$566.79	\$566.79	\$558.53	\$558.53
42	\$610.72	\$610.72	\$601.83	\$601.83	\$609.27	\$609.27	\$600.41	\$600.41	\$576.80	\$576.80	\$568.40	\$568.40
43	\$625.47	\$625.47	\$616.36	\$616.36	\$623.99	\$623.99	\$614.91	\$614.91	\$590.73	\$590.73	\$582.13	\$582.13
44	\$643.91	\$643.91	\$634.53	\$634.53	\$642.38	\$642.38	\$633.04	\$633.04	\$608.14	\$608.14	\$599.29	\$599.29
45	\$665.57	\$665.57	\$655.88	\$655.88	\$663.99	\$663.99	\$654.33	\$654.33	\$628.60	\$628.60	\$619.45	\$619.45
46	\$691.38	\$691.38	\$681.32	\$681.32	\$689.75	\$689.75	\$679.71	\$679.71	\$652.98	\$652.98	\$643.47	\$643.47
47	\$720.42	\$720.42	\$709.93	\$709.93	\$718.71	\$718.71	\$708.26	\$708.26	\$680.41	\$680.41	\$670.50	\$670.50
48	\$753.60	\$753.60	\$742.63	\$742.63	\$751.82	\$751.82	\$740.88	\$740.88	\$711.75	\$711.75	\$701.38	\$701.38
49	\$786.33	\$786.33	\$774.88	\$774.88	\$784.47	\$784.47	\$773.06	\$773.06	\$742.66	\$742.66	\$731.84	\$731.84
50	\$823.20	\$823.20	\$811.22	\$811.22	\$821.26	\$821.26	\$809.31	\$809.31	\$777.48	\$777.48	\$766.16	\$766.16
51	\$859.62	\$859.62	\$847.10	\$847.10	\$857.58	\$857.58	\$845.11	\$845.11	\$811.87	\$811.87	\$800.05	\$800.05
52	\$899.72	\$899.72	\$886.62	\$886.62	\$897.59	\$897.59	\$884.53	\$884.53	\$849.74	\$849.74	\$837.37	\$837.37
53	\$940.28	\$940.28	\$926.59	\$926.59	\$938.05	\$938.05	\$924.41	\$924.41	\$888.05	\$888.05	\$875.12	\$875.12
54	\$984.06	\$984.06	\$969.74	\$969.74	\$981.74	\$981.74	\$967.45	\$967.45	\$929.41	\$929.41	\$915.87	\$915.87
55	\$1,027.85	\$1,027.85	\$1,012.89	\$1,012.89	\$1,025.42	\$1,025.42	\$1,010.50	\$1,010.50	\$970.76	\$970.76	\$956.63	\$956.63
56	\$1,075.33	\$1,075.33	\$1,059.67	\$1,059.67	\$1,072.78	\$1,072.78	\$1,057.18	\$1,057.18	\$1,015.60	\$1,015.60	\$1,000.81	\$1,000.81
57	\$1,123.26	\$1,123.26	\$1,106.91	\$1,106.91	\$1,120.61	\$1,120.61	\$1,104.30	\$1,104.30	\$1,060.87	\$1,060.87	\$1,045.42	\$1,045.42
58	\$1,174.42	\$1,174.42	\$1,157.33	\$1,157.33	\$1,171.65	\$1,171.65	\$1,154.60	\$1,154.60	\$1,109.20	\$1,109.20	\$1,093.04	\$1,093.04
59	\$1,199.77	\$1,199.77	\$1,182.31	\$1,182.31	\$1,196.94	\$1,196.94	\$1,179.52	\$1,179.52	\$1,133.14	\$1,133.14	\$1,116.63	\$1,116.63
60	\$1,250.94	\$1,250.94	\$1,232.73	\$1,232.73	\$1,247.98	\$1,247.98	\$1,229.82	\$1,229.82	\$1,181.46	\$1,181.46	\$1,164.25	\$1,164.25
61	\$1,295.19	\$1,295.19	\$1,276.33	\$1,276.33	\$1,292.12	\$1,292.12	\$1,273.32	\$1,273.32	\$1,223.25	\$1,223.25	\$1,205.43	\$1,205.43
62	\$1,324.22	\$1,324.22	\$1,304.95	\$1,304.95	\$1,321.09	\$1,321.09	\$1,301.87	\$1,301.87	\$1,250.67	\$1,250.67	\$1,232.46	\$1,232.46
63	\$1,360.64	\$1,360.64	\$1,340.83	\$1,340.83	\$1,357.42	\$1,357.42	\$1,337.67	\$1,337.67	\$1,285.06	\$1,285.06	\$1,266.35	\$1,266.35
64+	\$1,382.76	\$1,382.76	\$1,362.63	\$1,362.63	\$1,379.49	\$1,379.49	\$1,359.42	\$1,359.42	\$1,305.96	\$1,305.96	\$1,286.94	\$1,286.94

Company Name: Highmark Benefits Group (HBG)
 Market: Small Group
 Product: PPO
 Effective Date of Rates: October 1, 2025

Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0250002		79962PA0250002		79962PA0250002		79962PA0250014		79962PA0250014		79962PA0250014		79962PA0250001		79962PA0250001		79962PA0250001		79962PA0250013		79962PA0250013		79962PA0250013	
Plan Marketing Name =>	PPO Blue \$0 100/80 Platinum		PPO Blue \$0 100/80 Platinum		PPO Blue \$0 100/80 Platinum		PPO Blue \$250 100/80 Platinum		PPO Blue \$250 100/80 Platinum		PPO Blue \$250 100/80 Platinum		PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$250 100/80 Gold		PPO Blue \$250 100/80 Gold		PPO Blue \$250 100/80 Gold	
Form # =>	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F		F		F		F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$250		\$250		\$250		\$0		\$0		\$0		\$250		\$250		\$250	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	19		19		19		19		19		19		23.75		23.75		23.75		33.25		33.25		33.25	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000		\$4,000		\$4,000		\$9,200		\$9,200		\$9,200		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$489.56	\$489.56	\$527.90	\$527.90	\$520.22	\$520.22	\$478.11	\$478.11	\$515.54	\$515.54	\$508.04	\$508.04	\$451.17	\$451.17	\$486.50	\$486.50	\$479.42	\$479.42	\$443.41	\$443.41	\$478.13	\$478.13	\$471.17	\$471.17
15	\$533.08	\$533.08	\$574.83	\$574.83	\$566.46	\$566.46	\$520.61	\$520.61	\$561.37	\$561.37	\$553.20	\$553.20	\$491.28	\$491.28	\$529.75	\$529.75	\$522.03	\$522.03	\$482.82	\$482.82	\$520.63	\$520.63	\$513.05	\$513.05
16	\$549.72	\$549.72	\$592.77	\$592.77	\$584.14	\$584.14	\$536.86	\$536.86	\$578.89	\$578.89	\$570.47	\$570.47	\$506.61	\$506.61	\$546.28	\$546.28	\$538.33	\$538.33	\$497.89	\$497.89	\$536.88	\$536.88	\$529.07	\$529.07
17	\$566.36	\$566.36	\$610.71	\$610.71	\$601.82	\$601.82	\$553.11	\$553.11	\$596.41	\$596.41	\$587.74	\$587.74	\$521.95	\$521.95	\$562.82	\$562.82	\$554.62	\$554.62	\$512.96	\$512.96	\$553.13	\$553.13	\$545.08	\$545.08
18	\$584.27	\$584.27	\$630.03	\$630.03	\$620.86	\$620.86	\$570.61	\$570.61	\$615.28	\$615.28	\$606.33	\$606.33	\$538.46	\$538.46	\$580.62	\$580.62	\$572.17	\$572.17	\$529.19	\$529.19	\$570.63	\$570.63	\$562.33	\$562.33
19	\$602.19	\$602.19	\$649.36	\$649.36	\$639.90	\$639.90	\$588.11	\$588.11	\$634.15	\$634.15	\$624.93	\$624.93	\$554.97	\$554.97	\$598.43	\$598.43	\$589.72	\$589.72	\$545.42	\$545.42	\$588.13	\$588.13	\$579.57	\$579.57
20	\$620.75	\$620.75	\$669.37	\$669.37	\$659.62	\$659.62	\$606.23	\$606.23	\$653.69	\$653.69	\$644.19	\$644.19	\$572.08	\$572.08	\$616.87	\$616.87	\$607.89	\$607.89	\$562.23	\$562.23	\$606.25	\$606.25	\$597.43	\$597.43
21	\$639.95	\$639.95	\$690.07	\$690.07	\$680.02	\$680.02	\$624.98	\$624.98	\$673.91	\$673.91	\$664.11	\$664.11	\$589.77	\$589.77	\$635.95	\$635.95	\$626.69	\$626.69	\$579.62	\$579.62	\$625.00	\$625.00	\$615.91	\$615.91
22	\$639.95	\$639.95	\$690.07	\$690.07	\$680.02	\$680.02	\$624.98	\$624.98	\$673.91	\$673.91	\$664.11	\$664.11	\$589.77	\$589.77	\$635.95	\$635.95	\$626.69	\$626.69	\$579.62	\$579.62	\$625.00	\$625.00	\$615.91	\$615.91
23	\$639.95	\$639.95	\$690.07	\$690.07	\$680.02	\$680.02	\$624.98	\$624.98	\$673.91	\$673.91	\$664.11	\$664.11	\$589.77	\$589.77	\$635.95	\$635.95	\$626.69	\$626.69	\$579.62	\$579.62	\$625.00	\$625.00	\$615.91	\$615.91
24	\$639.95	\$639.95	\$690.07	\$690.07	\$680.02	\$680.02	\$624.98	\$624.98	\$673.91	\$673.91	\$664.11	\$664.11	\$589.77	\$589.77	\$635.95	\$635.95	\$626.69	\$626.69	\$579.62	\$579.62	\$625.00	\$625.00	\$615.91	\$615.91
25	\$642.51	\$642.51	\$692.83	\$692.83	\$682.74	\$682.74	\$627.48	\$627.48	\$676.61	\$676.61	\$666.77	\$666.77	\$592.13	\$592.13	\$638.49	\$638.49	\$629.20	\$629.20	\$581.94	\$581.94	\$627.50	\$627.50	\$618.37	\$618.37
26	\$655.31	\$655.31	\$706.63	\$706.63	\$696.34	\$696.34	\$639.98	\$639.98	\$690.08	\$690.08	\$680.05	\$680.05	\$603.92	\$603.92	\$651.21	\$651.21	\$641.73	\$641.73	\$593.53	\$593.53	\$640.00	\$640.00	\$630.69	\$630.69
27	\$670.67	\$670.67	\$723.19	\$723.19	\$712.66	\$712.66	\$654.98	\$654.98	\$706.26	\$706.26	\$695.99	\$695.99	\$618.08	\$618.08	\$666.48	\$666.48	\$656.77	\$656.77	\$607.44	\$607.44	\$655.00	\$655.00	\$645.47	\$645.47
28	\$695.63	\$695.63	\$750.11	\$750.11	\$739.18	\$739.18	\$679.35	\$679.35	\$732.54	\$732.54	\$721.89	\$721.89	\$641.08	\$641.08	\$691.28	\$691.28	\$681.21	\$681.21	\$630.05	\$630.05	\$679.38	\$679.38	\$669.49	\$669.49
29	\$716.10	\$716.10	\$772.19	\$772.19	\$760.94	\$760.94	\$699.35	\$699.35	\$754.11	\$754.11	\$743.14	\$743.14	\$659.95	\$659.95	\$711.63	\$711.63	\$701.27	\$701.27	\$648.59	\$648.59	\$699.38	\$699.38	\$689.20	\$689.20
30	\$726.34	\$726.34	\$783.23	\$783.23	\$771.82	\$771.82	\$709.35	\$709.35	\$764.89	\$764.89	\$753.76	\$753.76	\$669.39	\$669.39	\$721.80	\$721.80	\$711.29	\$711.29	\$657.87	\$657.87	\$709.38	\$709.38	\$699.06	\$699.06
31	\$741.70	\$741.70	\$799.79	\$799.79	\$788.14	\$788.14	\$724.35	\$724.35	\$781.06	\$781.06	\$769.70	\$769.70	\$683.54	\$683.54	\$737.07	\$737.07	\$726.33	\$726.33	\$671.78	\$671.78	\$724.38	\$724.38	\$713.84	\$713.84
32	\$757.06	\$757.06	\$816.35	\$816.35	\$804.46	\$804.46	\$739.35	\$739.35	\$797.24	\$797.24	\$785.64	\$785.64	\$697.70	\$697.70	\$752.33	\$752.33	\$741.37	\$741.37	\$685.69	\$685.69	\$739.38	\$739.38	\$728.62	\$728.62
33	\$766.66	\$766.66	\$826.70	\$826.70	\$814.66	\$814.66	\$748.73	\$748.73	\$807.34	\$807.34	\$795.60	\$795.60	\$706.54	\$706.54	\$761.87	\$761.87	\$750.77	\$750.77	\$694.38	\$694.38	\$748.75	\$748.75	\$737.86	\$737.86
34	\$776.90	\$776.90	\$837.74	\$837.74	\$825.54	\$825.54	\$758.73	\$758.73	\$818.13	\$818.13	\$806.23	\$806.23	\$715.98	\$715.98	\$772.04	\$772.04	\$760.80	\$760.80	\$703.66	\$703.66	\$758.75	\$758.75	\$747.71	\$747.71
35	\$782.02	\$782.02	\$843.27	\$843.27	\$830.98	\$830.98	\$763.73	\$763.73	\$823.52	\$823.52	\$811.54	\$811.54	\$720.70	\$720.70	\$777.13	\$777.13	\$765.82	\$765.82	\$708.30	\$708.30	\$763.75	\$763.75	\$752.64	\$752.64
36	\$787.14	\$787.14	\$848.79	\$848.79	\$836.42	\$836.42	\$768.73	\$768.73	\$828.91	\$828.91	\$816.86	\$816.86	\$725.42	\$725.42	\$782.22	\$782.22	\$770.83	\$770.83	\$712.93	\$712.93	\$768.75	\$768.75	\$757.57	\$757.57
37	\$792.26	\$792.26	\$854.31	\$854.31	\$841.86	\$841.86	\$773.73	\$773.73	\$834.30	\$834.30	\$822.17	\$822.17	\$730.14	\$730.14	\$787.31	\$787.31	\$775.84	\$775.84	\$717.57	\$717.57	\$773.75	\$773.75	\$762.50	\$762.50
38	\$797.38	\$797.38	\$859.83	\$859.83	\$847.30	\$847.30	\$778.73	\$778.73	\$839.69	\$839.69	\$827.48	\$827.48	\$734.85	\$734.85	\$792.39	\$792.39	\$780.86	\$780.86	\$722.21	\$722.21	\$778.75	\$778.75	\$767.42	\$767.42
39	\$807.62	\$807.62	\$870.87	\$870.87	\$858.19	\$858.19	\$788.72	\$788.72	\$850.47	\$850.47	\$838.11	\$838.11	\$744.29	\$744.29	\$802.57	\$802.57	\$790.88	\$790.88	\$731.48	\$731.48	\$788.75	\$788.75	\$777.28	\$777.28
40	\$817.86	\$817.86	\$881.91	\$881.91	\$869.07	\$869.07	\$798.72	\$798.72	\$861.26	\$861.26	\$848.73	\$848.73	\$753.73	\$753.73	\$812.74	\$812.74	\$800.91	\$800.91	\$740.75	\$740.75	\$798.75	\$798.75	\$787.13	\$787.13
41	\$833.21	\$833.21	\$898.47	\$898.47	\$885.39	\$885.39	\$813.72	\$813.72	\$877.43	\$877.43	\$864.67	\$864.67	\$767.88	\$767.88	\$828.01	\$828.01	\$815.95	\$815.95	\$754.67	\$754.67	\$813.75	\$813.75	\$801.91	\$801.91
42	\$847.93	\$847.93	\$914.34	\$914.34	\$901.03	\$901.03	\$828.10	\$828.10	\$892.93	\$892.93	\$879.95	\$879.95	\$781.45	\$781.45	\$842.63	\$842.63	\$830.36	\$830.36	\$768.00	\$768.00	\$828.13	\$828.13	\$816.08	\$816.08
43	\$868.41	\$868.41	\$936.42	\$936.42	\$922.79	\$922.79	\$848.10	\$848.10	\$914.50	\$914.50	\$901.20	\$901.20	\$800.32	\$800.32	\$862.98	\$862.98	\$850.42	\$850.42	\$786.54	\$786.54	\$848.13	\$848.13	\$835.79	\$835.79
44	\$894.01	\$894.01	\$964.03	\$964.03	\$949.99	\$949.99	\$873.10	\$873.10	\$941.45	\$941.45	\$927.76	\$927.76	\$823.91	\$823.91	\$888.42	\$888.42	\$875.49	\$875.49	\$809.73	\$809.73	\$873.13	\$873.13	\$860.43	\$860.43
45	\$924.09	\$924.09	\$996.46	\$996.46	\$981.95	\$981.95	\$902.47	\$902.47	\$973.13	\$973.13	\$958.97	\$958.97	\$851.63	\$851.63	\$918.31	\$918.31	\$904.94	\$904.94	\$836.97	\$836.97	\$902.50	\$902.50	\$889.37	\$

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

HIOS Plan ID (On Exchange)=>	N/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	0250013	79962PA0250021		79962PA0250021		79962PA0250021		79962PA0250023		79962PA0250023		79962PA0250023		79962PA0250003		79962PA0250003		79962PA0250003		79962PA0250004		79962PA0250004		79962PA
Plan Marketing Name =>	100/80 Gold	PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$750 100/80 Gold		PPO Blue \$750 100/80 Gold		PPO Blue \$750 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1000 80/60 Gold		PPO Blue \$1000 80/60 Gold		PPO Blue \$10
Form # =>	PO-SM-2025	CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-PPO-SM-2025		CERT-HBG-P
Rating Area =>	a 9	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9
Network =>	F	F		F		F		F		F		F		F		F		F		F		F		F
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold
Deductible =>	\$0	\$500		\$500		\$500		\$750		\$750		\$750		\$1,000		\$1,000		\$1,000		\$1,000		\$1,000		\$1,000
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		80%		80%		80%
Copays =>	25	28.5		28.5		28.5		28.5		28.5		28.5		28.5		28.5		28.5		57		57		5
OOP Maximum =>	\$0	\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$9,100		\$6,900		\$6,900		\$6,900
Pediatric Dental (Yes/No) =>	Yes	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$471.17	\$438.31	\$438.31	\$472.63	\$472.63	\$465.75	\$465.75	\$432.15	\$432.15	\$465.98	\$465.98	\$459.20	\$459.20	\$427.05	\$427.05	\$460.48	\$460.48	\$453.78	\$453.78	\$389.92	\$389.92	\$420.45	\$420.45	\$414.33
15	\$513.05	\$477.27	\$477.27	\$514.64	\$514.64	\$507.15	\$507.15	\$470.56	\$470.56	\$507.41	\$507.41	\$500.02	\$500.02	\$465.01	\$465.01	\$501.42	\$501.42	\$494.12	\$494.12	\$424.58	\$424.58	\$457.83	\$457.83	\$451.16
16	\$529.07	\$492.16	\$492.16	\$530.71	\$530.71	\$522.98	\$522.98	\$485.25	\$485.25	\$523.24	\$523.24	\$515.62	\$515.62	\$479.52	\$479.52	\$517.07	\$517.07	\$509.54	\$509.54	\$437.83	\$437.83	\$472.11	\$472.11	\$465.24
17	\$545.08	\$507.06	\$507.06	\$546.77	\$546.77	\$538.81	\$538.81	\$499.94	\$499.94	\$539.08	\$539.08	\$531.23	\$531.23	\$494.03	\$494.03	\$532.72	\$532.72	\$524.96	\$524.96	\$451.08	\$451.08	\$486.40	\$486.40	\$479.32
18	\$562.33	\$523.10	\$523.10	\$564.07	\$564.07	\$555.85	\$555.85	\$515.75	\$515.75	\$556.14	\$556.14	\$548.04	\$548.04	\$509.66	\$509.66	\$549.57	\$549.57	\$541.57	\$541.57	\$465.36	\$465.36	\$501.79	\$501.79	\$494.49
19	\$579.57	\$539.15	\$539.15	\$581.37	\$581.37	\$572.90	\$572.90	\$531.57	\$531.57	\$573.19	\$573.19	\$564.84	\$564.84	\$525.29	\$525.29	\$566.43	\$566.43	\$558.18	\$558.18	\$479.63	\$479.63	\$517.18	\$517.18	\$509.66
20	\$597.43	\$555.76	\$555.76	\$599.29	\$599.29	\$590.56	\$590.56	\$547.95	\$547.95	\$590.86	\$590.86	\$582.25	\$582.25	\$541.48	\$541.48	\$583.88	\$583.88	\$575.38	\$575.38	\$494.41	\$494.41	\$533.12	\$533.12	\$525.36
21	\$615.91	\$572.95	\$572.95	\$617.82	\$617.82	\$608.82	\$608.82	\$564.90	\$564.90	\$609.13	\$609.13	\$600.26	\$600.26	\$558.23	\$558.23	\$601.94	\$601.94	\$593.18	\$593.18	\$509.70	\$509.70	\$549.61	\$549.61	\$541.61
22	\$615.91	\$572.95	\$572.95	\$617.82	\$617.82	\$608.82	\$608.82	\$564.90	\$564.90	\$609.13	\$609.13	\$600.26	\$600.26	\$558.23	\$558.23	\$601.94	\$601.94	\$593.18	\$593.18	\$509.70	\$509.70	\$549.61	\$549.61	\$541.61
23	\$615.91	\$572.95	\$572.95	\$617.82	\$617.82	\$608.82	\$608.82	\$564.90	\$564.90	\$609.13	\$609.13	\$600.26	\$600.26	\$558.23	\$558.23	\$601.94	\$601.94	\$593.18	\$593.18	\$509.70	\$509.70	\$549.61	\$549.61	\$541.61
24	\$615.91	\$572.95	\$572.95	\$617.82	\$617.82	\$608.82	\$608.82	\$564.90	\$564.90	\$609.13	\$609.13	\$600.26	\$600.26	\$558.23	\$558.23	\$601.94	\$601.94	\$593.18	\$593.18	\$509.70	\$509.70	\$549.61	\$549.61	\$541.61
25	\$618.37	\$575.24	\$575.24	\$620.29	\$620.29	\$611.26	\$611.26	\$567.16	\$567.16	\$611.57	\$611.57	\$602.66	\$602.66	\$560.46	\$560.46	\$604.35	\$604.35	\$595.55	\$595.55	\$511.74	\$511.74	\$551.81	\$551.81	\$543.78
26	\$630.69	\$586.70	\$586.70	\$632.65	\$632.65	\$623.43	\$623.43	\$578.46	\$578.46	\$623.75	\$623.75	\$614.67	\$614.67	\$571.63	\$571.63	\$616.39	\$616.39	\$607.42	\$607.42	\$521.93	\$521.93	\$562.80	\$562.80	\$554.61
27	\$645.47	\$600.45	\$600.45	\$647.48	\$647.48	\$638.04	\$638.04	\$592.02	\$592.02	\$638.37	\$638.37	\$629.07	\$629.07	\$585.03	\$585.03	\$630.83	\$630.83	\$621.65	\$621.65	\$534.17	\$534.17	\$575.99	\$575.99	\$567.61
28	\$669.49	\$622.80	\$622.80	\$671.57	\$671.57	\$661.79	\$661.79	\$614.05	\$614.05	\$662.12	\$662.12	\$652.48	\$652.48	\$606.80	\$606.80	\$654.31	\$654.31	\$644.79	\$644.79	\$554.04	\$554.04	\$597.43	\$597.43	\$588.73
29	\$689.20	\$641.13	\$641.13	\$691.34	\$691.34	\$681.27	\$681.27	\$632.12	\$632.12	\$681.62	\$681.62	\$671.69	\$671.69	\$624.66	\$624.66	\$673.57	\$673.57	\$663.77	\$663.77	\$570.35	\$570.35	\$615.01	\$615.01	\$606.06
30	\$699.06	\$650.30	\$650.30	\$701.23	\$701.23	\$691.01	\$691.01	\$641.16	\$641.16	\$691.36	\$691.36	\$681.30	\$681.30	\$633.59	\$633.59	\$683.20	\$683.20	\$673.26	\$673.26	\$578.51	\$578.51	\$623.81	\$623.81	\$614.73
31	\$713.84	\$664.05	\$664.05	\$716.05	\$716.05	\$705.62	\$705.62	\$654.72	\$654.72	\$705.98	\$705.98	\$695.70	\$695.70	\$646.99	\$646.99	\$697.65	\$697.65	\$687.50	\$687.50	\$590.74	\$590.74	\$637.00	\$637.00	\$627.73
32	\$728.62	\$677.80	\$677.80	\$730.88	\$730.88	\$720.23	\$720.23	\$668.28	\$668.28	\$720.60	\$720.60	\$710.11	\$710.11	\$660.39	\$660.39	\$712.10	\$712.10	\$701.73	\$701.73	\$602.98	\$602.98	\$650.19	\$650.19	\$640.72
33	\$737.86	\$686.39	\$686.39	\$740.15	\$740.15	\$729.37	\$729.37	\$676.75	\$676.75	\$729.74	\$729.74	\$719.11	\$719.11	\$668.76	\$668.76	\$721.12	\$721.12	\$710.63	\$710.63	\$610.62	\$610.62	\$658.43	\$658.43	\$648.85
34	\$747.71	\$695.56	\$695.56	\$750.03	\$750.03	\$739.11	\$739.11	\$685.79	\$685.79	\$739.48	\$739.48	\$728.72	\$728.72	\$677.69	\$677.69	\$730.76	\$730.76	\$720.12	\$720.12	\$618.78	\$618.78	\$667.23	\$667.23	\$657.51
35	\$752.64	\$700.14	\$700.14	\$754.98	\$754.98	\$743.98	\$743.98	\$690.31	\$690.31	\$744.36	\$744.36	\$733.52	\$733.52	\$682.16	\$682.16	\$735.57	\$735.57	\$724.87	\$724.87	\$622.85	\$622.85	\$671.62	\$671.62	\$661.85
36	\$757.57	\$704.73	\$704.73	\$759.92	\$759.92	\$748.85	\$748.85	\$694.83	\$694.83	\$749.23	\$749.23	\$738.32	\$738.32	\$686.62	\$686.62	\$740.39	\$740.39	\$729.61	\$729.61	\$626.93	\$626.93	\$676.02	\$676.02	\$666.18
37	\$762.50	\$709.31	\$709.31	\$764.86	\$764.86	\$753.72	\$753.72	\$699.35	\$699.35	\$754.10	\$754.10	\$743.12	\$743.12	\$691.09	\$691.09	\$745.20	\$745.20	\$734.36	\$734.36	\$631.01	\$631.01	\$680.42	\$680.42	\$670.51
38	\$767.42	\$713.90	\$713.90	\$769.80	\$769.80	\$758.59	\$758.59	\$703.87	\$703.87	\$758.98	\$758.98	\$747.92	\$747.92	\$695.55	\$695.55	\$750.02	\$750.02	\$739.10	\$739.10	\$635.09	\$635.09	\$684.81	\$684.81	\$674.85
39	\$777.28	\$723.06	\$723.06	\$779.69	\$779.69	\$768.33	\$768.33	\$712.90	\$712.90	\$768.72	\$768.72	\$757.53	\$757.53	\$704.49	\$704.49	\$759.65	\$759.65	\$748.59	\$748.59	\$643.24	\$643.24	\$693.61	\$693.61	\$683.51
40	\$787.13	\$732.23	\$732.23	\$789.57	\$789.57	\$778.07	\$778.07	\$721.94	\$721.94	\$778.47	\$778.47	\$767.13	\$767.13	\$713.42	\$713.42	\$769.28	\$769.28	\$758.08	\$758.08	\$651.40	\$651.40	\$702.40	\$702.40	\$692.18
41	\$801.91	\$745.98	\$745.98	\$804.40	\$804.40	\$792.68	\$792.68	\$735.50	\$735.50	\$793.09	\$793.09	\$781.54	\$781.54	\$726.82	\$726.82	\$783.73	\$783.73	\$772.32	\$772.32	\$663.63	\$663.63	\$715.59	\$715.59	\$705.18
42	\$816.08	\$759.16	\$759.16	\$818.61	\$818.61	\$806.69	\$806.69	\$748.49	\$748.49	\$807.10	\$807.10	\$795.34	\$795.34	\$739.65	\$739.65	\$797.57	\$797.57	\$785.96	\$785.96	\$675.35	\$675.35	\$728.23	\$728.23	\$717.63
43	\$835.79	\$777.49	\$777.49	\$838.38	\$838.38	\$826.17	\$826.17	\$766.57	\$766.57	\$826.59	\$826.59	\$814.55	\$814.55	\$757.52	\$757.52	\$816.83	\$816.83	\$804.95	\$804.95	\$691.66	\$691.66	\$745.82	\$745.82	\$734.96
44	\$860.43	\$800.41	\$800.41	\$863.09	\$863.09	\$850.52	\$850.52	\$789.17	\$789.17	\$850.95	\$850.95	\$838.56	\$838.56	\$779.85	\$779.85	\$840.91	\$840.91	\$828.67	\$828.67	\$712.05	\$712.05	\$767.81	\$767.81	\$756.63
45	\$889.37	\$827.34	\$827.34	\$892.13	\$892.13	\$879.14	\$879.14	\$815.72	\$815.72	\$879.58	\$879.58	\$866.78	\$866.78	\$806.08	\$806.08	\$869.20	\$869.20	\$856.55	\$856.55	\$736.01	\$736.01	\$793.64	\$793.64	\$782.08

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

HIOS Plan ID (On Exchange)=>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HIOS Plan ID (Off Exchange)=>	0250004	79962PA0250005	79962PA0250005	79962PA0250005	79962PA0250006	79962PA0250006	79962PA0250006	79962PA0250006	79962PA0250007	79962PA0250007	79962PA0250007	79962PA0250007	79962PA0250007	79962PA0250007	79962PA0250007	79962PA0260001	79962PA0260001	79962PA0260001	79962PA0260001	79962PA0260001	79962PA0260001	79962PA0260001	79962PA0260001	79962PA0260001
Plan Marketing Name =>	00 80/60 Gold	PPO Blue \$1250 100/80 Gold	PPO Blue \$1250 100/80 Gold	PPO Blue \$1250 100/80 Gold	PPO Blue \$1400 100/80 Gold	PPO Blue \$1400 100/80 Gold	PPO Blue \$1400 100/80 Gold	PPO Blue \$1400 100/80 Gold	PPO Blue \$1500 100/80 Gold	PPO Blue \$1500 100/80 Gold	PPO Blue \$1500 100/80 Gold	PPO Blue \$1500 100/80 Gold	PPO Blue \$1500 100/80 Gold	PPO Blue \$1500 100/80 Gold	PPO Blue \$1500 100/80 Gold	Blue Qualified \$1700 100/80	Blue Qualified \$1700 100/80	Blue Qualified \$1700 100/80	Blue Qualified \$1700 100/80	Blue Qualified \$1700 100/80	Blue Qualified \$1700 100/80	Blue Qualified \$1700 100/80	Blue Qualified \$1700 100/80	Blue Qualified \$1700 100/80
Form # =>	PO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025
Rating Area =>	a 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	00	\$1,250	\$1,250	\$1,250	\$1,400	\$1,400	\$1,400	\$1,400	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Copays =>	7	28.5	28.5	28.5	42.75	42.75	42.75	42.75	28.5	28.5	28.5	28.5	28.5	28.5	28.5	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	
OOP Maximum =>	00	\$9,100	\$9,100	\$9,100	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	
Pediatric Dental (Yes/No) =>	ps	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$414.33	\$425.31	\$425.31	\$458.62	\$458.62	\$451.94	\$451.94	\$412.94	\$412.94	\$445.27	\$445.27	\$438.79	\$438.79	\$422.03	\$422.03	\$455.08	\$455.08	\$448.45	\$448.45	\$408.01	\$408.01	\$439.95	\$439.95	\$433.55
15	\$451.16	\$463.11	\$463.11	\$499.38	\$499.38	\$492.11	\$492.11	\$449.65	\$449.65	\$484.85	\$484.85	\$477.79	\$477.79	\$459.54	\$459.54	\$495.53	\$495.53	\$488.31	\$488.31	\$444.27	\$444.27	\$479.06	\$479.06	\$472.09
16	\$465.24	\$477.57	\$477.57	\$514.97	\$514.97	\$507.47	\$507.47	\$463.68	\$463.68	\$499.98	\$499.98	\$492.71	\$492.71	\$473.88	\$473.88	\$510.99	\$510.99	\$503.55	\$503.55	\$458.14	\$458.14	\$494.01	\$494.01	\$486.82
17	\$479.32	\$492.02	\$492.02	\$530.56	\$530.56	\$522.83	\$522.83	\$477.71	\$477.71	\$515.11	\$515.11	\$507.62	\$507.62	\$488.23	\$488.23	\$526.46	\$526.46	\$518.80	\$518.80	\$472.01	\$472.01	\$508.96	\$508.96	\$501.56
18	\$494.49	\$507.59	\$507.59	\$547.34	\$547.34	\$539.37	\$539.37	\$492.83	\$492.83	\$531.41	\$531.41	\$523.68	\$523.68	\$503.67	\$503.67	\$543.12	\$543.12	\$535.21	\$535.21	\$486.94	\$486.94	\$525.07	\$525.07	\$517.42
19	\$509.66	\$523.16	\$523.16	\$564.13	\$564.13	\$555.91	\$555.91	\$507.94	\$507.94	\$547.71	\$547.71	\$539.74	\$539.74	\$519.12	\$519.12	\$559.77	\$559.77	\$551.62	\$551.62	\$501.87	\$501.87	\$541.17	\$541.17	\$533.29
20	\$525.36	\$539.28	\$539.28	\$581.52	\$581.52	\$573.05	\$573.05	\$523.60	\$523.60	\$564.59	\$564.59	\$556.37	\$556.37	\$535.12	\$535.12	\$577.02	\$577.02	\$568.62	\$568.62	\$517.34	\$517.34	\$557.85	\$557.85	\$549.73
21	\$541.61	\$555.96	\$555.96	\$599.50	\$599.50	\$590.77	\$590.77	\$539.79	\$539.79	\$582.05	\$582.05	\$573.58	\$573.58	\$551.67	\$551.67	\$594.87	\$594.87	\$586.21	\$586.21	\$533.34	\$533.34	\$575.10	\$575.10	\$566.73
22	\$541.61	\$555.96	\$555.96	\$599.50	\$599.50	\$590.77	\$590.77	\$539.79	\$539.79	\$582.05	\$582.05	\$573.58	\$573.58	\$551.67	\$551.67	\$594.87	\$594.87	\$586.21	\$586.21	\$533.34	\$533.34	\$575.10	\$575.10	\$566.73
23	\$541.61	\$555.96	\$555.96	\$599.50	\$599.50	\$590.77	\$590.77	\$539.79	\$539.79	\$582.05	\$582.05	\$573.58	\$573.58	\$551.67	\$551.67	\$594.87	\$594.87	\$586.21	\$586.21	\$533.34	\$533.34	\$575.10	\$575.10	\$566.73
24	\$541.61	\$555.96	\$555.96	\$599.50	\$599.50	\$590.77	\$590.77	\$539.79	\$539.79	\$582.05	\$582.05	\$573.58	\$573.58	\$551.67	\$551.67	\$594.87	\$594.87	\$586.21	\$586.21	\$533.34	\$533.34	\$575.10	\$575.10	\$566.73
25	\$543.78	\$558.18	\$558.18	\$601.90	\$601.90	\$593.13	\$593.13	\$541.95	\$541.95	\$584.38	\$584.38	\$575.87	\$575.87	\$553.88	\$553.88	\$597.25	\$597.25	\$588.55	\$588.55	\$535.47	\$535.47	\$577.40	\$577.40	\$569.00
26	\$554.61	\$569.30	\$569.30	\$613.89	\$613.89	\$604.95	\$604.95	\$552.74	\$552.74	\$596.02	\$596.02	\$587.35	\$587.35	\$564.91	\$564.91	\$609.15	\$609.15	\$600.28	\$600.28	\$546.14	\$546.14	\$588.90	\$588.90	\$580.33
27	\$567.61	\$582.65	\$582.65	\$628.28	\$628.28	\$619.13	\$619.13	\$565.70	\$565.70	\$609.99	\$609.99	\$601.11	\$601.11	\$578.15	\$578.15	\$623.42	\$623.42	\$614.35	\$614.35	\$558.94	\$558.94	\$602.70	\$602.70	\$593.93
28	\$588.73	\$604.33	\$604.33	\$651.66	\$651.66	\$642.17	\$642.17	\$586.75	\$586.75	\$632.69	\$632.69	\$623.48	\$623.48	\$599.67	\$599.67	\$646.62	\$646.62	\$637.21	\$637.21	\$579.74	\$579.74	\$625.13	\$625.13	\$616.04
29	\$606.06	\$622.12	\$622.12	\$670.84	\$670.84	\$661.07	\$661.07	\$604.03	\$604.03	\$651.31	\$651.31	\$641.84	\$641.84	\$617.32	\$617.32	\$665.66	\$665.66	\$655.97	\$655.97	\$596.81	\$596.81	\$643.54	\$643.54	\$634.17
30	\$614.73	\$631.01	\$631.01	\$680.43	\$680.43	\$670.52	\$670.52	\$612.66	\$612.66	\$660.63	\$660.63	\$651.01	\$651.01	\$626.15	\$626.15	\$675.18	\$675.18	\$665.35	\$665.35	\$605.34	\$605.34	\$652.74	\$652.74	\$643.24
31	\$627.73	\$644.36	\$644.36	\$694.82	\$694.82	\$684.70	\$684.70	\$625.62	\$625.62	\$674.60	\$674.60	\$664.78	\$664.78	\$639.39	\$639.39	\$689.45	\$689.45	\$679.42	\$679.42	\$618.14	\$618.14	\$666.54	\$666.54	\$656.84
32	\$640.72	\$657.70	\$657.70	\$709.21	\$709.21	\$698.88	\$698.88	\$638.57	\$638.57	\$688.57	\$688.57	\$678.55	\$678.55	\$652.63	\$652.63	\$703.73	\$703.73	\$693.49	\$693.49	\$630.94	\$630.94	\$680.34	\$680.34	\$670.44
33	\$648.85	\$666.04	\$666.04	\$718.20	\$718.20	\$707.74	\$707.74	\$646.67	\$646.67	\$697.30	\$697.30	\$687.15	\$687.15	\$660.90	\$660.90	\$712.65	\$712.65	\$702.28	\$702.28	\$638.94	\$638.94	\$688.97	\$688.97	\$678.94
34	\$657.51	\$674.94	\$674.94	\$727.79	\$727.79	\$717.19	\$717.19	\$655.31	\$655.31	\$706.61	\$706.61	\$696.33	\$696.33	\$669.73	\$669.73	\$722.17	\$722.17	\$711.66	\$711.66	\$647.47	\$647.47	\$698.17	\$698.17	\$688.01
35	\$661.85	\$679.38	\$679.38	\$732.59	\$732.59	\$721.92	\$721.92	\$659.62	\$659.62	\$711.27	\$711.27	\$700.91	\$700.91	\$674.14	\$674.14	\$726.93	\$726.93	\$716.35	\$716.35	\$651.74	\$651.74	\$702.77	\$702.77	\$692.54
36	\$666.18	\$683.83	\$683.83	\$737.39	\$737.39	\$726.65	\$726.65	\$663.94	\$663.94	\$715.92	\$715.92	\$705.50	\$705.50	\$678.55	\$678.55	\$731.69	\$731.69	\$721.04	\$721.04	\$656.01	\$656.01	\$707.37	\$707.37	\$697.08
37	\$670.51	\$688.28	\$688.28	\$742.18	\$742.18	\$731.37	\$731.37	\$668.26	\$668.26	\$720.58	\$720.58	\$710.09	\$710.09	\$682.97	\$682.97	\$736.45	\$736.45	\$725.73	\$725.73	\$660.27	\$660.27	\$711.97	\$711.97	\$701.61
38	\$674.85	\$692.73	\$692.73	\$746.98	\$746.98	\$736.10	\$736.10	\$672.58	\$672.58	\$725.23	\$725.23	\$714.68	\$714.68	\$687.38	\$687.38	\$741.21	\$741.21	\$730.42	\$730.42	\$664.54	\$664.54	\$716.57	\$716.57	\$706.15
39	\$683.51	\$701.62	\$701.62	\$756.57	\$756.57	\$745.55	\$745.55	\$681.21	\$681.21	\$734.55	\$734.55	\$723.86	\$723.86	\$696.21	\$696.21	\$750.73	\$750.73	\$739.80	\$739.80	\$673.08	\$673.08	\$725.78	\$725.78	\$715.21
40	\$692.18	\$710.52	\$710.52	\$766.16	\$766.16	\$755.00	\$755.00	\$689.85	\$689.85	\$743.86	\$743.86	\$733.04	\$733.04	\$705.03	\$705.03	\$760.24	\$760.24	\$749.18	\$749.18	\$681.61	\$681.61	\$734.98	\$734.98	\$724.28
41	\$705.18	\$723.86	\$723.86	\$780.55	\$780.55	\$769.18	\$769.18	\$702.81	\$702.81	\$757.83	\$757.83	\$746.80	\$746.80	\$718.27	\$718.27	\$774.52	\$774.52	\$763.25	\$763.25	\$694.41	\$694.41	\$748.78	\$748.78	\$737.88
42	\$717.63	\$736.65	\$736.65	\$794.34	\$794.34	\$782.77	\$782.77	\$715.22	\$715.22	\$771.22	\$771.22													

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

HIOS Plan ID (On Exchange)=>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HIOS Plan ID (Off Exchange)=>	0260001	79962PA0250008	79962PA0250008	79962PA0250008	79962PA0250009	79962PA0250009	79962PA0250009	79962PA0250009	79962PA0250010	79962PA0250010	79962PA0250010	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011	79962PA0250011
Plan Marketing Name =>	\$1700 100/80 Gold	PPO Blue \$1550 100/80 Gold	PPO Blue \$1550 100/80 Gold	PPO Blue \$1550 100/80 Gold	PPO Blue \$1750 90/70 Gold	PPO Blue \$1750 90/70 Gold	PPO Blue \$1750 90/70 Gold	PPO Blue \$1750 90/70 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold	PPO Blue \$2000 100/80 Gold
Form # =>	DHP-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025
Rating Area =>	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$0	\$1,550	\$1,550	\$1,550	\$1,750	\$1,750	\$1,750	\$1,750	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	
Coinsurance =>	100%	100%	100%	100%	90%	90%	90%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Copays =>	\$25	\$14.25	\$14.25	\$14.25	\$42.75	\$42.75	\$42.75	\$42.75	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	\$28.5	
OOP Maximum =>	\$750	\$9,200	\$9,200	\$9,200	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$433.55	\$413.77	\$413.77	\$446.17	\$446.17	\$439.68	\$439.68	\$395.96	\$395.96	\$426.97	\$426.97	\$420.76	\$420.76	\$412.55	\$412.55	\$444.85	\$444.85	\$438.38	\$438.38	\$393.94	\$393.94	\$424.80	\$424.80	\$418.62
15	\$472.09	\$450.54	\$450.54	\$485.83	\$485.83	\$478.76	\$478.76	\$431.16	\$431.16	\$464.92	\$464.92	\$458.16	\$458.16	\$449.22	\$449.22	\$484.39	\$484.39	\$477.34	\$477.34	\$428.96	\$428.96	\$462.56	\$462.56	\$455.83
16	\$486.82	\$464.61	\$464.61	\$500.99	\$500.99	\$493.70	\$493.70	\$444.62	\$444.62	\$479.43	\$479.43	\$472.46	\$472.46	\$463.24	\$463.24	\$499.51	\$499.51	\$492.24	\$492.24	\$442.35	\$442.35	\$476.99	\$476.99	\$470.05
17	\$501.56	\$478.67	\$478.67	\$516.16	\$516.16	\$508.64	\$508.64	\$458.08	\$458.08	\$493.95	\$493.95	\$486.76	\$486.76	\$477.26	\$477.26	\$514.63	\$514.63	\$507.14	\$507.14	\$455.74	\$455.74	\$491.43	\$491.43	\$484.28
18	\$517.42	\$493.81	\$493.81	\$532.49	\$532.49	\$524.74	\$524.74	\$472.57	\$472.57	\$509.57	\$509.57	\$502.16	\$502.16	\$492.36	\$492.36	\$530.91	\$530.91	\$523.19	\$523.19	\$470.16	\$470.16	\$506.98	\$506.98	\$499.60
19	\$533.29	\$508.96	\$508.96	\$548.82	\$548.82	\$540.83	\$540.83	\$487.06	\$487.06	\$525.20	\$525.20	\$517.56	\$517.56	\$507.46	\$507.46	\$547.19	\$547.19	\$539.23	\$539.23	\$484.58	\$484.58	\$522.53	\$522.53	\$514.92
20	\$549.73	\$524.64	\$524.64	\$565.73	\$565.73	\$557.50	\$557.50	\$502.07	\$502.07	\$541.39	\$541.39	\$533.51	\$533.51	\$523.10	\$523.10	\$564.06	\$564.06	\$555.85	\$555.85	\$499.51	\$499.51	\$538.63	\$538.63	\$530.79
21	\$566.73	\$540.87	\$540.87	\$583.23	\$583.23	\$574.74	\$574.74	\$517.60	\$517.60	\$558.13	\$558.13	\$550.01	\$550.01	\$539.28	\$539.28	\$581.50	\$581.50	\$573.04	\$573.04	\$514.96	\$514.96	\$555.29	\$555.29	\$547.21
22	\$566.73	\$540.87	\$540.87	\$583.23	\$583.23	\$574.74	\$574.74	\$517.60	\$517.60	\$558.13	\$558.13	\$550.01	\$550.01	\$539.28	\$539.28	\$581.50	\$581.50	\$573.04	\$573.04	\$514.96	\$514.96	\$555.29	\$555.29	\$547.21
23	\$566.73	\$540.87	\$540.87	\$583.23	\$583.23	\$574.74	\$574.74	\$517.60	\$517.60	\$558.13	\$558.13	\$550.01	\$550.01	\$539.28	\$539.28	\$581.50	\$581.50	\$573.04	\$573.04	\$514.96	\$514.96	\$555.29	\$555.29	\$547.21
24	\$566.73	\$540.87	\$540.87	\$583.23	\$583.23	\$574.74	\$574.74	\$517.60	\$517.60	\$558.13	\$558.13	\$550.01	\$550.01	\$539.28	\$539.28	\$581.50	\$581.50	\$573.04	\$573.04	\$514.96	\$514.96	\$555.29	\$555.29	\$547.21
25	\$569.00	\$543.03	\$543.03	\$585.56	\$585.56	\$577.04	\$577.04	\$519.67	\$519.67	\$560.36	\$560.36	\$552.21	\$552.21	\$541.44	\$541.44	\$583.83	\$583.83	\$575.33	\$575.33	\$517.02	\$517.02	\$557.51	\$557.51	\$549.40
26	\$580.33	\$553.85	\$553.85	\$597.23	\$597.23	\$588.53	\$588.53	\$530.02	\$530.02	\$571.53	\$571.53	\$563.21	\$563.21	\$552.22	\$552.22	\$595.46	\$595.46	\$586.79	\$586.79	\$527.32	\$527.32	\$568.62	\$568.62	\$560.34
27	\$593.93	\$566.83	\$566.83	\$611.23	\$611.23	\$602.33	\$602.33	\$542.44	\$542.44	\$584.92	\$584.92	\$576.41	\$576.41	\$565.17	\$565.17	\$609.41	\$609.41	\$600.55	\$600.55	\$539.68	\$539.68	\$581.94	\$581.94	\$573.48
28	\$616.04	\$587.93	\$587.93	\$633.97	\$633.97	\$624.74	\$624.74	\$562.63	\$562.63	\$606.69	\$606.69	\$597.86	\$597.86	\$586.20	\$586.20	\$632.09	\$632.09	\$622.89	\$622.89	\$559.76	\$559.76	\$603.60	\$603.60	\$594.82
29	\$634.17	\$605.23	\$605.23	\$652.63	\$652.63	\$643.13	\$643.13	\$579.19	\$579.19	\$624.55	\$624.55	\$615.46	\$615.46	\$603.45	\$603.45	\$650.70	\$650.70	\$641.23	\$641.23	\$576.24	\$576.24	\$621.37	\$621.37	\$612.33
30	\$643.24	\$613.89	\$613.89	\$661.97	\$661.97	\$652.33	\$652.33	\$587.48	\$587.48	\$633.48	\$633.48	\$624.26	\$624.26	\$612.08	\$612.08	\$660.00	\$660.00	\$650.40	\$650.40	\$584.48	\$584.48	\$630.25	\$630.25	\$621.08
31	\$656.84	\$626.87	\$626.87	\$675.96	\$675.96	\$666.12	\$666.12	\$599.90	\$599.90	\$646.87	\$646.87	\$637.46	\$637.46	\$625.03	\$625.03	\$673.96	\$673.96	\$664.15	\$664.15	\$596.84	\$596.84	\$643.58	\$643.58	\$634.22
32	\$670.44	\$639.85	\$639.85	\$689.96	\$689.96	\$679.92	\$679.92	\$612.32	\$612.32	\$660.27	\$660.27	\$650.66	\$650.66	\$637.97	\$637.97	\$687.91	\$687.91	\$677.91	\$677.91	\$609.20	\$609.20	\$656.91	\$656.91	\$647.35
33	\$678.94	\$647.96	\$647.96	\$698.71	\$698.71	\$688.54	\$688.54	\$620.08	\$620.08	\$668.64	\$668.64	\$658.91	\$658.91	\$646.06	\$646.06	\$696.64	\$696.64	\$686.50	\$686.50	\$616.92	\$616.92	\$665.24	\$665.24	\$655.56
34	\$688.01	\$656.62	\$656.62	\$708.04	\$708.04	\$697.73	\$697.73	\$628.37	\$628.37	\$677.57	\$677.57	\$667.71	\$667.71	\$654.69	\$654.69	\$705.94	\$705.94	\$695.67	\$695.67	\$625.16	\$625.16	\$674.12	\$674.12	\$664.31
35	\$692.54	\$660.94	\$660.94	\$712.71	\$712.71	\$702.33	\$702.33	\$632.51	\$632.51	\$682.03	\$682.03	\$672.11	\$672.11	\$659.00	\$659.00	\$710.59	\$710.59	\$700.25	\$700.25	\$629.28	\$629.28	\$678.56	\$678.56	\$668.69
36	\$697.08	\$665.27	\$665.27	\$717.37	\$717.37	\$706.93	\$706.93	\$636.65	\$636.65	\$686.50	\$686.50	\$676.51	\$676.51	\$663.31	\$663.31	\$715.25	\$715.25	\$704.84	\$704.84	\$633.40	\$633.40	\$683.01	\$683.01	\$673.07
37	\$701.61	\$669.60	\$669.60	\$722.04	\$722.04	\$711.53	\$711.53	\$640.79	\$640.79	\$690.96	\$690.96	\$680.91	\$680.91	\$667.63	\$667.63	\$719.90	\$719.90	\$709.42	\$709.42	\$637.52	\$637.52	\$687.45	\$687.45	\$677.45
38	\$706.15	\$673.92	\$673.92	\$726.70	\$726.70	\$716.13	\$716.13	\$644.93	\$644.93	\$695.43	\$695.43	\$685.31	\$685.31	\$671.94	\$671.94	\$724.55	\$724.55	\$714.01	\$714.01	\$641.64	\$641.64	\$691.89	\$691.89	\$681.82
39	\$715.21	\$682.58	\$682.58	\$736.04	\$736.04	\$725.32	\$725.32	\$653.21	\$653.21	\$704.36	\$704.36	\$694.11	\$694.11	\$680.57	\$680.57	\$733.85	\$733.85	\$723.18	\$723.18	\$649.88	\$649.88	\$700.78	\$700.78	\$690.58
40	\$724.28	\$691.23	\$691.23	\$745.37	\$745.37	\$734.52	\$734.52	\$661.49	\$661.49	\$713.29	\$713.29	\$702.91	\$702.91	\$689.20	\$689.20	\$743.16	\$743.16	\$732.35	\$732.35	\$658.12	\$658.12	\$709.66	\$709.66	\$699.33
41	\$737.88	\$704.21	\$704.21	\$759.37	\$759.37	\$748.31	\$748.31	\$673.92	\$673.92	\$726.69	\$726.69	\$716.11	\$716.11	\$702.14	\$702.14	\$757.11	\$757.11	\$746.10	\$746.10	\$670.48	\$670.48	\$727.99	\$727.99	\$712.47
42	\$750.92	\$716.65	\$716.65	\$772.78	\$772.78	\$761.53	\$761.53	\$685.82	\$685.82	\$739.52	\$739.52	\$728.76	\$728.76	\$714.55	\$714.55	\$770.49	\$770.49	\$759.28	\$759.28	\$682.32	\$682.32	\$735.76	\$735.76	\$725.05
43	\$769.05	\$733.96	\$733.96	\$791.44	\$791.44	\$779.92	\$779.92	\$702.38	\$702.38	\$757.38	\$757.38	\$746.36	\$746.36	\$731.80	\$731.80	\$789.10	\$789.10	\$777.62	\$777.62	\$698.80	\$698.80	\$753.53	\$753.53	\$742.56
44	\$791.72	\$755.60	\$755.60	\$814.77	\$814.77	\$802.91	\$802.91	\$723.09	\$723.09	\$779.71	\$779.71	\$768.36	\$768.36	\$753.37	\$753.37	\$812.36	\$812.36	\$800.54	\$800.54	\$719.40	\$719.40	\$775.74	\$775.74	\$764.45
45	\$818.36	\$781.02	\$781.02	\$842.18	\$842.18																			

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

HIOS Plan ID (On Exchange)=>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HIOS Plan ID (Off Exchange)=>	0250011	79962PA0250015	79962PA0250015	79962PA0250015	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016	79962PA0250016
Plan Marketing Name =>	90 90/70 Gold	PPO Blue \$2500 100/80 Gold	PPO Blue \$2500 100/80 Gold	PPO Blue \$2500 100/80 Gold	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1	PPO Blue \$2500 100/80 Gold 1
Form # =>	PO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025
Rating Area =>	a 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	100	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Coinurance =>	100	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75	42.75
OOP Maximum =>	100	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$418.62	\$402.18	\$402.18	\$433.67	\$433.67	\$427.36	\$427.36	\$412.86	\$412.86	\$445.19	\$445.19	\$438.71	\$438.71	\$381.16	\$381.16	\$411.01	\$411.01	\$405.03	\$405.03	\$404.39	\$404.39	\$436.05	\$436.05	\$429.70
15	\$455.83	\$437.92	\$437.92	\$472.22	\$472.22	\$465.35	\$465.35	\$449.56	\$449.56	\$484.76	\$484.76	\$477.71	\$477.71	\$415.04	\$415.04	\$447.55	\$447.55	\$441.03	\$441.03	\$440.33	\$440.33	\$474.81	\$474.81	\$467.90
16	\$470.05	\$451.59	\$451.59	\$486.96	\$486.96	\$479.87	\$479.87	\$463.59	\$463.59	\$499.90	\$499.90	\$492.62	\$492.62	\$428.00	\$428.00	\$461.51	\$461.51	\$454.80	\$454.80	\$454.08	\$454.08	\$489.63	\$489.63	\$482.50
17	\$484.28	\$465.26	\$465.26	\$501.70	\$501.70	\$494.40	\$494.40	\$477.63	\$477.63	\$515.03	\$515.03	\$507.53	\$507.53	\$440.95	\$440.95	\$475.48	\$475.48	\$468.56	\$468.56	\$467.82	\$467.82	\$504.45	\$504.45	\$497.10
18	\$499.60	\$479.98	\$479.98	\$517.57	\$517.57	\$510.04	\$510.04	\$492.74	\$492.74	\$531.32	\$531.32	\$523.59	\$523.59	\$454.90	\$454.90	\$490.53	\$490.53	\$483.39	\$483.39	\$482.62	\$482.62	\$520.41	\$520.41	\$512.83
19	\$514.92	\$494.70	\$494.70	\$533.44	\$533.44	\$525.68	\$525.68	\$507.85	\$507.85	\$547.61	\$547.61	\$539.64	\$539.64	\$468.85	\$468.85	\$505.57	\$505.57	\$498.21	\$498.21	\$497.42	\$497.42	\$536.37	\$536.37	\$528.56
20	\$530.79	\$509.95	\$509.95	\$549.88	\$549.88	\$541.88	\$541.88	\$523.50	\$523.50	\$564.49	\$564.49	\$556.28	\$556.28	\$483.30	\$483.30	\$521.15	\$521.15	\$513.57	\$513.57	\$512.75	\$512.75	\$552.90	\$552.90	\$544.85
21	\$547.21	\$525.72	\$525.72	\$566.89	\$566.89	\$558.64	\$558.64	\$539.69	\$539.69	\$581.95	\$581.95	\$573.48	\$573.48	\$498.25	\$498.25	\$537.27	\$537.27	\$529.45	\$529.45	\$528.61	\$528.61	\$570.00	\$570.00	\$561.70
22	\$547.21	\$525.72	\$525.72	\$566.89	\$566.89	\$558.64	\$558.64	\$539.69	\$539.69	\$581.95	\$581.95	\$573.48	\$573.48	\$498.25	\$498.25	\$537.27	\$537.27	\$529.45	\$529.45	\$528.61	\$528.61	\$570.00	\$570.00	\$561.70
23	\$547.21	\$525.72	\$525.72	\$566.89	\$566.89	\$558.64	\$558.64	\$539.69	\$539.69	\$581.95	\$581.95	\$573.48	\$573.48	\$498.25	\$498.25	\$537.27	\$537.27	\$529.45	\$529.45	\$528.61	\$528.61	\$570.00	\$570.00	\$561.70
24	\$547.21	\$525.72	\$525.72	\$566.89	\$566.89	\$558.64	\$558.64	\$539.69	\$539.69	\$581.95	\$581.95	\$573.48	\$573.48	\$498.25	\$498.25	\$537.27	\$537.27	\$529.45	\$529.45	\$528.61	\$528.61	\$570.00	\$570.00	\$561.70
25	\$549.40	\$527.82	\$527.82	\$569.16	\$569.16	\$560.87	\$560.87	\$541.85	\$541.85	\$584.28	\$584.28	\$575.77	\$575.77	\$500.24	\$500.24	\$539.42	\$539.42	\$531.57	\$531.57	\$530.72	\$530.72	\$572.28	\$572.28	\$563.95
26	\$560.34	\$538.34	\$538.34	\$580.50	\$580.50	\$572.05	\$572.05	\$552.64	\$552.64	\$595.92	\$595.92	\$587.24	\$587.24	\$510.21	\$510.21	\$550.16	\$550.16	\$542.16	\$542.16	\$541.30	\$541.30	\$583.68	\$583.68	\$575.18
27	\$573.48	\$550.95	\$550.95	\$594.10	\$594.10	\$585.45	\$585.45	\$565.60	\$565.60	\$609.88	\$609.88	\$601.01	\$601.01	\$522.17	\$522.17	\$563.06	\$563.06	\$554.86	\$554.86	\$553.98	\$553.98	\$597.36	\$597.36	\$588.66
28	\$594.82	\$571.46	\$571.46	\$616.21	\$616.21	\$607.24	\$607.24	\$586.64	\$586.64	\$632.58	\$632.58	\$623.37	\$623.37	\$541.60	\$541.60	\$584.01	\$584.01	\$575.51	\$575.51	\$574.60	\$574.60	\$619.59	\$619.59	\$610.57
29	\$612.33	\$588.28	\$588.28	\$634.35	\$634.35	\$625.12	\$625.12	\$603.91	\$603.91	\$651.20	\$651.20	\$641.72	\$641.72	\$557.54	\$557.54	\$601.21	\$601.21	\$592.45	\$592.45	\$591.51	\$591.51	\$637.83	\$637.83	\$628.54
30	\$621.08	\$596.69	\$596.69	\$643.42	\$643.42	\$634.06	\$634.06	\$612.55	\$612.55	\$660.51	\$660.51	\$650.90	\$650.90	\$565.51	\$565.51	\$609.80	\$609.80	\$600.93	\$600.93	\$599.97	\$599.97	\$646.95	\$646.95	\$637.53
31	\$634.22	\$609.31	\$609.31	\$657.03	\$657.03	\$647.46	\$647.46	\$625.50	\$625.50	\$674.48	\$674.48	\$664.66	\$664.66	\$577.47	\$577.47	\$622.70	\$622.70	\$613.63	\$613.63	\$612.66	\$612.66	\$660.63	\$660.63	\$651.01
32	\$647.35	\$621.93	\$621.93	\$670.63	\$670.63	\$660.87	\$660.87	\$638.45	\$638.45	\$688.45	\$688.45	\$678.43	\$678.43	\$589.43	\$589.43	\$635.59	\$635.59	\$626.34	\$626.34	\$625.35	\$625.35	\$674.31	\$674.31	\$664.49
33	\$655.56	\$629.81	\$629.81	\$679.13	\$679.13	\$669.25	\$669.25	\$646.55	\$646.55	\$697.18	\$697.18	\$687.03	\$687.03	\$596.90	\$596.90	\$643.65	\$643.65	\$634.28	\$634.28	\$633.27	\$633.27	\$682.86	\$682.86	\$672.92
34	\$664.31	\$638.22	\$638.22	\$688.20	\$688.20	\$678.19	\$678.19	\$655.18	\$655.18	\$706.49	\$706.49	\$696.20	\$696.20	\$604.88	\$604.88	\$652.25	\$652.25	\$642.75	\$642.75	\$641.73	\$641.73	\$691.98	\$691.98	\$681.90
35	\$668.69	\$642.43	\$642.43	\$692.74	\$692.74	\$682.66	\$682.66	\$659.50	\$659.50	\$711.14	\$711.14	\$700.79	\$700.79	\$608.86	\$608.86	\$656.54	\$656.54	\$646.99	\$646.99	\$645.96	\$645.96	\$696.54	\$696.54	\$686.40
36	\$673.07	\$646.64	\$646.64	\$697.27	\$697.27	\$687.13	\$687.13	\$663.82	\$663.82	\$715.80	\$715.80	\$705.38	\$705.38	\$612.85	\$612.85	\$660.84	\$660.84	\$651.22	\$651.22	\$650.19	\$650.19	\$701.10	\$701.10	\$690.89
37	\$677.45	\$650.84	\$650.84	\$701.81	\$701.81	\$691.60	\$691.60	\$668.14	\$668.14	\$720.45	\$720.45	\$709.97	\$709.97	\$616.83	\$616.83	\$665.14	\$665.14	\$655.46	\$655.46	\$654.42	\$654.42	\$705.66	\$705.66	\$695.38
38	\$681.82	\$655.05	\$655.05	\$706.34	\$706.34	\$696.07	\$696.07	\$672.45	\$672.45	\$725.11	\$725.11	\$714.56	\$714.56	\$620.82	\$620.82	\$669.44	\$669.44	\$659.69	\$659.69	\$658.65	\$658.65	\$710.22	\$710.22	\$699.88
39	\$690.58	\$663.46	\$663.46	\$715.42	\$715.42	\$705.00	\$705.00	\$681.09	\$681.09	\$734.42	\$734.42	\$723.73	\$723.73	\$628.79	\$628.79	\$678.03	\$678.03	\$668.17	\$668.17	\$667.11	\$667.11	\$719.34	\$719.34	\$708.87
40	\$699.33	\$671.87	\$671.87	\$724.49	\$724.49	\$713.94	\$713.94	\$689.72	\$689.72	\$743.73	\$743.73	\$732.91	\$732.91	\$636.76	\$636.76	\$686.63	\$686.63	\$676.64	\$676.64	\$675.56	\$675.56	\$728.46	\$728.46	\$717.85
41	\$712.47	\$684.49	\$684.49	\$738.09	\$738.09	\$727.35	\$727.35	\$702.68	\$702.68	\$757.70	\$757.70	\$746.67	\$746.67	\$648.72	\$648.72	\$699.53	\$699.53	\$689.34	\$689.34	\$688.25	\$688.25	\$742.14	\$742.14	\$731.33
42	\$725.05	\$6																						

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

HIOS Plan ID (On Exchange)=>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HIOS Plan ID (Off Exchange)=>	0250018	79962PA0250019	79962PA0250019	79962PA0250019	79962PA0250019	79962PA0250024	79962PA0250024	79962PA0250024	79962PA0250024	79962PA0250012	79962PA0250012	79962PA0250012	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017	79962PA0250017
Plan Marketing Name =>	10 100/80 Gold	PPO Blue \$3500 100/80 Gold	PPO Blue \$3500 100/80 Gold	PPO Blue \$3500 100/80 Gold	PPO Blue \$0 100/80 Silver	PPO Blue \$0 100/80 Silver	PPO Blue \$0 100/80 Silver	PPO Blue \$0 100/80 Silver	PPO Blue \$0 100/80 Silver	PPO Blue \$2000 70/50 Silver	PPO Blue \$2000 70/50 Silver	PPO Blue \$2000 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver	PPO Blue \$2600 70/50 Silver
Form # =>	PO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025
Rating Area =>	a 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	100	\$3,500	\$3,500	\$3,500	\$0	\$0	\$0	\$0	\$0	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Coinsurance =>	100	100%	100%	100%	100%	100%	100%	100%	100%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
Copays =>	25	42.75	42.75	42.75	57	57	57	57	57	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
OOP Maximum =>	100	\$7,900	\$7,900	\$7,900	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$429.70	\$389.35	\$389.35	\$419.84	\$419.84	\$413.73	\$413.73	\$436.28	\$436.28	\$470.44	\$470.44	\$463.59	\$463.59	\$349.48	\$349.48	\$376.85	\$376.85	\$371.36	\$371.36	\$345.37	\$345.37	\$372.42	\$372.42	\$367.00
15	\$467.90	\$423.96	\$423.96	\$457.16	\$457.16	\$450.50	\$450.50	\$475.06	\$475.06	\$512.25	\$512.25	\$504.80	\$504.80	\$380.55	\$380.55	\$410.34	\$410.34	\$404.37	\$404.37	\$376.07	\$376.07	\$405.53	\$405.53	\$399.62
16	\$482.50	\$437.20	\$437.20	\$471.43	\$471.43	\$464.56	\$464.56	\$489.89	\$489.89	\$528.24	\$528.24	\$520.55	\$520.55	\$392.43	\$392.43	\$423.15	\$423.15	\$416.99	\$416.99	\$387.81	\$387.81	\$418.19	\$418.19	\$412.10
17	\$497.10	\$450.43	\$450.43	\$485.70	\$485.70	\$478.63	\$478.63	\$504.72	\$504.72	\$544.23	\$544.23	\$536.31	\$536.31	\$404.30	\$404.30	\$435.96	\$435.96	\$429.61	\$429.61	\$399.55	\$399.55	\$430.84	\$430.84	\$424.57
18	\$512.83	\$464.68	\$464.68	\$501.06	\$501.06	\$493.77	\$493.77	\$520.68	\$520.68	\$561.45	\$561.45	\$553.28	\$553.28	\$417.09	\$417.09	\$449.75	\$449.75	\$443.21	\$443.21	\$412.19	\$412.19	\$444.48	\$444.48	\$438.00
19	\$528.56	\$478.93	\$478.93	\$516.43	\$516.43	\$508.91	\$508.91	\$536.65	\$536.65	\$578.67	\$578.67	\$570.25	\$570.25	\$429.89	\$429.89	\$463.55	\$463.55	\$456.80	\$456.80	\$424.83	\$424.83	\$458.11	\$458.11	\$451.44
20	\$544.85	\$493.69	\$493.69	\$532.35	\$532.35	\$524.60	\$524.60	\$553.19	\$553.19	\$596.50	\$596.50	\$587.82	\$587.82	\$443.13	\$443.13	\$477.83	\$477.83	\$470.88	\$470.88	\$437.93	\$437.93	\$472.23	\$472.23	\$465.35
21	\$561.70	\$508.96	\$508.96	\$548.81	\$548.81	\$540.82	\$540.82	\$570.30	\$570.30	\$614.95	\$614.95	\$606.00	\$606.00	\$456.84	\$456.84	\$492.61	\$492.61	\$485.44	\$485.44	\$451.47	\$451.47	\$486.83	\$486.83	\$479.74
22	\$561.70	\$508.96	\$508.96	\$548.81	\$548.81	\$540.82	\$540.82	\$570.30	\$570.30	\$614.95	\$614.95	\$606.00	\$606.00	\$456.84	\$456.84	\$492.61	\$492.61	\$485.44	\$485.44	\$451.47	\$451.47	\$486.83	\$486.83	\$479.74
23	\$561.70	\$508.96	\$508.96	\$548.81	\$548.81	\$540.82	\$540.82	\$570.30	\$570.30	\$614.95	\$614.95	\$606.00	\$606.00	\$456.84	\$456.84	\$492.61	\$492.61	\$485.44	\$485.44	\$451.47	\$451.47	\$486.83	\$486.83	\$479.74
24	\$561.70	\$508.96	\$508.96	\$548.81	\$548.81	\$540.82	\$540.82	\$570.30	\$570.30	\$614.95	\$614.95	\$606.00	\$606.00	\$456.84	\$456.84	\$492.61	\$492.61	\$485.44	\$485.44	\$451.47	\$451.47	\$486.83	\$486.83	\$479.74
25	\$563.95	\$511.00	\$511.00	\$551.01	\$551.01	\$542.98	\$542.98	\$572.58	\$572.58	\$617.41	\$617.41	\$608.42	\$608.42	\$458.67	\$458.67	\$494.58	\$494.58	\$487.38	\$487.38	\$453.28	\$453.28	\$488.78	\$488.78	\$481.66
26	\$575.18	\$521.18	\$521.18	\$561.98	\$561.98	\$553.80	\$553.80	\$583.99	\$583.99	\$629.71	\$629.71	\$620.54	\$620.54	\$467.80	\$467.80	\$504.43	\$504.43	\$497.09	\$497.09	\$462.31	\$462.31	\$498.51	\$498.51	\$491.25
27	\$588.66	\$533.39	\$533.39	\$575.15	\$575.15	\$566.78	\$566.78	\$597.67	\$597.67	\$644.47	\$644.47	\$635.09	\$635.09	\$478.77	\$478.77	\$516.26	\$516.26	\$508.74	\$508.74	\$473.14	\$473.14	\$510.20	\$510.20	\$502.77
28	\$610.57	\$553.24	\$553.24	\$596.56	\$596.56	\$587.87	\$587.87	\$619.92	\$619.92	\$668.45	\$668.45	\$658.72	\$658.72	\$496.59	\$496.59	\$535.47	\$535.47	\$527.67	\$527.67	\$490.75	\$490.75	\$529.18	\$529.18	\$521.48
29	\$628.54	\$569.53	\$569.53	\$614.12	\$614.12	\$605.18	\$605.18	\$638.17	\$638.17	\$688.13	\$688.13	\$678.11	\$678.11	\$511.20	\$511.20	\$551.23	\$551.23	\$543.21	\$543.21	\$505.19	\$505.19	\$544.76	\$544.76	\$536.83
30	\$637.53	\$577.67	\$577.67	\$622.90	\$622.90	\$613.83	\$613.83	\$647.29	\$647.29	\$697.97	\$697.97	\$687.81	\$687.81	\$518.51	\$518.51	\$559.11	\$559.11	\$550.97	\$550.97	\$512.42	\$512.42	\$552.55	\$552.55	\$544.50
31	\$651.01	\$589.88	\$589.88	\$636.07	\$636.07	\$626.81	\$626.81	\$660.98	\$660.98	\$712.73	\$712.73	\$702.35	\$702.35	\$529.48	\$529.48	\$570.93	\$570.93	\$562.62	\$562.62	\$523.25	\$523.25	\$564.24	\$564.24	\$556.02
32	\$664.49	\$602.10	\$602.10	\$649.24	\$649.24	\$639.79	\$639.79	\$674.66	\$674.66	\$727.49	\$727.49	\$716.90	\$716.90	\$540.44	\$540.44	\$582.76	\$582.76	\$574.28	\$574.28	\$534.09	\$534.09	\$575.92	\$575.92	\$567.53
33	\$672.92	\$609.73	\$609.73	\$657.47	\$657.47	\$647.90	\$647.90	\$683.22	\$683.22	\$736.71	\$736.71	\$725.99	\$725.99	\$547.29	\$547.29	\$590.15	\$590.15	\$581.56	\$581.56	\$540.86	\$540.86	\$583.22	\$583.22	\$574.73
34	\$681.90	\$617.88	\$617.88	\$666.26	\$666.26	\$656.56	\$656.56	\$692.34	\$692.34	\$746.55	\$746.55	\$735.68	\$735.68	\$554.60	\$554.60	\$598.03	\$598.03	\$589.32	\$589.32	\$548.08	\$548.08	\$591.01	\$591.01	\$582.40
35	\$686.40	\$621.95	\$621.95	\$670.65	\$670.65	\$660.88	\$660.88	\$696.91	\$696.91	\$751.47	\$751.47	\$740.53	\$740.53	\$558.26	\$558.26	\$601.97	\$601.97	\$593.21	\$593.21	\$551.70	\$551.70	\$594.91	\$594.91	\$586.24
36	\$690.89	\$626.02	\$626.02	\$675.04	\$675.04	\$665.21	\$665.21	\$701.47	\$701.47	\$756.39	\$756.39	\$745.38	\$745.38	\$561.91	\$561.91	\$605.91	\$605.91	\$597.09	\$597.09	\$555.31	\$555.31	\$598.80	\$598.80	\$590.08
37	\$695.38	\$630.09	\$630.09	\$679.43	\$679.43	\$669.54	\$669.54	\$706.03	\$706.03	\$761.31	\$761.31	\$750.23	\$750.23	\$565.57	\$565.57	\$609.85	\$609.85	\$600.97	\$600.97	\$558.92	\$558.92	\$602.70	\$602.70	\$593.92
38	\$699.88	\$634.16	\$634.16	\$683.82	\$683.82	\$673.86	\$673.86	\$710.59	\$710.59	\$766.23	\$766.23	\$755.08	\$755.08	\$569.22	\$569.22	\$613.79	\$613.79	\$604.86	\$604.86	\$562.53	\$562.53	\$606.59	\$606.59	\$597.76
39	\$708.87	\$642.31	\$642.31	\$692.60	\$692.60	\$682.51	\$682.51	\$719.72	\$719.72	\$776.07	\$776.07	\$764.77	\$764.77	\$576.53	\$576.53	\$621.67	\$621.67	\$612.63	\$612.63	\$569.76	\$569.76	\$614.38	\$614.38	\$605.43
40	\$717.85	\$650.45	\$650.45	\$701.38	\$701.38	\$691.17	\$691.17	\$728.84	\$728.84	\$785.91	\$785.91	\$774.47	\$774.47	\$583.84	\$583.84	\$629.56	\$629.56	\$620.39	\$620.39	\$576.98	\$576.98	\$622.17	\$622.17	\$613.11
41	\$731.33	\$662.67	\$662.67	\$714.55	\$714.55	\$704.15	\$704.15	\$742.53	\$742.53	\$800.66	\$800.66	\$789.01	\$789.01	\$594.81	\$594.81	\$641.38	\$641.38	\$632.04	\$632.04	\$587.81	\$587.81	\$633.85	\$633.85	\$624.62
42	\$744.25	\$674.37	\$674.37	\$727.17	\$727.17	\$716.59	\$716.59	\$755.65	\$755.65	\$814.81	\$814.81	\$802.95	\$802.95	\$605.31	\$605.31									

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

HIOS Plan ID (On Exchange)=>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HIOS Plan ID (Off Exchange)=>	0250017	79962PA0250020	79962PA0250020	79962PA0250020	79962PA0250020	79962PA0250022	79962PA0250022	79962PA0250022	79962PA0250022	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002	79962PA0260002
Plan Marketing Name =>	0 70/50 Silver	PPO Blue \$4000 100/80 Silver	PPO Blue \$4000 100/80 Silver	PPO Blue \$4000 100/80 Silver	PPO Blue \$4000 100/80 Silver	PPO Blue \$5000 100/80 Silver	PPO Blue \$5000 100/80 Silver	PPO Blue \$5000 100/80 Silver	PPO Blue \$5000 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver	Qualified Embedded \$3400 100/80 Silver
Form # =>	PO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025	CERT-HBG-PPO-SM-2025
Rating Area =>	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$0	\$4,000	\$4,000	\$4,000	\$4,000	\$5,000	\$5,000	\$5,000	\$5,000	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	0	38	38	38	38	38	38	38	38	38	38	38	38	38	19	19	19	19	19	19	19	19	19	19	19	19	19
OOP Maximum =>	\$0	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$367.00	\$364.06	\$364.06	\$364.06	\$392.56	\$386.85	\$386.85	\$351.33	\$351.33	\$378.84	\$378.84	\$373.33	\$373.33	\$366.79	\$366.79	\$395.51	\$395.51	\$389.75	\$389.75	\$368.68	\$368.68	\$397.54	\$397.54	\$391.76	\$391.76	\$391.76	
15	\$399.62	\$396.42	\$396.42	\$396.42	\$427.45	\$421.23	\$421.23	\$382.56	\$382.56	\$412.52	\$412.52	\$406.51	\$406.51	\$399.39	\$399.39	\$430.66	\$430.66	\$424.40	\$424.40	\$401.45	\$401.45	\$432.88	\$432.88	\$426.58	\$426.58	\$426.58	
16	\$412.10	\$408.79	\$408.79	\$408.79	\$440.80	\$434.38	\$434.38	\$394.50	\$394.50	\$425.39	\$425.39	\$419.20	\$419.20	\$411.86	\$411.86	\$444.10	\$444.10	\$437.64	\$437.64	\$413.98	\$413.98	\$446.39	\$446.39	\$439.89	\$439.89	\$439.89	
17	\$424.57	\$421.16	\$421.16	\$421.16	\$454.14	\$447.53	\$447.53	\$406.45	\$406.45	\$438.27	\$438.27	\$431.89	\$431.89	\$424.32	\$424.32	\$457.55	\$457.55	\$450.89	\$450.89	\$426.51	\$426.51	\$459.90	\$459.90	\$453.21	\$453.21	\$453.21	
18	\$438.00	\$434.49	\$434.49	\$434.49	\$468.51	\$461.69	\$461.69	\$419.30	\$419.30	\$452.14	\$452.14	\$445.55	\$445.55	\$437.75	\$437.75	\$472.02	\$472.02	\$465.16	\$465.16	\$440.00	\$440.00	\$474.45	\$474.45	\$467.55	\$467.55	\$467.55	
19	\$451.44	\$447.81	\$447.81	\$447.81	\$482.87	\$475.84	\$475.84	\$432.16	\$432.16	\$466.00	\$466.00	\$459.22	\$459.22	\$451.17	\$451.17	\$486.50	\$486.50	\$479.42	\$479.42	\$453.50	\$453.50	\$489.00	\$489.00	\$481.89	\$481.89	\$481.89	
20	\$465.35	\$461.61	\$461.61	\$461.61	\$497.76	\$490.51	\$490.51	\$445.48	\$445.48	\$480.36	\$480.36	\$473.37	\$473.37	\$465.08	\$465.08	\$501.49	\$501.49	\$494.20	\$494.20	\$467.47	\$467.47	\$504.07	\$504.07	\$496.74	\$496.74	\$496.74	
21	\$479.74	\$475.89	\$475.89	\$475.89	\$513.15	\$505.68	\$505.68	\$459.26	\$459.26	\$495.22	\$495.22	\$488.01	\$488.01	\$479.46	\$479.46	\$517.00	\$517.00	\$509.48	\$509.48	\$481.93	\$481.93	\$519.66	\$519.66	\$512.10	\$512.10	\$512.10	
22	\$479.74	\$475.89	\$475.89	\$475.89	\$513.15	\$505.68	\$505.68	\$459.26	\$459.26	\$495.22	\$495.22	\$488.01	\$488.01	\$479.46	\$479.46	\$517.00	\$517.00	\$509.48	\$509.48	\$481.93	\$481.93	\$519.66	\$519.66	\$512.10	\$512.10	\$512.10	
23	\$479.74	\$475.89	\$475.89	\$475.89	\$513.15	\$505.68	\$505.68	\$459.26	\$459.26	\$495.22	\$495.22	\$488.01	\$488.01	\$479.46	\$479.46	\$517.00	\$517.00	\$509.48	\$509.48	\$481.93	\$481.93	\$519.66	\$519.66	\$512.10	\$512.10	\$512.10	
24	\$479.74	\$475.89	\$475.89	\$475.89	\$513.15	\$505.68	\$505.68	\$459.26	\$459.26	\$495.22	\$495.22	\$488.01	\$488.01	\$479.46	\$479.46	\$517.00	\$517.00	\$509.48	\$509.48	\$481.93	\$481.93	\$519.66	\$519.66	\$512.10	\$512.10	\$512.10	
25	\$481.66	\$477.79	\$477.79	\$477.79	\$515.20	\$507.70	\$507.70	\$461.10	\$461.10	\$497.20	\$497.20	\$489.96	\$489.96	\$481.38	\$481.38	\$519.07	\$519.07	\$511.52	\$511.52	\$483.86	\$483.86	\$521.74	\$521.74	\$514.15	\$514.15	\$514.15	
26	\$491.25	\$487.31	\$487.31	\$487.31	\$525.47	\$517.82	\$517.82	\$470.28	\$470.28	\$507.11	\$507.11	\$499.72	\$499.72	\$490.97	\$490.97	\$529.41	\$529.41	\$521.71	\$521.71	\$493.50	\$493.50	\$532.13	\$532.13	\$524.39	\$524.39	\$524.39	
27	\$502.77	\$498.73	\$498.73	\$498.73	\$537.78	\$529.95	\$529.95	\$481.30	\$481.30	\$518.99	\$518.99	\$511.43	\$511.43	\$502.47	\$502.47	\$541.82	\$541.82	\$533.94	\$533.94	\$505.06	\$505.06	\$544.60	\$544.60	\$536.68	\$536.68	\$536.68	
28	\$521.48	\$517.29	\$517.29	\$517.29	\$557.79	\$549.67	\$549.67	\$499.22	\$499.22	\$538.30	\$538.30	\$530.47	\$530.47	\$521.17	\$521.17	\$561.98	\$561.98	\$553.80	\$553.80	\$523.86	\$523.86	\$564.87	\$564.87	\$556.65	\$556.65	\$556.65	
29	\$536.83	\$532.52	\$532.52	\$532.52	\$574.21	\$565.86	\$565.86	\$513.91	\$513.91	\$554.15	\$554.15	\$546.08	\$546.08	\$536.52	\$536.52	\$578.52	\$578.52	\$570.11	\$570.11	\$539.28	\$539.28	\$581.50	\$581.50	\$573.04	\$573.04	\$573.04	
30	\$540.50	\$540.14	\$540.14	\$540.14	\$582.43	\$573.95	\$573.95	\$521.26	\$521.26	\$562.07	\$562.07	\$553.89	\$553.89	\$544.19	\$544.19	\$586.80	\$586.80	\$578.26	\$578.26	\$546.99	\$546.99	\$589.81	\$589.81	\$581.23	\$581.23	\$581.23	
31	\$556.02	\$551.56	\$551.56	\$551.56	\$594.74	\$586.08	\$586.08	\$532.28	\$532.28	\$573.96	\$573.96	\$565.60	\$565.60	\$555.69	\$555.69	\$599.20	\$599.20	\$590.49	\$590.49	\$558.56	\$558.56	\$602.29	\$602.29	\$593.52	\$593.52	\$593.52	
32	\$567.53	\$562.98	\$562.98	\$562.98	\$607.06	\$598.22	\$598.22	\$543.30	\$543.30	\$585.85	\$585.85	\$577.32	\$577.32	\$567.20	\$567.20	\$611.61	\$611.61	\$602.71	\$602.71	\$570.12	\$570.12	\$614.76	\$614.76	\$605.81	\$605.81	\$605.81	
33	\$574.73	\$570.12	\$570.12	\$570.12	\$614.75	\$605.80	\$605.80	\$550.19	\$550.19	\$593.27	\$593.27	\$584.64	\$584.64	\$574.39	\$574.39	\$619.37	\$619.37	\$610.36	\$610.36	\$577.35	\$577.35	\$622.55	\$622.55	\$613.50	\$613.50	\$613.50	
34	\$582.40	\$577.73	\$577.73	\$577.73	\$622.96	\$613.90	\$613.90	\$557.54	\$557.54	\$601.20	\$601.20	\$592.44	\$592.44	\$582.06	\$582.06	\$627.64	\$627.64	\$618.51	\$618.51	\$585.06	\$585.06	\$630.87	\$630.87	\$621.69	\$621.69	\$621.69	
35	\$586.24	\$581.54	\$581.54	\$581.54	\$627.07	\$617.94	\$617.94	\$561.22	\$561.22	\$605.16	\$605.16	\$596.35	\$596.35	\$585.90	\$585.90	\$631.77	\$631.77	\$622.58	\$622.58	\$588.92	\$588.92	\$635.02	\$635.02	\$625.79	\$625.79	\$625.79	
36	\$590.08	\$585.34	\$585.34	\$585.34	\$631.17	\$621.99	\$621.99	\$564.89	\$564.89	\$609.12	\$609.12	\$600.25	\$600.25	\$589.74	\$589.74	\$635.91	\$635.91	\$626.66	\$626.66	\$592.77	\$592.77	\$639.18	\$639.18	\$629.88	\$629.88	\$629.88	
37	\$593.92	\$589.15	\$589.15	\$589.15	\$635.28	\$626.03	\$626.03	\$568.56	\$568.56	\$613.08	\$613.08	\$604.16	\$604.16	\$593.57	\$593.57	\$640.05	\$640.05	\$630.74	\$630.74	\$596.63	\$596.63	\$643.34	\$643.34	\$633.98	\$633.98	\$633.98	
38	\$597.76	\$592.96	\$592.96	\$592.96	\$639.38	\$630.08	\$630.08	\$572.24	\$572.24	\$617.04	\$617.04	\$608.06	\$608.06	\$597.41	\$597.41	\$644.18	\$644.18	\$634.81	\$634.81	\$600.48	\$600.48	\$647.50	\$647.50	\$638.08	\$638.08	\$638.08	
39	\$605.43																										

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

HIOS Plan ID (On Exchange)=>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HIOS Plan ID (Off Exchange)=>	0260003	79962PA0260004	79962PA0260004	79962PA0260004	79962PA0260007	79962PA0260007	79962PA0260007	79962PA0260007	79962PA0260007	79962PA0260005	79962PA0260005	79962PA0260005	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008	79962PA0260008
Plan Marketing Name =>	Added \$3550 100%	Qualified Embedded \$4250 100%	Qualified Embedded \$4250 100%	Qualified Embedded \$4250 100%	Qualified Embedded \$4750 60%	Qualified Embedded \$4750 60%	Qualified Embedded \$4750 60%	Qualified Embedded \$4750 60%	Qualified Embedded \$4750 60%	Qualified Embedded \$5500 80%	Qualified Embedded \$5500 80%	Qualified Embedded \$5500 80%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%	Qualified Embedded \$6100 100%
Form # =>	DHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025
Rating Area =>	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F
Metal =>	Ver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$50	\$4,250	\$4,250	\$4,250	\$4,250	\$4,750	\$4,750	\$4,750	\$4,750	\$4,750	\$5,500	\$5,500	\$5,500	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100
Coinurance =>	0%	100%	100%	100%	60%	60%	60%	60%	60%	80%	80%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OOP Maximum =>	\$50	\$5,500	\$5,500	\$5,500	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$6,250	\$6,250	\$6,250	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100	\$6,100
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Non-Tobacco
0 - 14	\$391.76	\$371.47	\$371.47	\$400.55	\$400.55	\$394.72	\$394.72	\$347.02	\$347.02	\$374.19	\$374.19	\$368.75	\$347.03	\$347.03	\$374.21	\$374.21	\$368.76	\$368.76	\$347.30	\$347.30	\$374.50	\$374.50	\$369.05	\$369.05	\$369.05
15	\$426.58	\$404.49	\$404.49	\$436.16	\$436.16	\$429.81	\$429.81	\$377.87	\$377.87	\$407.45	\$407.45	\$401.52	\$377.88	\$377.88	\$407.47	\$407.47	\$401.54	\$401.54	\$378.17	\$378.17	\$407.79	\$407.79	\$401.86	\$401.86	\$401.86
16	\$439.89	\$417.11	\$417.11	\$449.77	\$449.77	\$443.23	\$443.23	\$389.66	\$389.66	\$420.17	\$420.17	\$414.06	\$389.68	\$389.68	\$420.19	\$420.19	\$414.07	\$414.07	\$389.98	\$389.98	\$420.51	\$420.51	\$414.40	\$414.40	\$414.40
17	\$453.21	\$429.74	\$429.74	\$463.39	\$463.39	\$456.64	\$456.64	\$401.45	\$401.45	\$432.89	\$432.89	\$426.59	\$401.47	\$401.47	\$432.91	\$432.91	\$426.61	\$426.61	\$401.78	\$401.78	\$433.24	\$433.24	\$426.94	\$426.94	\$426.94
18	\$467.55	\$443.33	\$443.33	\$478.05	\$478.05	\$471.09	\$471.09	\$414.16	\$414.16	\$446.58	\$446.58	\$440.08	\$414.17	\$414.17	\$446.60	\$446.60	\$440.10	\$440.10	\$414.49	\$414.49	\$446.95	\$446.95	\$440.45	\$440.45	\$440.45
19	\$481.89	\$456.93	\$456.93	\$492.71	\$492.71	\$485.54	\$485.54	\$426.86	\$426.86	\$460.28	\$460.28	\$453.58	\$426.88	\$426.88	\$460.30	\$460.30	\$453.60	\$453.60	\$427.20	\$427.20	\$460.66	\$460.66	\$453.96	\$453.96	\$453.96
20	\$496.74	\$471.01	\$471.01	\$507.89	\$507.89	\$500.50	\$500.50	\$440.01	\$440.01	\$474.47	\$474.47	\$467.56	\$440.03	\$440.03	\$474.49	\$474.49	\$467.58	\$467.58	\$440.37	\$440.37	\$474.85	\$474.85	\$467.95	\$467.95	\$467.95
21	\$512.10	\$485.58	\$485.58	\$523.60	\$523.60	\$515.98	\$515.98	\$453.62	\$453.62	\$489.14	\$489.14	\$482.02	\$453.64	\$453.64	\$489.16	\$489.16	\$482.04	\$482.04	\$453.99	\$453.99	\$489.54	\$489.54	\$482.42	\$482.42	\$482.42
22	\$512.10	\$485.58	\$485.58	\$523.60	\$523.60	\$515.98	\$515.98	\$453.62	\$453.62	\$489.14	\$489.14	\$482.02	\$453.64	\$453.64	\$489.16	\$489.16	\$482.04	\$482.04	\$453.99	\$453.99	\$489.54	\$489.54	\$482.42	\$482.42	\$482.42
23	\$512.10	\$485.58	\$485.58	\$523.60	\$523.60	\$515.98	\$515.98	\$453.62	\$453.62	\$489.14	\$489.14	\$482.02	\$453.64	\$453.64	\$489.16	\$489.16	\$482.04	\$482.04	\$453.99	\$453.99	\$489.54	\$489.54	\$482.42	\$482.42	\$482.42
24	\$512.10	\$485.58	\$485.58	\$523.60	\$523.60	\$515.98	\$515.98	\$453.62	\$453.62	\$489.14	\$489.14	\$482.02	\$453.64	\$453.64	\$489.16	\$489.16	\$482.04	\$482.04	\$453.99	\$453.99	\$489.54	\$489.54	\$482.42	\$482.42	\$482.42
25	\$514.15	\$487.52	\$487.52	\$525.69	\$525.69	\$518.04	\$518.04	\$455.43	\$455.43	\$491.10	\$491.10	\$483.95	\$455.45	\$455.45	\$491.12	\$491.12	\$483.97	\$483.97	\$455.81	\$455.81	\$491.50	\$491.50	\$484.35	\$484.35	\$484.35
26	\$524.39	\$497.23	\$497.23	\$536.17	\$536.17	\$528.36	\$528.36	\$464.51	\$464.51	\$500.88	\$500.88	\$493.59	\$464.53	\$464.53	\$500.90	\$500.90	\$493.61	\$493.61	\$464.89	\$464.89	\$501.29	\$501.29	\$494.00	\$494.00	\$494.00
27	\$536.68	\$508.89	\$508.89	\$548.73	\$548.73	\$540.75	\$540.75	\$475.39	\$475.39	\$512.62	\$512.62	\$505.16	\$475.41	\$475.41	\$512.64	\$512.64	\$505.18	\$505.18	\$475.78	\$475.78	\$513.04	\$513.04	\$505.58	\$505.58	\$505.58
28	\$556.65	\$527.83	\$527.83	\$569.15	\$569.15	\$560.87	\$560.87	\$493.08	\$493.08	\$531.70	\$531.70	\$523.96	\$493.11	\$493.11	\$531.72	\$531.72	\$523.98	\$523.98	\$493.49	\$493.49	\$532.13	\$532.13	\$524.39	\$524.39	\$524.39
29	\$573.04	\$543.36	\$543.36	\$585.91	\$585.91	\$577.38	\$577.38	\$507.60	\$507.60	\$547.35	\$547.35	\$539.38	\$507.62	\$507.62	\$547.37	\$547.37	\$539.40	\$539.40	\$508.01	\$508.01	\$547.80	\$547.80	\$539.83	\$539.83	\$539.83
30	\$581.23	\$551.13	\$551.13	\$594.29	\$594.29	\$585.64	\$585.64	\$514.86	\$514.86	\$555.17	\$555.17	\$547.09	\$514.88	\$514.88	\$555.20	\$555.20	\$547.12	\$547.12	\$515.28	\$515.28	\$555.63	\$555.63	\$547.55	\$547.55	\$547.55
31	\$593.52	\$562.79	\$562.79	\$606.85	\$606.85	\$598.02	\$598.02	\$525.75	\$525.75	\$566.91	\$566.91	\$558.66	\$525.77	\$525.77	\$566.94	\$566.94	\$558.68	\$558.68	\$526.17	\$526.17	\$567.38	\$567.38	\$559.12	\$559.12	\$559.12
32	\$605.81	\$574.44	\$574.44	\$619.42	\$619.42	\$610.40	\$610.40	\$536.63	\$536.63	\$578.65	\$578.65	\$570.23	\$536.66	\$536.66	\$578.68	\$578.68	\$570.25	\$570.25	\$537.07	\$537.07	\$579.13	\$579.13	\$570.70	\$570.70	\$570.70
33	\$613.50	\$581.72	\$581.72	\$627.27	\$627.27	\$618.14	\$618.14	\$543.44	\$543.44	\$585.99	\$585.99	\$577.46	\$543.46	\$543.46	\$586.01	\$586.01	\$577.48	\$577.48	\$543.88	\$543.88	\$586.47	\$586.47	\$577.94	\$577.94	\$577.94
34	\$621.69	\$589.49	\$589.49	\$635.65	\$635.65	\$626.40	\$626.40	\$550.69	\$550.69	\$593.82	\$593.82	\$585.17	\$550.72	\$550.72	\$593.84	\$593.84	\$585.20	\$585.20	\$551.14	\$551.14	\$594.30	\$594.30	\$585.66	\$585.66	\$585.66
35	\$625.79	\$593.38	\$593.38	\$639.84	\$639.84	\$630.53	\$630.53	\$554.32	\$554.32	\$597.73	\$597.73	\$589.03	\$554.35	\$554.35	\$597.75	\$597.75	\$589.05	\$589.05	\$554.78	\$554.78	\$598.22	\$598.22	\$589.52	\$589.52	\$589.52
36	\$629.88	\$597.26	\$597.26	\$644.03	\$644.03	\$634.66	\$634.66	\$557.95	\$557.95	\$601.64	\$601.64	\$592.88	\$557.98	\$557.98	\$601.67	\$601.67	\$592.91	\$592.91	\$558.41	\$558.41	\$602.13	\$602.13	\$593.38	\$593.38	\$593.38
37	\$633.98	\$601.15	\$601.15	\$648.22	\$648.22	\$638.78	\$638.78	\$561.58	\$561.58	\$605.56	\$605.56	\$596.74	\$561.61	\$561.61	\$605.58	\$605.58	\$596.77	\$596.77	\$562.04	\$562.04	\$606.05	\$606.05	\$597.24	\$597.24	\$597.24
38	\$638.08	\$605.03	\$605.03	\$652.41	\$652.41	\$642.91	\$642.91	\$565.21	\$565.21	\$609.47	\$609.47	\$600.60	\$565.24	\$565.24	\$609.49	\$609.49	\$600.62	\$600.62	\$565.67	\$565.67	\$609.97	\$609.97	\$601.10	\$601.10	\$601.10
39	\$646.27	\$612.80	\$612.80	\$660.78	\$660.78	\$651.17	\$651.17	\$572.47	\$572.47	\$617.29	\$617.29	\$608.31	\$572.49	\$572.49	\$617.32	\$617.32	\$608.33	\$608.33	\$572.94	\$572.94	\$617.80	\$617.80	\$608.81	\$608.81	\$608.81
40	\$654.46	\$620.57	\$620.57	\$669.16	\$669.16	\$659.42	\$659.42	\$579.73	\$579.73	\$625.12	\$625.12	\$616.02	\$579.75	\$579.75	\$625.15	\$625.15	\$616.05	\$616.05	\$580.20	\$580.20	\$625.63	\$625.63	\$616.53	\$616.53	\$616.53
41	\$666.75	\$632.23	\$632.23	\$681.73	\$681.73	\$671.81	\$6																		

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0260008	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0260006	79962PA0140003	79962PA0140004	79962PA0160002	79962PA0170001	79962PA0170001	79962PA0170002	79962PA0170002	79962PA0170002	79962PA0170003	79962PA									
Plan Marketing Name =>	dded \$6100 100	qualified Embedded \$7050 100	qualified Embedded \$7050 100	qualified Embedded \$7050 100	high Valley Flex Blue PPO 500	high Valley Flex Blue PPO 1250	flex Blue PPO Qualified Embed	Choice Blue PPO 0	Choice Blue PPO 0	Choice Blue PPO 500	Choice Blue PPO 500	Choice Blue PPO 500	Choice Blue PPO 500	Choice Blue PPO 1250	Choice Blue PPO									
Form # =>	DHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-HDHP-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-HDHP-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025									
Rating Area =>	Area 9	Area 6	Area 7	Area 9	Area 6	Area 6	Area 6	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7										
Network =>	F	F	F	F	N	N	N	X	X	X	X	X	X	X										
Metal =>	ver	Bronze	Bronze	Bronze	Gold	Gold	Gold	Silver	Gold	Gold	Gold	Gold	Gold	Gold										
Deductible =>	00	\$7,050	\$7,050	\$7,050	\$500	\$1,250	\$3,400	\$0	\$0	\$500	\$500	\$500	\$500	\$1,250	\$1,250									
Coinurance =>	0%	100%	100%	100%	100%	100%	90%	100%	100%	100%	100%	100%	100%	100%	100%									
Copays =>	0	0	0	0	30	25	0	25	25	30	30	30	30	25	25									
OOP Maximum =>	00	\$7,050	\$7,050	\$7,050	\$9,100	\$9,100	\$9,100	\$7,500	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100									
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes									
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$369.05	\$335.04	\$335.04	\$361.27	\$361.27	\$356.02	\$356.02	\$379.29	\$379.29	\$369.20	\$369.20	\$319.07	\$319.07	\$432.21	\$432.21	\$425.92	\$425.92	\$427.54	\$427.54	\$421.32	\$421.32	\$415.70	\$415.70	\$409.66
15	\$401.86	\$364.82	\$364.82	\$393.38	\$393.38	\$387.66	\$387.66	\$413.00	\$413.00	\$402.02	\$402.02	\$347.44	\$347.44	\$470.63	\$470.63	\$463.78	\$463.78	\$465.54	\$465.54	\$458.77	\$458.77	\$452.65	\$452.65	\$446.07
16	\$414.40	\$376.21	\$376.21	\$405.66	\$405.66	\$399.76	\$399.76	\$425.89	\$425.89	\$414.57	\$414.57	\$358.28	\$358.28	\$485.32	\$485.32	\$478.26	\$478.26	\$480.07	\$480.07	\$473.09	\$473.09	\$466.78	\$466.78	\$459.99
17	\$426.94	\$387.59	\$387.59	\$417.94	\$417.94	\$411.86	\$411.86	\$438.78	\$438.78	\$427.12	\$427.12	\$369.12	\$369.12	\$500.01	\$500.01	\$492.73	\$492.73	\$494.60	\$494.60	\$487.40	\$487.40	\$480.91	\$480.91	\$473.92
18	\$440.45	\$399.86	\$399.86	\$431.16	\$431.16	\$424.89	\$424.89	\$452.67	\$452.67	\$440.63	\$440.63	\$380.80	\$380.80	\$515.83	\$515.83	\$508.32	\$508.32	\$510.25	\$510.25	\$502.83	\$502.83	\$496.12	\$496.12	\$488.91
19	\$453.96	\$412.12	\$412.12	\$444.39	\$444.39	\$437.92	\$437.92	\$466.55	\$466.55	\$454.15	\$454.15	\$392.48	\$392.48	\$531.65	\$531.65	\$523.91	\$523.91	\$525.90	\$525.90	\$518.25	\$518.25	\$511.34	\$511.34	\$503.91
20	\$467.95	\$424.82	\$424.82	\$458.08	\$458.08	\$451.42	\$451.42	\$480.93	\$480.93	\$468.14	\$468.14	\$404.58	\$404.58	\$548.03	\$548.03	\$540.06	\$540.06	\$542.10	\$542.10	\$534.22	\$534.22	\$527.10	\$527.10	\$519.44
21	\$482.42	\$437.96	\$437.96	\$472.25	\$472.25	\$465.38	\$465.38	\$495.80	\$495.80	\$482.62	\$482.62	\$417.09	\$417.09	\$564.98	\$564.98	\$556.76	\$556.76	\$558.87	\$558.87	\$550.74	\$550.74	\$543.40	\$543.40	\$535.50
22	\$482.42	\$437.96	\$437.96	\$472.25	\$472.25	\$465.38	\$465.38	\$495.80	\$495.80	\$482.62	\$482.62	\$417.09	\$417.09	\$564.98	\$564.98	\$556.76	\$556.76	\$558.87	\$558.87	\$550.74	\$550.74	\$543.40	\$543.40	\$535.50
23	\$482.42	\$437.96	\$437.96	\$472.25	\$472.25	\$465.38	\$465.38	\$495.80	\$495.80	\$482.62	\$482.62	\$417.09	\$417.09	\$564.98	\$564.98	\$556.76	\$556.76	\$558.87	\$558.87	\$550.74	\$550.74	\$543.40	\$543.40	\$535.50
24	\$482.42	\$437.96	\$437.96	\$472.25	\$472.25	\$465.38	\$465.38	\$495.80	\$495.80	\$482.62	\$482.62	\$417.09	\$417.09	\$564.98	\$564.98	\$556.76	\$556.76	\$558.87	\$558.87	\$550.74	\$550.74	\$543.40	\$543.40	\$535.50
25	\$484.35	\$439.71	\$439.71	\$474.14	\$474.14	\$467.24	\$467.24	\$497.78	\$497.78	\$484.55	\$484.55	\$418.76	\$418.76	\$567.24	\$567.24	\$558.99	\$558.99	\$561.11	\$561.11	\$552.94	\$552.94	\$545.57	\$545.57	\$537.64
26	\$494.00	\$448.47	\$448.47	\$483.58	\$483.58	\$476.55	\$476.55	\$507.70	\$507.70	\$494.20	\$494.20	\$427.10	\$427.10	\$578.54	\$578.54	\$570.12	\$570.12	\$572.28	\$572.28	\$563.96	\$563.96	\$556.44	\$556.44	\$548.35
27	\$505.58	\$458.98	\$458.98	\$494.92	\$494.92	\$487.72	\$487.72	\$519.60	\$519.60	\$505.79	\$505.79	\$437.11	\$437.11	\$592.10	\$592.10	\$583.48	\$583.48	\$585.70	\$585.70	\$577.18	\$577.18	\$569.48	\$569.48	\$561.20
28	\$524.39	\$476.06	\$476.06	\$513.34	\$513.34	\$505.87	\$505.87	\$538.93	\$538.93	\$524.61	\$524.61	\$453.38	\$453.38	\$614.13	\$614.13	\$605.20	\$605.20	\$607.49	\$607.49	\$598.65	\$598.65	\$590.68	\$590.68	\$582.09
29	\$539.83	\$490.08	\$490.08	\$528.45	\$528.45	\$520.76	\$520.76	\$554.80	\$554.80	\$540.05	\$540.05	\$466.72	\$466.72	\$632.21	\$632.21	\$623.01	\$623.01	\$625.38	\$625.38	\$616.28	\$616.28	\$608.06	\$608.06	\$599.22
30	\$547.55	\$497.08	\$497.08	\$536.00	\$536.00	\$528.21	\$528.21	\$562.73	\$562.73	\$547.77	\$547.77	\$473.40	\$473.40	\$641.25	\$641.25	\$631.92	\$631.92	\$634.32	\$634.32	\$625.09	\$625.09	\$616.76	\$616.76	\$607.79
31	\$559.12	\$507.60	\$507.60	\$547.34	\$547.34	\$539.38	\$539.38	\$574.63	\$574.63	\$559.36	\$559.36	\$483.41	\$483.41	\$654.81	\$654.81	\$645.28	\$645.28	\$647.73	\$647.73	\$638.31	\$638.31	\$629.80	\$629.80	\$620.64
32	\$570.70	\$518.11	\$518.11	\$558.67	\$558.67	\$550.54	\$550.54	\$586.53	\$586.53	\$570.94	\$570.94	\$493.42	\$493.42	\$668.37	\$668.37	\$658.65	\$658.65	\$661.14	\$661.14	\$651.53	\$651.53	\$642.84	\$642.84	\$633.50
33	\$577.94	\$524.68	\$524.68	\$565.76	\$565.76	\$557.53	\$557.53	\$593.97	\$593.97	\$578.18	\$578.18	\$499.67	\$499.67	\$676.85	\$676.85	\$667.00	\$667.00	\$669.53	\$669.53	\$659.79	\$659.79	\$650.99	\$650.99	\$641.53
34	\$585.66	\$531.68	\$531.68	\$573.31	\$573.31	\$564.97	\$564.97	\$601.90	\$601.90	\$585.90	\$585.90	\$506.35	\$506.35	\$685.89	\$685.89	\$675.91	\$675.91	\$678.47	\$678.47	\$668.60	\$668.60	\$659.69	\$659.69	\$650.10
35	\$589.52	\$535.19	\$535.19	\$577.09	\$577.09	\$568.69	\$568.69	\$605.87	\$605.87	\$589.76	\$589.76	\$509.68	\$509.68	\$690.41	\$690.41	\$680.36	\$680.36	\$682.94	\$682.94	\$673.00	\$673.00	\$664.03	\$664.03	\$654.38
36	\$593.38	\$538.69	\$538.69	\$580.87	\$580.87	\$572.42	\$572.42	\$609.83	\$609.83	\$593.62	\$593.62	\$513.02	\$513.02	\$694.93	\$694.93	\$684.81	\$684.81	\$687.41	\$687.41	\$677.41	\$677.41	\$668.38	\$668.38	\$658.67
37	\$597.24	\$542.19	\$542.19	\$584.65	\$584.65	\$576.14	\$576.14	\$613.80	\$613.80	\$597.48	\$597.48	\$516.36	\$516.36	\$699.45	\$699.45	\$689.27	\$689.27	\$691.88	\$691.88	\$681.82	\$681.82	\$672.73	\$672.73	\$662.95
38	\$601.10	\$545.70	\$545.70	\$588.42	\$588.42	\$579.86	\$579.86	\$617.77	\$617.77	\$601.34	\$601.34	\$519.69	\$519.69	\$703.97	\$703.97	\$693.72	\$693.72	\$696.35	\$696.35	\$686.22	\$686.22	\$677.08	\$677.08	\$667.23
39	\$608.81	\$552.71	\$552.71	\$595.98	\$595.98	\$587.31	\$587.31	\$625.70	\$625.70	\$609.07	\$609.07	\$526.37	\$526.37	\$713.00	\$713.00	\$702.63	\$702.63	\$705.29	\$705.29	\$695.03	\$695.03	\$685.77	\$685.77	\$675.80
40	\$616.53	\$559.71	\$559.71	\$603.54	\$603.54	\$594.76	\$594.76	\$633.63	\$633.63	\$616.79	\$616.79	\$533.04	\$533.04	\$722.04	\$722.04	\$711.54	\$711.54	\$714.24	\$714.24	\$703.85	\$703.85	\$694.47	\$694.47	\$684.37
41	\$628.11	\$570.22	\$570.22	\$614.87	\$614.87	\$605.92	\$605.92	\$645.53	\$645.53	\$628.37	\$628.37	\$543.05	\$543.05	\$735.60	\$735.60	\$724.90	\$724.90	\$727.65	\$727.65	\$717.06	\$717.06	\$707.51	\$707.51	\$697.22
42	\$639.21	\$580.30	\$580.30	\$625.73	\$625.73	\$616.63	\$616.63	\$656.94	\$656.94	\$639.47	\$639.47	\$552.64	\$552.64	\$748.60	\$748.60	\$737.71	\$737.71	\$740.50	\$740.50	\$729.73	\$729.73	\$720.01	\$720.01	\$709.54
43	\$654.64	\$594.31	\$594.31	\$640.84	\$640.84	\$631.52	\$631.52	\$672.80	\$672.80	\$654.92	\$654.92	\$565.99	\$565.99	\$766.68	\$766.68	\$755.52	\$755.52	\$758.39	\$758.39	\$747.35	\$747.35	\$737.39	\$737.39	\$726.67
44	\$673.94	\$611.83	\$611.83	\$659.73	\$659.73	\$650.14	\$650.14	\$692.63	\$692.63	\$674.22	\$674.22	\$582.67	\$582.67	\$789.28	\$789.28	\$777.79	\$777.79	\$780.74	\$780.74	\$769.38	\$769.38	\$759.13	\$759.13	\$748.09
45	\$696.61	\$632.41	\$632.41	\$681.93	\$681.93	\$672.01	\$672.01	\$715.94	\$715.94	\$696.90	\$696.90	\$602.28	\$602.28	\$815.83	\$815.83	\$803.96	\$803.96	\$807.01	\$807.01	\$795.27	\$795.27	\$784.67	\$784.67	\$773.26
46	\$723.63	\$656.94	\$656.94	\$708.38	\$708.38	\$698.07	\$698.07	\$743.70	\$743.70	\$723.93	\$723.93	\$625.64	\$625.64	\$847.47	\$847.47	\$835.14	\$835.14	\$838.3						

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

HIOS Plan ID (On Exchange)=>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
HIOS Plan ID (Off Exchange)=>	0170003	79962PA0170004	79962PA0170004	79962PA0170005	79962PA0170005	79962PA0180003	79962PA0180003	79962PA0170006	79962PA0170006	79962PA0180004	79962PA0180004											
Plan Marketing Name =>	PPO 1250	Choice Blue PPO 2500	Choice Blue PPO 2500	Choice Blue PPO 2800	Choice Blue PPO 2800	Blue Qualified Embedded 3500	Blue Qualified Embedded 3500	Choice Blue PPO 4250	Choice Blue PPO 4250	Blue Qualified Embedded 6650	Blue Qualified Embedded 6650											
Form # =>	O-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025	CERT-HBG-PPO-T-SM-2025											
Rating Area =>	a 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9											
Network =>	X	X	X	X	X	X	X	X	X	X	X											
Metal =>	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver											
Deductible =>	\$0	\$2,500	\$2,500	\$2,800	\$2,800	\$3,500	\$3,500	\$4,250	\$4,250	\$6,650	\$6,650											
Coinsurance =>	0%	100%	100%	70%	70%	90%	90%	100%	100%	100%	100%											
Copays =>	5	10	10	40	40	0	0	60	60	0	0											
OOP Maximum =>	\$0	\$7,900	\$7,900	\$9,100	\$9,100	\$7,500	\$7,500	\$9,200	\$9,200	\$7,500	\$7,500											
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes											
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$409.66	\$401.33	\$401.33	\$395.49	\$395.49	\$346.48	\$346.48	\$341.43	\$341.43	\$359.65	\$359.65	\$354.41	\$354.41	\$358.79	\$358.79	\$353.58	\$353.58	\$339.67	\$339.67	\$334.73	\$334.73	\$334.73
15	\$446.07	\$437.01	\$437.01	\$430.64	\$430.64	\$377.27	\$377.27	\$371.78	\$371.78	\$391.62	\$391.62	\$385.91	\$385.91	\$390.69	\$390.69	\$385.00	\$385.00	\$369.86	\$369.86	\$364.48	\$364.48	\$364.48
16	\$459.99	\$450.65	\$450.65	\$444.09	\$444.09	\$389.05	\$389.05	\$383.39	\$383.39	\$403.84	\$403.84	\$397.96	\$397.96	\$402.88	\$402.88	\$397.02	\$397.02	\$381.40	\$381.40	\$375.86	\$375.86	\$375.86
17	\$473.92	\$464.29	\$464.29	\$457.53	\$457.53	\$400.83	\$400.83	\$394.99	\$394.99	\$416.07	\$416.07	\$410.00	\$410.00	\$415.07	\$415.07	\$409.04	\$409.04	\$392.95	\$392.95	\$387.23	\$387.23	\$387.23
18	\$488.91	\$478.98	\$478.98	\$472.00	\$472.00	\$413.51	\$413.51	\$407.49	\$407.49	\$429.23	\$429.23	\$422.97	\$422.97	\$428.21	\$428.21	\$421.98	\$421.98	\$405.38	\$405.38	\$399.48	\$399.48	\$399.48
19	\$503.91	\$493.67	\$493.67	\$486.48	\$486.48	\$426.19	\$426.19	\$419.99	\$419.99	\$442.39	\$442.39	\$435.95	\$435.95	\$441.34	\$441.34	\$434.92	\$434.92	\$417.81	\$417.81	\$411.73	\$411.73	\$411.73
20	\$519.44	\$508.88	\$508.88	\$501.47	\$501.47	\$439.32	\$439.32	\$432.93	\$432.93	\$456.03	\$456.03	\$449.38	\$449.38	\$454.94	\$454.94	\$448.32	\$448.32	\$430.69	\$430.69	\$424.42	\$424.42	\$424.42
21	\$535.50	\$524.62	\$524.62	\$516.98	\$516.98	\$452.91	\$452.91	\$446.32	\$446.32	\$470.13	\$470.13	\$463.28	\$463.28	\$469.01	\$469.01	\$462.19	\$462.19	\$444.01	\$444.01	\$437.55	\$437.55	\$437.55
22	\$535.50	\$524.62	\$524.62	\$516.98	\$516.98	\$452.91	\$452.91	\$446.32	\$446.32	\$470.13	\$470.13	\$463.28	\$463.28	\$469.01	\$469.01	\$462.19	\$462.19	\$444.01	\$444.01	\$437.55	\$437.55	\$437.55
23	\$535.50	\$524.62	\$524.62	\$516.98	\$516.98	\$452.91	\$452.91	\$446.32	\$446.32	\$470.13	\$470.13	\$463.28	\$463.28	\$469.01	\$469.01	\$462.19	\$462.19	\$444.01	\$444.01	\$437.55	\$437.55	\$437.55
24	\$535.50	\$524.62	\$524.62	\$516.98	\$516.98	\$452.91	\$452.91	\$446.32	\$446.32	\$470.13	\$470.13	\$463.28	\$463.28	\$469.01	\$469.01	\$462.19	\$462.19	\$444.01	\$444.01	\$437.55	\$437.55	\$437.55
25	\$537.64	\$526.72	\$526.72	\$519.05	\$519.05	\$454.72	\$454.72	\$448.11	\$448.11	\$472.01	\$472.01	\$465.13	\$465.13	\$470.89	\$470.89	\$464.04	\$464.04	\$445.79	\$445.79	\$439.30	\$439.30	\$439.30
26	\$548.35	\$537.21	\$537.21	\$529.39	\$529.39	\$463.78	\$463.78	\$457.03	\$457.03	\$481.41	\$481.41	\$474.40	\$474.40	\$480.27	\$480.27	\$473.28	\$473.28	\$454.67	\$454.67	\$448.05	\$448.05	\$448.05
27	\$561.20	\$549.80	\$549.80	\$541.80	\$541.80	\$474.65	\$474.65	\$467.74	\$467.74	\$492.70	\$492.70	\$485.52	\$485.52	\$491.52	\$491.52	\$484.38	\$484.38	\$465.32	\$465.32	\$458.55	\$458.55	\$458.55
28	\$582.09	\$570.26	\$570.26	\$561.96	\$561.96	\$492.31	\$492.31	\$485.15	\$485.15	\$511.03	\$511.03	\$503.59	\$503.59	\$509.81	\$509.81	\$502.40	\$502.40	\$482.64	\$482.64	\$475.62	\$475.62	\$475.62
29	\$599.22	\$587.05	\$587.05	\$578.50	\$578.50	\$506.81	\$506.81	\$499.43	\$499.43	\$526.08	\$526.08	\$518.41	\$518.41	\$524.82	\$524.82	\$517.19	\$517.19	\$496.85	\$496.85	\$489.62	\$489.62	\$489.62
30	\$607.79	\$595.44	\$595.44	\$586.77	\$586.77	\$514.05	\$514.05	\$506.57	\$506.57	\$532.60	\$532.60	\$525.82	\$525.82	\$532.33	\$532.33	\$524.59	\$524.59	\$503.95	\$503.95	\$496.62	\$496.62	\$496.62
31	\$620.64	\$608.03	\$608.03	\$599.18	\$599.18	\$524.92	\$524.92	\$517.28	\$517.28	\$544.88	\$544.88	\$536.94	\$536.94	\$543.58	\$543.58	\$535.68	\$535.68	\$514.61	\$514.61	\$507.12	\$507.12	\$507.12
32	\$633.50	\$620.63	\$620.63	\$611.59	\$611.59	\$535.79	\$535.79	\$528.00	\$528.00	\$556.16	\$556.16	\$548.06	\$548.06	\$554.84	\$554.84	\$546.77	\$546.77	\$525.26	\$525.26	\$517.62	\$517.62	\$517.62
33	\$641.53	\$628.49	\$628.49	\$619.34	\$619.34	\$542.59	\$542.59	\$534.69	\$534.69	\$563.22	\$563.22	\$555.01	\$555.01	\$561.87	\$561.87	\$553.70	\$553.70	\$531.92	\$531.92	\$524.18	\$524.18	\$524.18
34	\$650.10	\$636.89	\$636.89	\$627.61	\$627.61	\$549.83	\$549.83	\$541.83	\$541.83	\$570.74	\$570.74	\$562.42	\$562.42	\$569.38	\$569.38	\$561.10	\$561.10	\$539.03	\$539.03	\$531.19	\$531.19	\$531.19
35	\$654.38	\$641.09	\$641.09	\$631.75	\$631.75	\$553.46	\$553.46	\$545.40	\$545.40	\$574.50	\$574.50	\$566.13	\$566.13	\$573.13	\$573.13	\$564.80	\$564.80	\$542.58	\$542.58	\$534.69	\$534.69	\$534.69
36	\$658.67	\$645.28	\$645.28	\$635.89	\$635.89	\$557.08	\$557.08	\$548.97	\$548.97	\$578.26	\$578.26	\$569.83	\$569.83	\$576.88	\$576.88	\$568.49	\$568.49	\$546.13	\$546.13	\$538.19	\$538.19	\$538.19
37	\$662.95	\$649.48	\$649.48	\$640.02	\$640.02	\$560.70	\$560.70	\$552.54	\$552.54	\$582.02	\$582.02	\$573.54	\$573.54	\$580.63	\$580.63	\$572.19	\$572.19	\$549.68	\$549.68	\$541.69	\$541.69	\$541.69
38	\$667.23	\$653.68	\$653.68	\$644.16	\$644.16	\$564.33	\$564.33	\$556.11	\$556.11	\$585.78	\$585.78	\$577.25	\$577.25	\$584.39	\$584.39	\$575.89	\$575.89	\$553.24	\$553.24	\$545.19	\$545.19	\$545.19
39	\$675.80	\$662.07	\$662.07	\$652.43	\$652.43	\$571.57	\$571.57	\$563.26	\$563.26	\$593.30	\$593.30	\$584.66	\$584.66	\$591.89	\$591.89	\$583.28	\$583.28	\$560.34	\$560.34	\$552.19	\$552.19	\$552.19
40	\$684.37	\$670.46	\$670.46	\$660.70	\$660.70	\$578.82	\$578.82	\$570.40	\$570.40	\$600.83	\$600.83	\$592.07	\$592.07	\$599.39	\$599.39	\$590.68	\$590.68	\$567.44	\$567.44	\$559.19	\$559.19	\$559.19
41	\$697.22	\$683.06	\$683.06	\$673.11	\$673.11	\$583.69	\$583.69	\$574.11	\$574.11	\$612.11	\$612.11	\$603.19	\$603.19	\$610.65	\$610.65	\$601.77	\$601.77	\$578.10	\$578.10	\$569.69	\$569.69	\$569.69
42	\$709.54	\$695.12	\$695.12	\$685.00	\$685.00	\$600.11	\$600.11	\$591.37	\$591.37	\$622.92	\$622.92	\$613.85	\$613.85	\$621.44	\$621.44	\$612.40	\$612.40	\$588.31	\$588.31	\$579.75	\$579.75	\$579.75
43	\$726.67	\$711.91	\$711.91	\$701.54	\$701.54	\$614.60	\$614.60	\$605.66	\$605.66	\$637.97	\$637.97	\$628.67	\$628.67	\$636.45	\$636.45	\$627.19	\$627.19	\$602.52	\$602.52	\$593.76	\$593.76	\$593.76
44	\$748.09	\$732.89	\$732.89	\$722.22	\$722.22	\$632.72	\$632.72	\$623.51	\$623.51	\$656.77	\$656.77	\$647.20	\$647.20	\$655.21	\$655.21	\$645.68	\$645.68	\$620.28	\$620.28	\$611.26	\$611.26	\$611.26
45	\$773.26	\$757.55	\$757.55	\$746.52	\$746.52	\$654.00	\$654.00	\$644.49	\$644.49	\$678.87	\$678.87	\$668.98	\$668.98	\$677.25	\$677.25	\$667.40	\$667.40	\$641.15	\$641.15	\$631.82	\$631.82	\$631.82
46	\$803.25	\$786.93	\$786.93	\$775.47	\$775.47	\$679.37	\$679.37	\$669.48	\$669.48	\$705.20	\$705.20	\$694.92	\$694.92	\$703.52	\$703.52	\$693.29	\$693.29	\$666.02	\$666.02	\$656.33	\$656.33	\$656.33
47	\$836.99	\$819.98	\$819.98	\$808.04	\$808.04	\$707.90	\$707.90	\$697.60	\$697.60	\$734.81	\$734.81	\$724.11	\$724.11	\$733.06	\$733.06	\$722.40	\$722.40	\$693.99	\$693.99	\$683.89	\$683.89	\$683.89
48	\$875.54	\$857.75	\$857.75	\$845.26	\$845.26	\$740.51	\$740.51	\$729.73	\$729.73	\$768.66	\$768.66	\$757.46	\$757.46	\$766.83	\$766.83	\$755.68	\$755.68	\$725.96	\$725.96	\$715.39	\$715.39	\$715.39
49	\$913.56	\$895.00	\$895.00	\$881.97	\$881.97	\$772.66	\$772.66	\$761.42	\$761.42	\$802.04	\$802.04	\$790.36	\$790.36	\$800.13	\$800.13	\$788.50	\$788.50	\$757.48	\$757.48	\$746.46	\$746.46	\$746.46
50	\$956.40	\$936.97	\$936.97	\$923.33	\$923.33	\$808.90	\$808.90	\$797.13	\$797.13	\$839.65	\$839.65	\$827.42	\$827.42	\$837.65	\$837.65	\$825.47	\$825.47	\$793.00	\$793.00	\$781.46	\$781.46	\$781.46
51	\$998.71	\$978.42	\$978.42	\$964.17	\$964.17	\$844.68	\$844.68	\$832.39	\$832.39	\$876.79	\$876.79	\$864.02	\$864.02	\$874.70	\$874.70	\$861.98	\$861.98	\$828.08	\$828.08	\$816.03	\$816.03	\$816.03
52	\$1,045.30	\$1,024.06	\$1,024.06	\$1,009.14	\$1,009.14	\$884.08	\$884.08	\$871.22	\$871.22	\$917.69	\$917.69	\$904.32	\$904.32	\$915.51	\$915.51	\$902.19	\$902.19	\$866.71	\$866.71			

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

02-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0250002	PPO Blue \$0 100/80 Platinum	PPO	Platinum	Off
79962PA0250014	PPO Blue \$250 100/80 Platinum	PPO	Platinum	Off
79962PA0250001	PPO Blue \$0 100/80 Gold	PPO	Gold	Off
79962PA0250013	PPO Blue \$250 100/80 Gold	PPO	Gold	Off
79962PA0250021	PPO Blue \$500 100/80 Gold	PPO	Gold	Off
79962PA0250023	PPO Blue \$750 100/80 Gold	PPO	Gold	Off
79962PA0250003	PPO Blue \$1000 100/80 Gold	PPO	Gold	Off
79962PA0250004	PPO Blue \$1000 80/60 Gold	PPO	Gold	Off
79962PA0250005	PPO Blue \$1250 100/80 Gold	PPO	Gold	Off
79962PA0250006	PPO Blue \$1400 100/80 Gold	PPO	Gold	Off
79962PA0250007	PPO Blue \$1500 100/80 Gold	PPO	Gold	Off
79962PA0260001	PPO Blue Qualified \$1700 100/80 Gold	PPO	Gold	Off
79962PA0250008	PPO Blue \$1550 100/80 Gold	PPO	Gold	Off
79962PA0250009	PPO Blue \$1750 90/70 Gold	PPO	Gold	Off
79962PA0250010	PPO Blue \$2000 100/80 Gold	PPO	Gold	Off
79962PA0250011	PPO Blue \$2000 90/70 Gold	PPO	Gold	Off
79962PA0250015	PPO Blue \$2500 100/80 Gold	PPO	Gold	Off
79962PA0250016	PPO Blue \$2500 100/80 Gold 1x	PPO	Gold	Off
79962PA0260009	PPO Blue Qualified \$2750 100/80 Gold	PPO	Gold	Off
79962PA0250018	PPO Blue \$3000 100/80 Gold	PPO	Gold	Off
79962PA0250019	PPO Blue \$3500 100/80 Gold	PPO	Gold	Off
79962PA0250024	PPO Blue \$0 100/80 Silver	PPO	Silver	Off
79962PA0250012	PPO Blue \$2000 70/50 Silver	PPO	Silver	Off
79962PA0250017	PPO Blue \$2600 70/50 Silver	PPO	Silver	Off
79962PA0250020	PPO Blue \$4000 100/80 Silver	PPO	Silver	Off
79962PA0250022	PPO Blue \$5000 100/80 Silver	PPO	Silver	Off
79962PA0260002	PPO Blue Qualified Embedded \$3400 100/80 Silver	PPO	Silver	Off
79962PA0260003	PPO Blue Qualified Embedded \$3550 100/60 Silver	PPO	Silver	Off
79962PA0260004	PPO Blue Qualified Embedded \$4250 100/100 Silver	PPO	Silver	Off
79962PA0260007	PPO Blue Qualified Embedded \$4750 60/50 Silver	PPO	Silver	Off
79962PA0260005	PPO Blue Qualified Embedded \$5500 80/60 Silver	PPO	Silver	Off
79962PA0260008	PPO Blue Qualified Embedded \$6100 100/80 Silver	PPO	Silver	Off
79962PA0260006	PPO Blue Qualified Embedded \$7050 100/100 Bronze	PPO	Bronze	Off
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off

RATING AREA 6

1,356	180	2,096	216	20	1,904	379	678	200	137
Centre	Columbia	Lehigh	Midflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$615.76	\$615.76	\$615.76	\$615.76	\$615.76	\$615.76	\$615.76	\$615.76	\$615.76	\$615.76
\$601.35	\$601.35	\$601.35	\$601.35	\$601.35	\$601.35	\$601.35	\$601.35	\$601.35	\$601.35
\$567.47	\$567.47	\$567.47	\$567.47	\$567.47	\$567.47	\$567.47	\$567.47	\$567.47	\$567.47
\$557.71	\$557.71	\$557.71	\$557.71	\$557.71	\$557.71	\$557.71	\$557.71	\$557.71	\$557.71
\$551.29	\$551.29	\$551.29	\$551.29	\$551.29	\$551.29	\$551.29	\$551.29	\$551.29	\$551.29
\$543.54	\$543.54	\$543.54	\$543.54	\$543.54	\$543.54	\$543.54	\$543.54	\$543.54	\$543.54
\$537.13	\$537.13	\$537.13	\$537.13	\$537.13	\$537.13	\$537.13	\$537.13	\$537.13	\$537.13
\$490.43	\$490.43	\$490.43	\$490.43	\$490.43	\$490.43	\$490.43	\$490.43	\$490.43	\$490.43
\$534.95	\$534.95	\$534.95	\$534.95	\$534.95	\$534.95	\$534.95	\$534.95	\$534.95	\$534.95
\$519.38	\$519.38	\$519.38	\$519.38	\$519.38	\$519.38	\$519.38	\$519.38	\$519.38	\$519.38
\$530.82	\$530.82	\$530.82	\$530.82	\$530.82	\$530.82	\$530.82	\$530.82	\$530.82	\$530.82
\$513.18	\$513.18	\$513.18	\$513.18	\$513.18	\$513.18	\$513.18	\$513.18	\$513.18	\$513.18
\$520.43	\$520.43	\$520.43	\$520.43	\$520.43	\$520.43	\$520.43	\$520.43	\$520.43	\$520.43
\$498.04	\$498.04	\$498.04	\$498.04	\$498.04	\$498.04	\$498.04	\$498.04	\$498.04	\$498.04
\$518.89	\$518.89	\$518.89	\$518.89	\$518.89	\$518.89	\$518.89	\$518.89	\$518.89	\$518.89
\$495.50	\$495.50	\$495.50	\$495.50	\$495.50	\$495.50	\$495.50	\$495.50	\$495.50	\$495.50
\$505.85	\$505.85	\$505.85	\$505.85	\$505.85	\$505.85	\$505.85	\$505.85	\$505.85	\$505.85
\$519.29	\$519.29	\$519.29	\$519.29	\$519.29	\$519.29	\$519.29	\$519.29	\$519.29	\$519.29
\$479.42	\$479.42	\$479.42	\$479.42	\$479.42	\$479.42	\$479.42	\$479.42	\$479.42	\$479.42
\$508.62	\$508.62	\$508.62	\$508.62	\$508.62	\$508.62	\$508.62	\$508.62	\$508.62	\$508.62
\$489.72	\$489.72	\$489.72	\$489.72	\$489.72	\$489.72	\$489.72	\$489.72	\$489.72	\$489.72
\$548.74	\$548.74	\$548.74	\$548.74	\$548.74	\$548.74	\$548.74	\$548.74	\$548.74	\$548.74
\$439.57	\$439.57	\$439.57	\$439.57	\$439.57	\$439.57	\$439.57	\$439.57	\$439.57	\$439.57
\$434.41	\$434.41	\$434.41	\$434.41	\$434.41	\$434.41	\$434.41	\$434.41	\$434.41	\$434.41
\$457.90	\$457.90	\$457.90	\$457.90	\$457.90	\$457.90	\$457.90	\$457.90	\$457.90	\$457.90
\$441.90	\$441.90	\$441.90	\$441.90	\$441.90	\$441.90	\$441.90	\$441.90	\$441.90	\$441.90
\$461.34	\$461.34	\$461.34	\$461.34	\$461.34	\$461.34	\$461.34	\$461.34	\$461.34	\$461.34
\$463.71	\$463.71	\$463.71	\$463.71	\$463.71	\$463.71	\$463.71	\$463.71	\$463.71	\$463.71
\$467.23	\$467.23	\$467.23	\$467.23	\$467.23	\$467.23	\$467.23	\$467.23	\$467.23	\$467.23
\$436.48	\$436.48	\$436.48	\$436.48	\$436.48	\$436.48	\$436.48	\$436.48	\$436.48	\$436.48
\$436.49	\$436.49	\$436.49	\$436.49	\$436.49	\$436.49	\$436.49	\$436.49	\$436.49	\$436.49
\$436.83	\$436.83	\$436.83	\$436.83	\$436.83	\$436.83	\$436.83	\$436.83	\$436.83	\$436.83
\$421.40	\$421.40	\$421.40	\$421.40	\$421.40	\$421.40	\$421.40	\$421.40	\$421.40	\$421.40
		\$477.05			\$477.05		\$477.05		\$477.05
		\$464.38			\$464.38		\$464.38		\$464.38
		\$401.32			\$401.32		\$401.32		\$401.32

RATING AREA 7

659	2,981	3,704	3,688
Adams	Berks	Lancaster	York
\$663.98	\$663.98	\$663.98	\$663.98
\$648.44	\$648.44	\$648.44	\$648.44
\$611.91	\$611.91	\$611.91	\$611.91
\$601.38	\$601.38	\$601.38	\$601.38
\$594.46	\$594.46	\$594.46	\$594.46
\$586.11	\$586.11	\$586.11	\$586.11
\$579.19	\$579.19	\$579.19	\$579.19
\$528.84	\$528.84	\$528.84	\$528.84
\$576.84	\$576.84	\$576.84	\$576.84
\$560.05	\$560.05	\$560.05	\$560.05
\$572.38	\$572.38	\$572.38	\$572.38
\$553.36	\$553.36	\$553.36	\$553.36
\$561.18	\$561.18	\$561.18	\$561.18
\$537.03	\$537.03	\$537.03	\$537.03
\$559.52	\$559.52	\$559.52	\$559.52
\$534.30	\$534.30	\$534.30	\$534.30
\$545.46	\$545.46	\$545.46	\$545.46
\$559.95	\$559.95	\$559.95	\$559.95
\$516.96	\$516.96	\$516.96	\$516.96
\$548.45	\$548.45	\$548.45	\$548.45
\$528.06	\$528.06	\$528.06	\$528.06
\$591.71	\$591.71	\$591.71	\$591.71
\$473.99	\$473.99	\$473.99	\$473.99
\$468.42	\$468.42	\$468.42	\$468.42
\$493.75	\$493.75	\$493.75	\$493.75
\$476.50	\$476.50	\$476.50	\$476.50
\$497.46	\$497.46	\$497.46	\$497.46
\$500.02	\$500.02	\$500.02	\$500.02
\$503.81	\$503.81	\$503.81	\$503.81
\$470.65	\$470.65	\$470.65	\$470.65
\$470.67	\$470.67	\$470.67	\$470.67
\$471.04	\$471.04	\$471.04	\$471.04
\$454.40	\$454.40	\$454.40	\$454.40
\$543.63	\$543.63	\$543.63	\$543.63
\$537.75	\$537.75	\$537.75	\$537.75
\$522.86	\$522.86	\$522.86	\$522.86
\$504.78	\$504.78	\$504.78	\$504.78
\$435.79	\$435.79	\$435.79	\$435.79
\$452.36	\$452.36	\$452.36	\$452.36
\$451.28	\$451.28	\$451.28	\$451.28
\$427.23	\$427.23	\$427.23	\$427.23

RATING AREA 9

2,147	2,788	702	54	62	810	148
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$654.32	\$654.32	\$654.32	\$654.32	\$654.32	\$654.32	\$654.32
\$639.00	\$639.00	\$639.00	\$639.00	\$639.00	\$639.00	\$639.00
\$603.00	\$603.00	\$603.00	\$603.00	\$603.00	\$603.00	\$603.00
\$592.63	\$592.63	\$592.63	\$592.63	\$592.63	\$592.63	\$592.63
\$585.81	\$585.81	\$585.81	\$585.81	\$585.81	\$585.81	\$585.81
\$577.57	\$577.57	\$577.57	\$577.57	\$577.57	\$577.57	\$577.57
\$570.76	\$570.76	\$570.76	\$570.76	\$570.76	\$570.76	\$570.76
\$521.14	\$521.14	\$521.14	\$521.14	\$521.14	\$521.14	\$521.14
\$568.44	\$568.44	\$568.44	\$568.44	\$568.44	\$568.44	\$568.44
\$551.90	\$551.90	\$551.90	\$551.90	\$551.90	\$551.90	\$551.90
\$564.05	\$564.05	\$564.05	\$564.05	\$564.05	\$564.05	\$564.05
\$545.31	\$545.31	\$545.31	\$545.31	\$545.31	\$545.31	\$545.31
\$553.01	\$553.01	\$553.01	\$553.01	\$553.01	\$553.01	\$553.01
\$529.22	\$529.22	\$529.22	\$529.22	\$529.22	\$529.22	\$529.22
\$551.38	\$551.38	\$551.38	\$551.38	\$551.38	\$551.38	\$551.38
\$526.52	\$526.52	\$526.52	\$526.52	\$526.52	\$526.52	\$526.52
\$537.52	\$537.52	\$537.52	\$537.52	\$537.52	\$537.52	\$537.52
\$551.80	\$551.80	\$551.80	\$551.80	\$551.80	\$551.80	\$551.80
\$509.43	\$509.43	\$509.43	\$509.43	\$509.43	\$509.43	\$509.43
\$540.47	\$540.47	\$540.47	\$540.47	\$540.47	\$540.47	\$540.47
\$520.38	\$520.38	\$520.38	\$520.38	\$520.38	\$520.38	\$520.38
\$583.10	\$583.10	\$583.10	\$583.10	\$583.10	\$583.10	\$583.10
\$467.09	\$467.09	\$467.09	\$467.09	\$467.09	\$467.09	\$467.09
\$461.61	\$461.61	\$461.61	\$461.61	\$461.61	\$461.61	\$461.61
\$486.57	\$486.57	\$486.57	\$486.57	\$486.57	\$486.57	\$486.57
\$469.57	\$469.57	\$469.57	\$469.57	\$469.57	\$469.57	\$469.57
\$490.22	\$490.22	\$490.22	\$490.22	\$490.22	\$490.22	\$490.22
\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74	\$492.74
\$496.48	\$496.48	\$496.48	\$496.48	\$496.48	\$496.48	\$496.48
\$463.80	\$463.80	\$463.80	\$463.80	\$463.80	\$463.80	\$463.80
\$463.82	\$463.82	\$463.82	\$463.82	\$463.82	\$463.82	\$463.82
\$464.18	\$464.18	\$464.18	\$464.18	\$464.18	\$464.18	\$464.18
\$447.78	\$447.78	\$447.78	\$447.78	\$447.78	\$447.78	\$447.78
\$535.71	\$535.71	\$535.71			\$535.71	\$535.71
\$529.92	\$529.92	\$529.92			\$529	

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

02-01-2024 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0250002	PPO Blue \$0 100/80 Platinum	PPO	Platinum	Off
79962PA0250014	PPO Blue \$250 100/80 Platinum	PPO	Platinum	Off
79962PA0250001	PPO Blue \$0 100/80 Gold	PPO	Gold	Off
79962PA0250013	PPO Blue \$250 100/80 Gold	PPO	Gold	Off
79962PA0250021	PPO Blue \$500 100/80 Gold	PPO	Gold	Off
79962PA0250023	PPO Blue \$750 100/80 Gold	PPO	Gold	Off
79962PA0250003	PPO Blue \$1000 100/80 Gold	PPO	Gold	Off
79962PA0250004	PPO Blue \$1000 80/60 Gold	PPO	Gold	Off
79962PA0250005	PPO Blue \$1250 100/80 Gold	PPO	Gold	Off
79962PA0250006	PPO Blue \$1400 100/80 Gold	PPO	Gold	Off
79962PA0250007	PPO Blue \$1500 100/80 Gold	PPO	Gold	Off
79962PA0260001	PPO Blue Qualified \$1700 100/80 Gold	PPO	Gold	Off
79962PA0250008	PPO Blue \$1550 100/80 Gold	PPO	Gold	Off
79962PA0250009	PPO Blue \$1750 90/70 Gold	PPO	Gold	Off
79962PA0250010	PPO Blue \$2000 100/80 Gold	PPO	Gold	Off
79962PA0250011	PPO Blue \$2000 90/70 Gold	PPO	Gold	Off
79962PA0250015	PPO Blue \$2500 100/80 Gold	PPO	Gold	Off
79962PA0250016	PPO Blue \$2500 100/80 Gold 1x	PPO	Gold	Off
79962PA0260009	PPO Blue Qualified \$2750 100/80 Gold	PPO	Gold	Off
79962PA0250018	PPO Blue \$3000 100/80 Gold	PPO	Gold	Off
79962PA0250019	PPO Blue \$3500 100/80 Gold	PPO	Gold	Off
79962PA0250024	PPO Blue \$0 100/80 Silver	PPO	Silver	Off
79962PA0250012	PPO Blue \$2000 70/50 Silver	PPO	Silver	Off
79962PA0250017	PPO Blue \$2600 70/50 Silver	PPO	Silver	Off
79962PA0250020	PPO Blue \$4000 100/80 Silver	PPO	Silver	Off
79962PA0250022	PPO Blue \$5000 100/80 Silver	PPO	Silver	Off
79962PA0260002	PPO Blue Qualified Embedded \$3400 100/80 Silver	PPO	Silver	Off
79962PA0260003	PPO Blue Qualified Embedded \$3550 100/60 Silver	PPO	Silver	Off
79962PA0260004	PPO Blue Qualified Embedded \$4250 100/100 Silver	PPO	Silver	Off
79962PA0260007	PPO Blue Qualified Embedded \$4750 60/50 Silver	PPO	Silver	Off
79962PA0260005	PPO Blue Qualified Embedded \$5500 80/60 Silver	PPO	Silver	Off
79962PA0260008	PPO Blue Qualified Embedded \$6100 100/80 Silver	PPO	Silver	Off
79962PA0260006	PPO Blue Qualified Embedded \$7050 100/100 Bronze	PPO	Bronze	Off
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off

RATING AREA 6

1,356	180	2,096	216	20	1,904	379	678	200	137
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$627.43	\$627.43	\$627.43	\$627.43	\$627.43	\$627.43	\$627.43	\$627.43	\$627.43	\$627.43
\$612.74	\$612.74	\$612.74	\$612.74	\$612.74	\$612.74	\$612.74	\$612.74	\$612.74	\$612.74
\$578.22	\$578.22	\$578.22	\$578.22	\$578.22	\$578.22	\$578.22	\$578.22	\$578.22	\$578.22
\$568.27	\$568.27	\$568.27	\$568.27	\$568.27	\$568.27	\$568.27	\$568.27	\$568.27	\$568.27
\$561.73	\$561.73	\$561.73	\$561.73	\$561.73	\$561.73	\$561.73	\$561.73	\$561.73	\$561.73
\$553.84	\$553.84	\$553.84	\$553.84	\$553.84	\$553.84	\$553.84	\$553.84	\$553.84	\$553.84
\$547.30	\$547.30	\$547.30	\$547.30	\$547.30	\$547.30	\$547.30	\$547.30	\$547.30	\$547.30
\$499.72	\$499.72	\$499.72	\$499.72	\$499.72	\$499.72	\$499.72	\$499.72	\$499.72	\$499.72
\$545.08	\$545.08	\$545.08	\$545.08	\$545.08	\$545.08	\$545.08	\$545.08	\$545.08	\$545.08
\$529.22	\$529.22	\$529.22	\$529.22	\$529.22	\$529.22	\$529.22	\$529.22	\$529.22	\$529.22
\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87
\$522.90	\$522.90	\$522.90	\$522.90	\$522.90	\$522.90	\$522.90	\$522.90	\$522.90	\$522.90
\$530.28	\$530.28	\$530.28	\$530.28	\$530.28	\$530.28	\$530.28	\$530.28	\$530.28	\$530.28
\$507.47	\$507.47	\$507.47	\$507.47	\$507.47	\$507.47	\$507.47	\$507.47	\$507.47	\$507.47
\$528.72	\$528.72	\$528.72	\$528.72	\$528.72	\$528.72	\$528.72	\$528.72	\$528.72	\$528.72
\$504.88	\$504.88	\$504.88	\$504.88	\$504.88	\$504.88	\$504.88	\$504.88	\$504.88	\$504.88
\$515.43	\$515.43	\$515.43	\$515.43	\$515.43	\$515.43	\$515.43	\$515.43	\$515.43	\$515.43
\$529.12	\$529.12	\$529.12	\$529.12	\$529.12	\$529.12	\$529.12	\$529.12	\$529.12	\$529.12
\$488.50	\$488.50	\$488.50	\$488.50	\$488.50	\$488.50	\$488.50	\$488.50	\$488.50	\$488.50
\$518.26	\$518.26	\$518.26	\$518.26	\$518.26	\$518.26	\$518.26	\$518.26	\$518.26	\$518.26
\$498.99	\$498.99	\$498.99	\$498.99	\$498.99	\$498.99	\$498.99	\$498.99	\$498.99	\$498.99
\$559.13	\$559.13	\$559.13	\$559.13	\$559.13	\$559.13	\$559.13	\$559.13	\$559.13	\$559.13
\$447.89	\$447.89	\$447.89	\$447.89	\$447.89	\$447.89	\$447.89	\$447.89	\$447.89	\$447.89
\$442.63	\$442.63	\$442.63	\$442.63	\$442.63	\$442.63	\$442.63	\$442.63	\$442.63	\$442.63
\$466.57	\$466.57	\$466.57	\$466.57	\$466.57	\$466.57	\$466.57	\$466.57	\$466.57	\$466.57
\$450.27	\$450.27	\$450.27	\$450.27	\$450.27	\$450.27	\$450.27	\$450.27	\$450.27	\$450.27
\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07
\$472.49	\$472.49	\$472.49	\$472.49	\$472.49	\$472.49	\$472.49	\$472.49	\$472.49	\$472.49
\$476.07	\$476.07	\$476.07	\$476.07	\$476.07	\$476.07	\$476.07	\$476.07	\$476.07	\$476.07
\$444.74	\$444.74	\$444.74	\$444.74	\$444.74	\$444.74	\$444.74	\$444.74	\$444.74	\$444.74
\$444.76	\$444.76	\$444.76	\$444.76	\$444.76	\$444.76	\$444.76	\$444.76	\$444.76	\$444.76
\$445.10	\$445.10	\$445.10	\$445.10	\$445.10	\$445.10	\$445.10	\$445.10	\$445.10	\$445.10
\$429.38	\$429.38	\$429.38	\$429.38	\$429.38	\$429.38	\$429.38	\$429.38	\$429.38	\$429.38
		\$486.09			\$486.09		\$486.09		\$486.09
		\$473.17			\$473.17		\$473.17		\$473.17
		\$408.93			\$408.93		\$408.93		\$408.93

RATING AREA 7

659	2,981	3,704	3,688
Adams	Berks	Lancaster	York
\$676.56	\$676.56	\$676.56	\$676.56
\$660.72	\$660.72	\$660.72	\$660.72
\$623.50	\$623.50	\$623.50	\$623.50
\$612.77	\$612.77	\$612.77	\$612.77
\$605.72	\$605.72	\$605.72	\$605.72
\$597.20	\$597.20	\$597.20	\$597.20
\$590.16	\$590.16	\$590.16	\$590.16
\$538.85	\$538.85	\$538.85	\$538.85
\$587.76	\$587.76	\$587.76	\$587.76
\$570.66	\$570.66	\$570.66	\$570.66
\$583.22	\$583.22	\$583.22	\$583.22
\$563.84	\$563.84	\$563.84	\$563.84
\$571.81	\$571.81	\$571.81	\$571.81
\$547.20	\$547.20	\$547.20	\$547.20
\$570.12	\$570.12	\$570.12	\$570.12
\$544.42	\$544.42	\$544.42	\$544.42
\$555.79	\$555.79	\$555.79	\$555.79
\$570.55	\$570.55	\$570.55	\$570.55
\$526.75	\$526.75	\$526.75	\$526.75
\$558.84	\$558.84	\$558.84	\$558.84
\$538.06	\$538.06	\$538.06	\$538.06
\$602.91	\$602.91	\$602.91	\$602.91
\$482.97	\$482.97	\$482.97	\$482.97
\$503.11	\$503.11	\$503.11	\$503.11
\$485.52	\$485.52	\$485.52	\$485.52
\$506.88	\$506.88	\$506.88	\$506.88
\$509.49	\$509.49	\$509.49	\$509.49
\$513.35	\$513.35	\$513.35	\$513.35
\$479.57	\$479.57	\$479.57	\$479.57
\$479.58	\$479.58	\$479.58	\$479.58
\$479.96	\$479.96	\$479.96	\$479.96
\$463.00	\$463.00	\$463.00	\$463.00
\$553.92	\$553.92	\$553.92	\$553.92
\$547.93	\$547.93	\$547.93	\$547.93
\$532.77	\$532.77	\$532.77	\$532.77
\$514.34	\$514.34	\$514.34	\$514.34
\$444.04	\$444.04	\$444.04	\$444.04
\$460.92	\$460.92	\$460.92	\$460.92
\$459.83	\$459.83	\$459.83	\$459.83
\$435.32	\$435.32	\$435.32	\$435.32

RATING AREA 9

2,147	2,788	702	54	62	810	148
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$666.71	\$666.71	\$666.71	\$666.71	\$666.71	\$666.71	\$666.71
\$651.10	\$651.10	\$651.10	\$651.10	\$651.10	\$651.10	\$651.10
\$614.42	\$614.42	\$614.42	\$614.42	\$614.42	\$614.42	\$614.42
\$603.85	\$603.85	\$603.85	\$603.85	\$603.85	\$603.85	\$603.85
\$596.90	\$596.90	\$596.90	\$596.90	\$596.90	\$596.90	\$596.90
\$588.51	\$588.51	\$588.51	\$588.51	\$588.51	\$588.51	\$588.51
\$581.57	\$581.57	\$581.57	\$581.57	\$581.57	\$581.57	\$581.57
\$531.01	\$531.01	\$531.01	\$531.01	\$531.01	\$531.01	\$531.01
\$579.21	\$579.21	\$579.21	\$579.21	\$579.21	\$579.21	\$579.21
\$562.35	\$562.35	\$562.35	\$562.35	\$562.35	\$562.35	\$562.35
\$574.73	\$574.73	\$574.73	\$574.73	\$574.73	\$574.73	\$574.73
\$555.63	\$555.63	\$555.63	\$555.63	\$555.63	\$555.63	\$555.63
\$563.48	\$563.48	\$563.48	\$563.48	\$563.48	\$563.48	\$563.48
\$539.24	\$539.24	\$539.24	\$539.24	\$539.24	\$539.24	\$539.24
\$561.82	\$561.82	\$561.82	\$561.82	\$561.82	\$561.82	\$561.82
\$536.49	\$536.49	\$536.49	\$536.49	\$536.49	\$536.49	\$536.49
\$547.70	\$547.70	\$547.70	\$547.70	\$547.70	\$547.70	\$547.70
\$562.25	\$562.25	\$562.25	\$562.25	\$562.25	\$562.25	\$562.25
\$519.08	\$519.08	\$519.08	\$519.08	\$519.08	\$519.08	\$519.08
\$550.71	\$550.71	\$550.71	\$550.71	\$550.71	\$550.71	\$550.71
\$530.23	\$530.23	\$530.23	\$530.23	\$530.23	\$530.23	\$530.23
\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14
\$475.94	\$475.94	\$475.94	\$475.94	\$475.94	\$475.94	\$475.94
\$470.35	\$470.35	\$470.35	\$470.35	\$470.35	\$470.35	\$470.35
\$495.78	\$495.78	\$495.78	\$495.78	\$495.78	\$495.78	\$495.78
\$478.46	\$478.46	\$478.46	\$478.46	\$478.46	\$478.46	\$478.46
\$499.50	\$499.50	\$499.50	\$499.50	\$499.50	\$499.50	\$499.50
\$502.07	\$502.07	\$502.07	\$502.07	\$502.07	\$502.07	\$502.07
\$505.88	\$505.88	\$505.88	\$505.88	\$505.88	\$505.88	\$505.88
\$472.59	\$472.59	\$472.59	\$472.59	\$472.59	\$472.59	\$472.59
\$472.60	\$472.60	\$472.60	\$472.60	\$472.60	\$472.60	\$472.60
\$472.97	\$472.97	\$472.97	\$472.97	\$472.97	\$472.97	\$472.97
\$456.27	\$456.27	\$456.27	\$456.27	\$456.27	\$456.27	\$456.27
\$545.86	\$545.86	\$545.86			\$545.86	\$545.86
\$539.96	\$539.96	\$539.96			\$539.96	\$539.96
\$525.01	\$525.01	\$5				

Company Name Highmark Benefits Group (HBG)
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RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

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79962PA0250003	PPO Blue \$1000 100/80 Gold	PPO	Gold	Off
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79962PA0250005	PPO Blue \$1250 100/80 Gold	PPO	Gold	Off
79962PA0250006	PPO Blue \$1400 100/80 Gold	PPO	Gold	Off
79962PA0250007	PPO Blue \$1500 100/80 Gold	PPO	Gold	Off
79962PA0260001	PPO Blue Qualified \$1700 100/80 Gold	PPO	Gold	Off
79962PA0250008	PPO Blue \$1550 100/80 Gold	PPO	Gold	Off
79962PA0250009	PPO Blue \$1750 90/70 Gold	PPO	Gold	Off
79962PA0250010	PPO Blue \$2000 100/80 Gold	PPO	Gold	Off
79962PA0250011	PPO Blue \$2000 90/70 Gold	PPO	Gold	Off
79962PA0250015	PPO Blue \$2500 100/80 Gold	PPO	Gold	Off
79962PA0250016	PPO Blue \$2500 100/80 Gold 1x	PPO	Gold	Off
79962PA0260009	PPO Blue Qualified \$2750 100/80 Gold	PPO	Gold	Off
79962PA0250018	PPO Blue \$3000 100/80 Gold	PPO	Gold	Off
79962PA0250019	PPO Blue \$3500 100/80 Gold	PPO	Gold	Off
79962PA0250024	PPO Blue \$0 100/80 Silver	PPO	Silver	Off
79962PA0250012	PPO Blue \$2000 70/50 Silver	PPO	Silver	Off
79962PA0250017	PPO Blue \$2600 70/50 Silver	PPO	Silver	Off
79962PA0250020	PPO Blue \$4000 100/80 Silver	PPO	Silver	Off
79962PA0250022	PPO Blue \$5000 100/80 Silver	PPO	Silver	Off
79962PA0260002	PPO Blue Qualified Embedded \$3400 100/80 Silver	PPO	Silver	Off
79962PA0260003	PPO Blue Qualified Embedded \$3550 100/60 Silver	PPO	Silver	Off
79962PA0260004	PPO Blue Qualified Embedded \$4250 100/100 Silver	PPO	Silver	Off
79962PA0260007	PPO Blue Qualified Embedded \$4750 60/50 Silver	PPO	Silver	Off
79962PA0260005	PPO Blue Qualified Embedded \$5500 80/60 Silver	PPO	Silver	Off
79962PA0260008	PPO Blue Qualified Embedded \$6100 100/80 Silver	PPO	Silver	Off
79962PA0260006	PPO Blue Qualified Embedded \$7050 100/100 Bronze	PPO	Bronze	Off
79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off
79962PA0180003	Choice Blue Qualified Embedded 3500 Silver	PPO	Silver	Off
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off
79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze	PPO	Bronze	Off

RATING AREA 6

1,356	180	2,096	216	20	1,904	379	678	200	137
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95	\$639.95
\$624.98	\$624.98	\$624.98	\$624.98	\$624.98	\$624.98	\$624.98	\$624.98	\$624.98	\$624.98
\$589.77	\$589.77	\$589.77	\$589.77	\$589.77	\$589.77	\$589.77	\$589.77	\$589.77	\$589.77
\$579.62	\$579.62	\$579.62	\$579.62	\$579.62	\$579.62	\$579.62	\$579.62	\$579.62	\$579.62
\$572.95	\$572.95	\$572.95	\$572.95	\$572.95	\$572.95	\$572.95	\$572.95	\$572.95	\$572.95
\$564.90	\$564.90	\$564.90	\$564.90	\$564.90	\$564.90	\$564.90	\$564.90	\$564.90	\$564.90
\$558.23	\$558.23	\$558.23	\$558.23	\$558.23	\$558.23	\$558.23	\$558.23	\$558.23	\$558.23
\$509.70	\$509.70	\$509.70	\$509.70	\$509.70	\$509.70	\$509.70	\$509.70	\$509.70	\$509.70
\$555.96	\$555.96	\$555.96	\$555.96	\$555.96	\$555.96	\$555.96	\$555.96	\$555.96	\$555.96
\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79
\$551.67	\$551.67	\$551.67	\$551.67	\$551.67	\$551.67	\$551.67	\$551.67	\$551.67	\$551.67
\$533.34	\$533.34	\$533.34	\$533.34	\$533.34	\$533.34	\$533.34	\$533.34	\$533.34	\$533.34
\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87	\$540.87
\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60	\$517.60
\$539.28	\$539.28	\$539.28	\$539.28	\$539.28	\$539.28	\$539.28	\$539.28	\$539.28	\$539.28
\$514.96	\$514.96	\$514.96	\$514.96	\$514.96	\$514.96	\$514.96	\$514.96	\$514.96	\$514.96
\$525.72	\$525.72	\$525.72	\$525.72	\$525.72	\$525.72	\$525.72	\$525.72	\$525.72	\$525.72
\$539.69	\$539.69	\$539.69	\$539.69	\$539.69	\$539.69	\$539.69	\$539.69	\$539.69	\$539.69
\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25	\$498.25
\$528.61	\$528.61	\$528.61	\$528.61	\$528.61	\$528.61	\$528.61	\$528.61	\$528.61	\$528.61
\$508.96	\$508.96	\$508.96	\$508.96	\$508.96	\$508.96	\$508.96	\$508.96	\$508.96	\$508.96
\$570.30	\$570.30	\$570.30	\$570.30	\$570.30	\$570.30	\$570.30	\$570.30	\$570.30	\$570.30
\$456.84	\$456.84	\$456.84	\$456.84	\$456.84	\$456.84	\$456.84	\$456.84	\$456.84	\$456.84
\$451.47	\$451.47	\$451.47	\$451.47	\$451.47	\$451.47	\$451.47	\$451.47	\$451.47	\$451.47
\$475.89	\$475.89	\$475.89	\$475.89	\$475.89	\$475.89	\$475.89	\$475.89	\$475.89	\$475.89
\$459.26	\$459.26	\$459.26	\$459.26	\$459.26	\$459.26	\$459.26	\$459.26	\$459.26	\$459.26
\$479.46	\$479.46	\$479.46	\$479.46	\$479.46	\$479.46	\$479.46	\$479.46	\$479.46	\$479.46
\$481.93	\$481.93	\$481.93	\$481.93	\$481.93	\$481.93	\$481.93	\$481.93	\$481.93	\$481.93
\$485.58	\$485.58	\$485.58	\$485.58	\$485.58	\$485.58	\$485.58	\$485.58	\$485.58	\$485.58
\$453.62	\$453.62	\$453.62	\$453.62	\$453.62	\$453.62	\$453.62	\$453.62	\$453.62	\$453.62
\$453.64	\$453.64	\$453.64	\$453.64	\$453.64	\$453.64	\$453.64	\$453.64	\$453.64	\$453.64
\$453.99	\$453.99	\$453.99	\$453.99	\$453.99	\$453.99	\$453.99	\$453.99	\$453.99	\$453.99
\$437.96	\$437.96	\$437.96	\$437.96	\$437.96	\$437.96	\$437.96	\$437.96	\$437.96	\$437.96
		\$495.80			\$495.80		\$495.80		\$495.80
		\$482.62			\$482.62		\$482.62		\$482.62
		\$417.09			\$417.09		\$417.09		\$417.09

RATING AREA 7

659	2,981	3,704	3,688
Adams	Berks	Lancaster	York
\$690.07	\$690.07	\$690.07	\$690.07
\$673.91	\$673.91	\$673.91	\$673.91
\$635.95	\$635.95	\$635.95	\$635.95
\$625.00	\$625.00	\$625.00	\$625.00
\$617.82	\$617.82	\$617.82	\$617.82
\$609.13	\$609.13	\$609.13	\$609.13
\$601.94	\$601.94	\$601.94	\$601.94
\$549.61	\$549.61	\$549.61	\$549.61
\$599.50	\$599.50	\$599.50	\$599.50
\$582.05	\$582.05	\$582.05	\$582.05
\$594.87	\$594.87	\$594.87	\$594.87
\$575.10	\$575.10	\$575.10	\$575.10
\$583.23	\$583.23	\$583.23	\$583.23
\$558.13	\$558.13	\$558.13	\$558.13
\$581.50	\$581.50	\$581.50	\$581.50
\$555.29	\$555.29	\$555.29	\$555.29
\$566.89	\$566.89	\$566.89	\$566.89
\$581.95	\$581.95	\$581.95	\$581.95
\$537.27	\$537.27	\$537.27	\$537.27
\$570.00	\$570.00	\$570.00	\$570.00
\$548.81	\$548.81	\$548.81	\$548.81
\$614.95	\$614.95	\$614.95	\$614.95
\$492.61	\$492.61	\$492.61	\$492.61
\$486.83	\$486.83	\$486.83	\$486.83
\$513.15	\$513.15	\$513.15	\$513.15
\$495.22	\$495.22	\$495.22	\$495.22
\$517.00	\$517.00	\$517.00	\$517.00
\$519.66	\$519.66	\$519.66	\$519.66
\$523.60	\$523.60	\$523.60	\$523.60
\$489.14	\$489.14	\$489.14	\$489.14
\$489.16	\$489.16	\$489.16	\$489.16
\$489.54	\$489.54	\$489.54	\$489.54
\$472.25	\$472.25	\$472.25	\$472.25
\$564.98	\$564.98	\$564.98	\$564.98
\$558.87	\$558.87	\$558.87	\$558.87
\$543.40	\$543.40	\$543.40	\$543.40
\$524.62	\$524.62	\$524.62	\$524.62
\$452.91	\$452.91	\$452.91	\$452.91
\$470.13	\$470.13	\$470.13	\$470.13
\$469.01	\$469.01	\$469.01	\$469.01
\$444.01	\$444.01	\$444.01	\$444.01

RATING AREA 9

2,147	2,788	702	54	62	810	148
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$680.02	\$680.02	\$680.02	\$680.02	\$680.02	\$680.02	\$680.02
\$664.11	\$664.11	\$664.11	\$664.11	\$664.11	\$664.11	\$664.11
\$626.69	\$626.69	\$626.69	\$626.69	\$626.69	\$626.69	\$626.69
\$615.91	\$615.91	\$615.91	\$615.91	\$615.91	\$615.91	\$615.91
\$608.82	\$608.82	\$608.82	\$608.82	\$608.82	\$608.82	\$608.82
\$600.26	\$600.26	\$600.26	\$600.26	\$600.26	\$600.26	\$600.26
\$593.18	\$593.18	\$593.18	\$593.18	\$593.18	\$593.18	\$593.18
\$541.61	\$541.61	\$541.61	\$541.61	\$541.61	\$541.61	\$541.61
\$590.77	\$590.77	\$590.77	\$590.77	\$590.77	\$590.77	\$590.77
\$573.58	\$573.58	\$573.58	\$573.58	\$573.58	\$573.58	\$573.58
\$586.21	\$586.21	\$586.21	\$586.21	\$586.21	\$586.21	\$586.21
\$566.73	\$566.73	\$566.73	\$566.73	\$566.73	\$566.73	\$566.73
\$574.74	\$574.74	\$574.74	\$574.74	\$574.74	\$574.74	\$574.74
\$550.01	\$550.01	\$550.01	\$550.01	\$550.01	\$550.01	\$550.01
\$573.04	\$573.04	\$573.04	\$573.04	\$573.04	\$573.04	\$573.04
\$547.21	\$547.21	\$547.21	\$547.21	\$547.21	\$547.21	\$547.21
\$558.64	\$558.64	\$558.64	\$558.64	\$558.64	\$558.64	\$558.64
\$573.48	\$573.48	\$573.48	\$573.48	\$573.48	\$573.48	\$573.48
\$529.45	\$529.45	\$529.45	\$529.45	\$529.45	\$529.45	\$529.45
\$561.70	\$561.70	\$561.70	\$561.70	\$561.70	\$561.70	\$561.70
\$540.82	\$540.82	\$540.82	\$540.82	\$540.82	\$540.82	\$540.82
\$606.00	\$606.00	\$606.00	\$606.00	\$606.00	\$606.00	\$606.00
\$485.44	\$485.44	\$485.44	\$485.44	\$485.44	\$485.44	\$485.44
\$479.74	\$479.74	\$479.74	\$479.74	\$479.74	\$479.74	\$479.74
\$505.68	\$505.68	\$505.68	\$505.68	\$505.68	\$505.68	\$505.68
\$488.01	\$488.01	\$488.01	\$488.01	\$488.01	\$488.01	\$488.01
\$509.48	\$509.48	\$509.48	\$509.48	\$509.48	\$509.48	\$509.48
\$512.10	\$512.10	\$512.10	\$512.10	\$512.10	\$512.10	\$512.10
\$515.98	\$515.98	\$515.98	\$515.98	\$515.98	\$515.98	\$515.98
\$482.02	\$482.02	\$482.02	\$482.02	\$482.02	\$482.02	\$482.02
\$482.04	\$482.04	\$482.04	\$482.04	\$482.04	\$482.04	\$482.04
\$482.42	\$482.42	\$482.42	\$482.42	\$482.42	\$482.42	\$482.42
\$465.38	\$465.38	\$465.38	\$465.38	\$465.38	\$465.38	\$465.38
\$556.76	\$556.76	\$556.76			\$556.76	\$556.76
\$550.74	\$550.74	\$550.74			\$550	

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	Unified Rate Review v6.0																		
2																			
3	Company Legal Name:	Highmark Benefits Group (HBG)																	
4	HIOS Issuer ID:	79962	State:	PA															
5	Effective Date of Rate Change(s):	01/01/2025	Market:	Small Group															
6																			
7																			
8	Market Level Calculations (Same for all Plans)																		
9																			
10																			
11	Section I: Experience Period Data																		
12	Experience Period:	01/01/2023	to	12/31/2023															
13			Total	PMPM															
14	Allowed Claims		\$208,099,397.61	\$765.55															
15	Reinsurance		\$0.00	\$0.00															
16	Incurred Claims in Experience Period		\$183,095,432.66	\$673.57															
17	Risk Adjustment		\$6,270,404.51	\$23.07															
18	Experience Period Premium		\$185,219,863.70	\$681.38															
19	Experience Period Member Months		271,830																
20																			
21	Section II: Projections																		
22			Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims												
23	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM												
24	Inpatient Hospital	\$135.85	1.050	1.034	1.050	1.034	\$160.04												
25	Outpatient Hospital	\$321.55	1.050	1.034	1.050	1.034	\$378.79												
26	Professional	\$168.23	1.050	1.034	1.050	1.034	\$198.18												
27	Other Medical	\$11.72	1.050	1.034	1.050	1.034	\$13.80												
28	Capitation	\$0.60	0.976	1.000	0.976	1.000	\$0.57												
29	Prescription Drug	\$127.61	1.050	1.034	1.050	1.034	\$150.32												
30	Total	\$765.55					\$901.70												
31																			
32	Morbidity Adjustment						1.008												
33	Demographic Shift						0.985												
34	Plan Design Changes						0.999												
35	Other						1.000												
36	Adjusted Trended EHB Allowed Claims PMPM for	01/01/2025					\$894.07												
37																			
38	Manual EHB Allowed Claims PMPM						\$0.00												
39	Applied Credibility %						100.00%												
40																			
41																			
42	Projected Period Totals																		
43	Projected Index Rate for	01/01/2025			\$894.07		\$325,566,649.80												
44	Reinsurance				\$0.00		\$0.00												
45	Risk Adjustment Payment/Charge				\$67.89		\$24,721,330.15												
46	Exchange User Fees				0.00%		\$0.00												
47	Market Adjusted Index Rate				\$826.18		\$300,845,319.65												
48	Projected Member Months						364,140												
49																			
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																		
51																			

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

Product-Plan Data Collection

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

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

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

To finalize, select the Finalize button or Ctrl + Shift + F.

To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button.

To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl +

Company Legal Name: **Highmark Benefits Group (HBG)**
 HIOS Issuer ID: **79962** State: **PA**
 Effective Date of Rate Change(s): **01/01/2025** Market: **Small Group**

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	Premier Balance PPO																		
Field #	Section I: General Product and Plan Information	79962PA001																		
Field #	Section I: General Product and Plan Information	79962PA001																		
Field #	Section I: General Product and Plan Information	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	
1.1	Product Name	Premier Balance PPO																		
1.2	Product ID	79962PA001																		
1.3	Plan Name	79962PA0010001																		
1.4	Plan ID (Standard Component ID)	79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010010	79962PA0010011	79962PA0010012	79962PA0010013	79962PA0010014	79962PA0010015	79962PA0010016	79962PA0010017	79962PA0010018	
1.5	Metal	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Gold	Gold	Gold	Silver	Gold
1.6	AV Metal Value	0.897	0.883	0.819	0.819	0.819	0.820	0.819	0.817	0.813	0.806	0.719	0.797	0.796	0.786	0.719	0.819	0.805		
1.7	Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
1.8	Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9	Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10	Effective Date of Proposed Rates	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023	01/01/2023
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %	0.00%																		
1.13	Submission Level Rate Increase %	0.00%																		

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information	Total	79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010010	79962PA0010011	79962PA0010012	79962PA0010013	79962PA0010014	79962PA0010015	79962PA0010016	79962PA0010017	79962PA0010018	79962PA0010019	79962PA0010020	79962PA0010021
\$208,099,398	2.1 Plan ID (Standard Component ID)	\$208,099,398	\$6,419,973	\$3,221,796	\$2,218,930	\$1,598,445	\$6,941,960	\$418,145	\$9,220,473	\$375,116	\$4,044,501	\$10,833,740	\$1,697,962	\$611,610	\$2,519,249	\$1,833,067	\$3,721,051	\$1,440,342	\$2,781,204				
\$0	2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$183,095,433	2.3 Reinsurance	\$183,095,433	\$6,023,524	\$3,021,058	\$2,073,796	\$1,404,571	\$6,326,483	\$357,019	\$8,276,584	\$322,091	\$3,726,124	\$9,620,726	\$1,318,416	\$538,652	\$2,225,107	\$1,608,860	\$3,225,281	\$1,273,701	\$2,617,193				
\$6,270,405	2.4 Member Cost Sharing	\$6,270,405	\$781,320	\$725,393	\$51,027	\$328,646	\$1,108,461	-\$327,702	\$775,630	\$38,298	-\$274,602	\$1,048,751	-\$435,472	\$897,678	\$174,458	\$838,149	\$752,112	-\$50,222	-\$986				
\$185,219,864	2.5 Cost Sharing Reduction	\$185,219,864	\$6,743,151	\$3,028,742	\$1,214,994	\$1,587,326	\$6,032,442	\$651,721	\$8,703,784	\$419,629	\$2,494,785	\$10,056,819	\$2,120,948	\$541,604	\$2,259,355	\$1,513,440	\$2,674,478	\$1,117,298	\$1,025,080				
271,830	2.6 Incurred Claims	271,830	8,461	3,900	1,735	2,166	8,287	1,022	12,477	638	3,751	14,437	3,355	824	3,057	2,259	4,164	1,738	1,557				
	2.7 Risk Adjustment Transfer Amount	24,909	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2.8 Premium	\$700.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.9 Experience Period Member Months	95.62%	80.05%	80.47%	163.80%	73.31%	88.59%	110.18%	87.31%	70.34%	167.83%	86.63%	78.22%	37.43%	91.42%	68.42%	94.13%	119.36%	255.56%				
	2.10 Current Enrollment																						
	2.11 Current Premium PMPM																						
	2.12 Loss Ratio																						
	Per Member Per Month																						
	2.13 Allowed Claims	\$765.55	\$758.77	\$826.10	\$1,278.92	\$737.97	\$837.69	\$409.14	\$739.00	\$587.96	\$1,078.25	\$750.41	\$506.10	\$742.25	\$824.09	\$811.45	\$893.62	\$828.74	\$1,786.26				
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$91.98	\$46.86	\$51.47	\$83.65	\$89.51	\$74.27	\$59.81	\$75.65	\$83.11	\$84.88	\$84.02	\$113.13	\$88.54	\$96.22	\$99.25	\$119.06	\$95.88	\$105.34				
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$673.57	\$711.92	\$774.63	\$1,195.27	\$648.46	\$763.42	\$349.33	\$663.35	\$504.85	\$993.37	\$666.39	\$392.97	\$653.70	\$727.87	\$712.20	\$774.56	\$732.85	\$1,680.92				
	2.18 Risk Adjustment Transfer Amount	\$23.07	\$92.34	\$186.00	\$29.41	\$151.73	\$133.76	-\$320.65	\$62.16	\$60.03	-\$73.21	\$72.64	-\$129.80	\$1,089.41	\$57.07	\$371.03	\$180.62	-\$28.90	-\$0.63				
	2.19 Premium	\$681.38	\$796.97	\$776.60	\$700.28	\$732.84	\$727.94	\$637.69	\$697.59	\$657.73	\$665.10	\$696.60	\$632.18	\$657.29	\$739.08	\$669.96	\$642.29	\$642.86	\$658.37				

Section III: Plan Adjustment Factors

Section III: Plan Adjustment Factors	79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010010	79962PA0010011	79962PA0010012	79962PA0010013	79962PA0010014	79962PA0010015	79962PA0010016	79962PA0010017	79962PA0010018	79962PA0010019	79962PA0010020	79962PA0010021	
3.1 Plan ID (Standard Component ID)																						
3.2 Market Adjusted Index Rate																						
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.4 Provider Network Adjustment	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.5 Benefits in Addition to EHB	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Administrative Costs																						
3.6 Administrative Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3.11 Age Calibration Factor	0.6731																					
3.12 Geographic Calibration Factor	1.0099																					
3.13 Tobacco Calibration Factor	1.0000																					
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information

Section IV: Projected Plan Level Information	Total	79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010010	79962PA0010011	79962PA0010012	79962PA0010013	79962PA0010014	79962PA0010015	79962PA0010016	79962PA0010017	79
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Blue PPO PA017		Choice Blue PPO Qualified 79962PA018														PPO Blue 79962PA025													
Choice Blue PPO	Choice Blue PPO	Choice Blue PPO	Choice Blue PPO	Choice Blue PPO	Choice Blue PPO	Choice Blue PPO	Choice Blue PPO	PPO Blue \$0	PPO Blue \$0	PPO Blue \$1000	PPO Blue \$1000	PPO Blue \$1250	PPO Blue \$1400	PPO Blue \$1500	PPO Blue \$1550	PPO Blue \$1750	PPO Blue \$2000	PPO Blue \$2000	PPO Blue \$2000	PPO Blue \$250	PPO Blue \$250	PPO Blue \$2500	PPO Blue \$2500						
79962PA0170004	79962PA0170005	79962PA0170006	79962PA0180001	79962PA0180002	79962PA0180003	79962PA0180004	79962PA0180005	79962PA0250001	79962PA0250002	79962PA0250003	79962PA0250004	79962PA0250005	79962PA0250006	79962PA0250007	79962PA0250008	79962PA0250009	79962PA0250010	79962PA0250011	79962PA0250012	79962PA0250013	79962PA0250014	79962PA0250015	79962PA0250016						
Gold	Silver	Silver	Silver	Bronze	Bronze	Silver	Bronze	Gold	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Gold	Platinum	Gold						
0.794	0.697	0.712	0.719	0.646	0.713	0.639	0.818	0.902	0.803	0.785	0.801	0.792	0.802	0.820	0.787	0.796	0.788	0.707	0.810	0.884	0.787	0.811							
Renewing	Renewing	Renewing	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing							
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO							
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No							
01/01/2025	01/01/2025	01/01/2025	01/01/2023	01/01/2023	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025							
12.81%	13.87%	14.68%	0.00%	0.00%	14.47%	14.31%	11.69%	11.79%	12.46%	12.94%	12.62%	12.64%	12.68%	13.28%	13.13%	12.89%	13.17%	14.34%	11.96%	11.81%	12.98%	13.51%							

30% 14.39% 12.70%
59%

79962PA0170004	79962PA0170005	79962PA0170006	79962PA0180001	79962PA0180002	79962PA0180003	79962PA0180004	79962PA0250001	79962PA0250002	79962PA0250003	79962PA0250004	79962PA0250005	79962PA0250006	79962PA0250007	79962PA0250008	79962PA0250009	79962PA0250010	79962PA0250011	79962PA0250012	79962PA0250013	79962PA0250014	79962PA0250015	79962PA0250016
\$3,306,468	\$453,663	\$234,016	\$105,076	\$39,511	\$0	\$0	\$2,421,710	\$11,143,912	\$15,070,316	\$395,747	\$691,554	\$447,095	\$5,925,141	\$2,381,445	\$247,664	\$14,598,565	\$432,077	\$1,284,681	\$2,128,986	\$6,019,227	\$4,557,953	\$3,037,451
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$411,526	\$130,754	\$63,540	\$26,514	\$29,168	\$0	\$0	\$178,275	\$471,304	\$1,810,312	\$71,105	\$114,913	\$100,217	\$684,362	\$469,334	\$64,895	\$1,822,000	\$86,526	\$151,996	\$230,236	\$399,681	\$598,133	\$332,798
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$2,894,941	\$322,909	\$170,476	\$78,562	\$10,343	\$0	\$0	\$2,243,435	\$10,672,608	\$13,260,004	\$324,642	\$576,641	\$346,878	\$5,240,778	\$1,912,111	\$182,769	\$12,776,565	\$345,551	\$1,132,685	\$1,898,750	\$5,619,546	\$3,959,820	\$2,704,654
-\$320,747	-\$179,948	-\$40,997	\$5,395	-\$76,130	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$3,030,488	\$673,837	\$262,088	\$132,580	\$154,816	\$0	\$0	\$1,963,057	\$8,667,802	\$15,598,749	\$452,100	\$1,031,722	\$746,140	\$5,151,896	\$2,867,124	\$322,538	\$13,500,886	\$502,195	\$743,286	\$2,193,628	\$5,804,309	\$4,755,086	\$1,783,910
4,881	1,234	472	218	296	0	0	2,764	11,134	22,472	656	1,568	1,049	7,691	4,227	412	19,502	780	1,186	2,809	7,346	6,803	2,889
486	116	77	15	27	18	17	470	1,776	3,159	111	181	144	1,097	623	43	3,024	111	154	349	1,001	733	410
\$654.60	\$521.98	\$557.79	\$545.40	\$473.28	\$451.46	\$431.84	\$704.62	\$815.87	\$715.18	\$695.69	\$675.17	\$736.57	\$685.87	\$685.96	\$814.81	\$717.36	\$645.72	\$652.59	\$790.78	\$822.81	\$773.43	\$652.77
106.83%	65.38%	77.11%	56.94%	13.14%	#DIV/0!	#DIV/0!	114.28%	123.13%	85.01%	71.81%	55.89%	46.49%	101.73%	66.69%	56.67%	94.64%	68.81%	152.39%	86.56%	96.82%	83.28%	151.61%
\$677.42	\$367.64	\$495.80	\$482.00	\$133.48	#DIV/0!	#DIV/0!	\$876.16	\$1,000.89	\$670.63	\$603.27	\$441.04	\$426.21	\$770.40	\$563.39	\$601.13	\$748.57	\$553.95	\$1,083.20	\$757.92	\$819.39	\$669.99	\$1,051.38
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$84.31	\$105.96	\$134.62	\$121.62	\$98.54	#DIV/0!	#DIV/0!	\$64.50	\$42.33	\$80.56	\$108.39	\$73.29	\$95.54	\$88.98	\$111.03	\$157.51	\$93.43	\$110.93	\$128.16	\$81.96	\$54.41	\$87.92	\$115.19
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$593.10	\$261.68	\$361.18	\$360.38	\$34.94	#DIV/0!	#DIV/0!	\$811.66	\$958.56	\$590.07	\$494.88	\$367.76	\$330.67	\$681.42	\$452.36	\$443.61	\$655.14	\$443.01	\$955.05	\$675.95	\$764.98	\$582.07	\$936.19
-\$65.71	-\$145.83	-\$86.86	\$24.75	-\$257.20	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$620.87	\$546.06	\$555.27	\$608.17	\$523.03	#DIV/0!	#DIV/0!	\$710.22	\$778.50	\$694.14	\$689.18	\$657.99	\$711.29	\$669.86	\$678.29	\$782.86	\$692.28	\$643.84	\$626.72	\$780.93	\$790.13	\$698.97	\$617.48

79962PA0170004	79962PA0170005	79962PA0170006	79962PA0180001	79962PA0180002	79962PA0180003	79962PA0180004	79962PA0250001	79962PA0250002	79962PA0250003	79962PA0250004	79962PA0250005	79962PA0250006	79962PA0250007	79962PA0250008	79962PA0250009	79962PA0250010	79962PA0250011	79962PA0250012	79962PA0250013	79962PA0250014	79962PA0250015	79962PA0250016
0.8447	0.7237	0.7508	0.0000	0.0000	0.7527	0.7087	0.9604	1.0455	0.9070	0.8248	0.9031	0.8757	0.8959	0.8776	0.8382	0.8749	0.8337	0.7353	0.9432	1.0201	0.8519	0.8756
0.9348	0.9348	0.9348	0.0000	0.0000	0.9348	0.9348	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051
1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

8.81%	9.50%	9.33%	0.00%	0.00%	9.32%	9.60%	8.04%	7.75%	8.24%	8.61%	8.26%	8.38%	8.29%	8.37%	8.55%	8.38%	8.57%	9.10%	8.10%	7.83%	8.48%	8.38%
0.07%	0.07%	0.07%	0.06%	0.06%	0.07%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.07%	0.06%	0.06%	0.06%	0.06%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$715.89	\$618.04	\$640.01	\$0.00	\$0.00	\$641.53	\$605.90	\$867.81	\$941.66	\$821.41	\$750.00	\$818.07	\$794.27	\$811.76	\$795.87	\$761.62	\$793.52	\$757.74	\$672.21	\$852.88	\$919.62	\$773.57	\$794.12

731	099	000																				
\$486.64	\$420.13	\$435.06	\$0.00	\$0.00	\$436.10	\$411.87	\$589.91	\$640.12	\$558.37	\$509.83	\$556.10	\$539.92	\$551.81	\$541.01	\$517.73	\$539.41	\$515.09	\$456.95	\$579.76	\$625.13	\$525.85	\$539.82

79962PA0170004	79962PA0170005	79962PA0170006	79962PA0180001	79962PA0180002	79962PA0180003	79962PA0180004	79962PA0250001	79962PA0250002	79962PA0250003	79962PA0250004	79962PA0250005	79962PA0250006	79962PA0250007	79962PA0250008	79962PA0250009	79962PA0250010	79962PA0250011	79962PA0250012	79962PA0250013	79962PA0250014	79962PA0250015	79962PA0250016
\$5,844,437	\$1,327,278	\$894,400	\$0	\$0	\$380,882	\$505,379	\$6,374,679	\$25,020,012	\$42,047,302	\$1,423,645	\$2,408,471	\$1,885,278	\$14,515,266	\$8,183,054	\$551,436	\$39,673,368	\$1,428,946	\$1,911,615	\$4,710,539	\$13,964,307	\$9,524,522	\$5,386,125
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$837,879	\$303,940	\$186,565	\$0	\$0	\$78,921	\$121,590	\$460,773	\$633,904	\$4,371,130	\$222,875	\$256,033	\$232,566	\$1,607,990	\$999,947	\$81,414	\$4,915,769	\$215,197	\$420,863	\$387,575	\$543,705	\$1,320,373	\$665,005
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$5,006,558	\$1,023,338	\$707,835	\$0	\$0	\$301,961	\$383,790	\$5,913,906	\$24,386,108	\$37,676,172	\$1,200,770	\$2,152,438	\$1,652,712	\$12,907,276	\$7,183,1								

PPO Blue Qualified																	
79962PA026																	
PPO Blue \$2600	PPO Blue \$3000	PPO Blue \$3500	PPO Blue \$4000	PPO Blue \$500	PPO Blue \$5000	PPO Blue \$750	PPO Blue \$0	PPO Blue	PPO Blue	PPO Blue	PPO Blue	PPO Blue	PPO Blue	PPO Blue	PPO Blue	PPO Blue	
79962PA0250017	79962PA0250018	79962PA0250019	79962PA0250020	79962PA0250021	79962PA0250022	79962PA0250023	79962PA0250024	79962PA0260001	79962PA0260002	79962PA0260003	79962PA0260004	79962PA0260005	79962PA0260006	79962PA0260007	79962PA0260008	79962PA0260009	
Silver	Gold	Gold	Silver	Gold	Silver	Gold	Silver	Gold	Silver	Silver	Silver	Silver	Bronze	Silver	Silver	Gold	
0.707	0.810	0.784	0.720	0.803	0.716	0.801	0.720	0.817	0.711	0.719	0.717	0.685	0.640	0.686	0.685	0.780	
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025
14.50%	12.96%	13.12%	13.70%	12.22%	14.34%	12.40%	0.00%	10.75%	11.80%	14.54%	13.18%	14.93%	15.41%	14.90%	14.82%	0.00%	
12.42%																	

79962PA0250017	79962PA0250018	79962PA0250019	79962PA0250020	79962PA0250021	79962PA0250022	79962PA0250023	79962PA0250024	79962PA0260001	79962PA0260002	79962PA0260003	79962PA0260004	79962PA0260005	79962PA0260006	79962PA0260007	79962PA0260008	79962PA0260009
\$1,194,467	\$6,043,224	\$3,970,484	\$5,395,646	\$10,628,416	\$5,989,465	\$1,309,773	\$0	\$6,337,325	\$5,643,794	\$2,910,497	\$670,923	\$40,320	\$394,155	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$304,083	\$870,848	\$497,799	\$1,159,987	\$1,024,010	\$1,040,539	\$152,190	\$0	\$744,065	\$1,069,027	\$637,386	\$188,313	\$19,532	\$135,692	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$890,384	\$5,172,376	\$3,472,684	\$4,235,659	\$9,604,406	\$4,948,927	\$1,157,583	\$0	\$5,593,260	\$4,574,767	\$2,273,110	\$482,609	\$20,789	\$258,463	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,183,837	\$5,210,945	\$3,138,378	\$5,591,237	\$9,893,719	\$4,575,231	\$1,035,271	\$0	\$4,015,111	\$4,491,930	\$2,986,388	\$771,004	\$106,594	\$416,836	\$0	\$0	\$0
1,979	7,883	4,646	8,993	13,000	7,774	1,592	0	6,192	7,725	4,968	1,195	171	821	0	0	0
214	1,209	665	1,197	1,807	1,290	231	0	1,041	902	832	172	19	119	7	66	0
\$609.76	\$689.22	\$678.37	\$642.19	\$761.40	\$596.17	\$683.29	\$0.00	\$686.81	\$608.26	\$624.16	\$686.96	\$872.30	\$490.19	\$428.53	\$730.66	\$0.00
75.21%	99.26%	110.65%	75.76%	97.08%	108.17%	111.81%	#DIV/0!	139.31%	101.84%	76.12%	62.59%	19.50%	62.01%	#DIV/0!	#DIV/0!	#DIV/0!

\$603.57	\$766.61	\$854.60	\$599.98	\$817.57	\$770.45	\$822.72	#DIV/0!	\$1,023.47	\$730.59	\$585.85	\$561.44	\$235.79	\$480.09	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!
\$153.65	\$110.47	\$107.15	\$128.99	\$78.77	\$133.85	\$95.60	#DIV/0!	\$120.17	\$138.39	\$128.30	\$157.58	\$114.22	\$165.28	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!
\$449.92	\$656.14	\$747.46	\$471.00	\$738.80	\$636.60	\$727.13	#DIV/0!	\$903.30	\$592.20	\$457.55	\$403.86	\$121.57	\$314.81	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!
\$598.20	\$661.04	\$675.50	\$621.73	\$761.06	\$588.53	\$650.30	#DIV/0!	\$648.44	\$581.48	\$601.12	\$645.19	\$623.36	\$507.72	#DIV/0!	#DIV/0!	#DIV/0!

79962PA0250017	79962PA0250018	79962PA0250019	79962PA0250020	79962PA0250021	79962PA0250022	79962PA0250023	79962PA0250024	79962PA0260001	79962PA0260002	79962PA0260003	79962PA0260004	79962PA0260005	79962PA0260006	79962PA0260007	79962PA0260008	79962PA0260009
0.7262	0.8568	0.8235	0.7675	0.9319	0.7394	0.9183	0.9274	0.8648	0.7736	0.7778	0.7840	0.7299	0.7034	0.7299	0.7305	0.8054
1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051	1.0051
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9.15%	8.46%	8.62%	8.91%	8.14%	9.07%	8.20%	8.16%	8.42%	8.88%	8.85%	8.82%	9.13%	9.30%	9.13%	9.13%	8.71%
0.07%	0.06%	0.06%	0.07%	0.06%	0.07%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.06%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$664.32	\$777.82	\$748.90	\$700.25	\$843.07	\$675.78	\$831.22	\$839.16	\$784.78	\$705.50	\$709.13	\$714.51	\$667.51	\$644.43	\$667.48	\$668.03	\$733.15

\$451.59	\$528.74	\$509.08	\$476.01	\$573.10	\$459.37	\$565.04	\$570.44	\$533.47	\$479.58	\$482.05	\$485.70	\$453.75	\$438.07	\$453.74	\$454.11	\$498.38
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79962PA0250017	79962PA0250018	79962PA0250019	79962PA0250020	79962PA0250021	79962PA0250022	79962PA0250023	79962PA0250024	79962PA0260001	79962PA0260002	79962PA0260003	79962PA0260004	79962PA0260005	79962PA0260006	79962PA0260007	79962PA0260008	79962PA0260009
\$2,644,446	\$15,753,582	\$8,526,854	\$15,027,914	\$24,279,332	\$16,000,071	\$3,092,920	\$0	\$13,586,873	\$11,337,338	\$10,467,119	\$2,177,525	\$243,517	\$1,466,270	\$152,196	\$1,380,251	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$600,392	\$2,134,008	\$1,342,116	\$2,951,397	\$2,159,481	\$3,473,375	\$300,344	\$0	\$1,770,479	\$2,177,316	\$1,978,991	\$402,142	\$54,609	\$358,867	\$34,134	\$308,901	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$2,044,054	\$13,619,574	\$7,184,738	\$12,076,517	\$22,119,850	\$12,526,696	\$2,792,576	\$0	\$11,816,394	\$9,160,022	\$8,488,129	\$1,775,383	\$188,907	\$1,107,403	\$118,063	\$1,071,350	\$0
\$156,519	\$1,034,964	\$546,920	\$922,264	\$1,675,072	\$958,359	\$211,599	\$0	\$897,581	\$699,278	\$647,822	\$135,449	\$14,462	\$84,933	\$9,038	\$82,013	\$0
\$2,080,653	\$13,758,060	\$7,270,361	\$12,259,909	\$22,267,192	\$12,739,737	\$2,812,843	\$0	\$11,931,796	\$9,295,692	\$8,611,679	\$1,800,561	\$192,242	\$1,129,043	\$120,147	\$1,090,218	\$0
3,132	17,688	9,708	17,508	26,412	18,852	3,384	0	15,204	13,176	12,144	2,520	288	1,752	180	1,632	0
91.37%	92.07%	91.91%	91.61%	92.39%	91.45%	92.33%	#DIV/0!	92.10%	91.65%	91.67%	91.70%	91.39%	91.22%	91.39%	91.39%	#DIV/0!
\$844.33	\$890.64	\$878.33	\$858.35	\$919.25	\$848.72	\$913.98	#DIV/0!	\$893.64	\$860.45	\$861.92	\$864.10	\$845.54	\$836.91	\$845.53	\$845.74	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
\$191.70	\$120.65	\$138.25	\$168.57	\$81.76	\$184.24	\$88.75	#DIV/0!	\$116.45	\$165.25	\$162.96	\$159.58	\$189.62	\$204.83	\$189.63	\$189.28	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
\$652.64	\$769.99	\$740.08	\$689.77	\$837.49	\$664.48	\$825.23	#DIV/0!	\$777.19	\$695.21	\$698.96	\$704.52	\$655.93	\$632.08	\$655.90	\$656.46	#DIV/0!
\$49.97	\$58.51	\$56.34	\$52.68	\$63.42	\$50.84	\$62.53	#DIV/0!	\$59.04	\$53.07	\$53.35	\$53.75	\$50.21	\$48.48	\$50.21	\$50.25	#DIV/0!
\$664.32	\$777.82	\$748.90	\$700.25	\$843.07	\$675.78	\$831.22	#DIV/0!	\$784.78	\$705.50	\$709.13	\$714.51	\$667.51	\$644.43	\$667.48	\$668.03	#DIV/0!

Rating Area Data Collection

*Specify the total number of Rating
Select only the Rating Areas you ar
To validate, select the Validate but
To finalize, select the Finalize butt*

Rating Area	Rating Factor
Rating Area 6	0.9416
Rating Area 7	1.0154
Rating Area 9	1.0006

Part II of the Preliminary Justification

Highmark Benefits Group (HBG) – Small Group Market

Scope and Range:

Highmark Benefits Group (HBG) is requesting a weighted average rate increase of 12.6% across 43 renewing plans shown in the Unified Rate Review Template for its 2025 Small Group ACA products with effective dates from January 1, 2025 to December 31, 2025. This will impact 24,909 individuals.

Due in part to changes in benefits and plan design pricing relativities, 2 renewing plans will be seeing a cumulative rate increase greater than 15%, ranging from 15.38% to 15.41% as shown in the Unified Rate Review Template.

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2024 and throughout 2025 because of higher utilization and the increasing cost of healthcare services.

Historical Financial Experience:

HBG's Small Group ACA segment reported a financial loss in 2023. The proposed average rate increase of 12.6% is projected to improve HBG's financial experience from a loss in 2023 to 0% operating margin in 2025.

Change in Medical Service Costs:

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

Change in Benefits:

The relative value of plan benefits can change over time as result of shifting care utilization patterns and the cost of services. Additionally, some cost sharing parameters are directly altered based on market dynamics as well as to maintain compliance with Federal AV requirements. This results in cumulative rate increases that vary by plan around the average of 12.6%. Among HBG's 43 renewing plans in 2025, the cumulative rate increases range from 10.7% to 15.4%, as shown in the Unified Rate Review Template.

Administrative Costs and Anticipated Margins:

Key components of administrative cost include broker commissions and general operating expenditures. The anticipated operating margin for 2025 is 0%.

Part III Actuarial Memorandum

Redacted Version

Highmark Benefits Group

Small Group Rate Filing

Effective January 1, 2025

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group (“HBG”, “Company”) Small Group block of business rate filing (“Filing”), for products with effective dates in calendar year 2025. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HBG’s Filing. However, we recognize that this certification may become a public document. HBG makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by HBG that would result in the creation of any duty or liability under any theory of law by HBG or its employees to third parties.

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 79962
- Market: Small Group
- Effective Date: January 1, 2025

II. Proposed Rate Changes

Please refer to the Pennsylvania Actuarial Memorandum and Exhibits submitted with this filing for a breakdown of the component items driving this rate change for first quarter renewals.

For all rate increases by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in line Worksheet 2, 1.11 of the URRT. The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year

to keep pace with market changes and changes in health care costs. For 2025, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2.

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2025. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, HBG reserves the right to submit a revised filing.

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

III.1 Paid through Date:

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

III.2 Current Date:

The current date used for enrollment and premium is February 2024.

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

- Historical Experience: The URRT historical experience section was completed with HBG's current experience for the small group block of business for the period January 1, 2023 through December 31, 2023, with claims paid through February 2024.
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows the Company's best estimate of the amount of claims that were incurred during the 12-month experience period for HBG's small group book-of-business. This section includes:
 - The amount of claims which were processed through the Company's claims system,
 - Claims processed outside of the Company's claims system (Rx rebates, settlements, capitated benefits), and
 - The Company's best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HBG's detailed claim-level historical

data. This experience includes 2023 claims in Affordable Care Act compliant plans. HBG did not offer any transitional plans in 2023. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.

- **Paid Claims:** Paid claims were summarized from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.
- **Incurred but Not Paid (IBNR) Claims Estimate:** HBG’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of .977 was developed for HBG’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Experience period claims data were pulled from the Company’s claims systems and categorized into benefit category components according to types of services associated with each claim. The resulting categories closely adhere to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The “Capitation” category represents the monthly charge paid to the Company’s Vision benefit provider for covering pediatric vision benefits.

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2025 rates reflects an annual trend rate of 8.5% (5.0% cost; 3.4% utilization). To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company’s claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs that takes into account many factors, including the Company’s expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic

drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

In addition to the trend in medical and drug claims discussed above, the trend reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. The trend for capitated benefits is determined from the anticipated change in the per member costs from the experience period to the projection period. Projected capitation rates are provided by our vision provider.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extended indefinitely, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2025 rates, this is reflected with a 1.008 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

The Company is expecting a slight decrease in the average age from the experience period to the projection period as the average age factor or our current business is lower than that in the experience period. For the development of the CY 2025 rates, this is reflected with a .985 Demographic Shift factor in the URRT Worksheet 1.

The average area factor is expected to stay mostly stable, so changes in average area factors are not impacting the demographic shift factor significantly.

V.4 Plan Design Changes

The following adjustments were made to reflect the expected differences in benefits between the experience period and 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: 0.00%
- Change in network benefits: -0.07%
- Newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
 - New benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- The removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2025 rates, the combination of the above factors produces a .999 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

The Company's rate development for 2025 does not utilize any additional adjustment factors other than those discussed above. For the development of the CY 2025 rates, a 1.000 factor is shown for the Other adjustment factor in the URRT Worksheet 1.

VI. Manual Rate Adjustments

HBG's small group experience is fully credible (see Credibility of Experience section below); no manual rate is developed or used in this projection.

VII. Credibility of Experience

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The

assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably “A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing,” as well as utilizing actuarial judgment in consideration of the Company’s base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for currently active members for this Company is 21,658, full credibility has been assigned to the base experience period.

VIII. Establishing the Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HBG. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2025	% of Members	Projected Quarterly Index Rate PMPM
1Q	38.2%	\$894.07
2Q	14.6%	\$913.36
3Q	15.1%	\$930.66
4Q	32.1%	\$949.25
Composite	100.0%	\$920.13

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

IX. Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v6.0 workbook produce a Market-wide Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

IX.1 Reinsurance

HBG does not have any reinsurance contracts in effect that would impact this rate development. The consideration for the federal high-cost risk pooling program is discussed in the following Risk Adjustment Payment/Charge section.

IX.2 Risk Adjustment Payment/Charge

To arrive at the anticipated risk transfer for 2025, the Company determines the risk adjustment calculation components for the projected 2025 Company portfolio and uses its current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2023 Benefit Year published by CMS, the PA Insurance Department's calculation of 2023 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. For 2025, the Company is projecting a risk adjustment transfer amount of \$64.33.

The \$67.89 PMPM value in Worksheet 1 of the URRT equals the \$64.33 PMPM risk adjustment transfer value discussed above, along with a charge of -\$6.09 PMPM for the projected cost of participating in the High Cost Risk Pool program as well as an anticipated receivable from the high cost risk pool program of \$1.26 PMPM. This total risk adjustment transfer amount of \$59.50 is then grossed up by the average paid to allowed ratio of .876 to arrive at the appropriate value for the URRT.

IX.3 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2025, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for the Company. For the Company, all business will be offered Off Exchange in 2025, so there are no Exchange User Fees charged in the rate development.

X. Plan Adjusted Index Rates

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The Plan Adjusted Index Rates are calculated by applying the allowable rating factors as described below to the Market-wide Adjusted Index Rate. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

X.1 AV and Cost Sharing Design of Plan

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

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

X.2 Provider Network Adjustment

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

X.3 Benefits in Addition to EHB

Only the expected costs of essential health benefits (EHB) are included in each of the Company's plans.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on standard expense allocation methods, as follows:

- Administrative expenses are recorded in the general ledger. Indirect operating expenses are then grouped based upon like functions, responsibilities or cost drivers and allocated to final cost objects via an appropriate cost driver.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

X.5 Taxes and Fees

The following taxes and fees were included in the 2025 rate development:

- \$0.31 PMPM for the PCORI Fee
- \$0.18 PMPM for the Risk Adjustment User Fee

In total, these taxes and fees amount to 0.06% of the anticipated premium collected in 2025.

X.6 Profit & Risk Load

The proposed rates reflect 0% of premium as a profit and risk load. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

XI. Calibration

XI.1 Age Curve Calibration (to age 21, non-smoker, area with 1.0 geographic factor, January 1 effective date)

The projected weighted average age factor is 1.486. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.486). Please note that no member will pay these rates because the age factor of 1.486 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HBG is .673.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is .990. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of .990. Please note that no member will pay these rates because HBG is not using a geographic factor of .990 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for HBG is 1.010.

XI.3 Tobacco Use Rating Factor Calibration

The Company does not currently utilize tobacco rating factors.

XII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2025 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2025. The standard HHS Age Curve and area factors of .942 for region 6, 1.015 for region 7, and 1.001 for region 9 can be used to calculate any rate found in the QHP rate template.

The Company is filing quarterly Index Rate trends that vary by quarter. Subsequent quarterly rates can be developed by multiplying the first quarter rates by 1.022 for second quarter rates; 1.041 for third quarter rates; and 1.062 for fourth quarter rates. Please refer to the Pennsylvania Actuarial Memorandum submitted with this filing for additional commentary related to the development of these quarterly Index Rate trends.

XIII. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 91.6% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XIV. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of the Company's QHP application.

XV. Membership Projections

Since transitional policy relief has been extended indefinitely, the Company projects that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in HBG will come primarily from current ACA customers. HBG is expecting growth in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XVI. Terminated Plans and Products

HBG is not terminating any plans in 2025 that are currently being offered for renewal in 2024. There are 36 plans being terminated that were active in the 2023 experience period. These plans are being terminated due to a re-evaluation of benefit design options and marketing considerations. These plans will be mapped to a corresponding plan of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

Exhibit III lists all terminating QHP plans, as well as their URRT plan mappings.

XVII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe the Company's plans adequately.

XVIII. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2025) for the Small Group Market off the Pennsylvania Exchange.

I hereby certify that the projected Index Rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
- Developed in compliance with the applicable Actuarial Standards of Practice;
- Reasonable in relation to the benefits provided and the population anticipated to be covered;
- Neither excessive nor deficient.

I certify that the Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the Unified Rate Review Template for all plans. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

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

Signed: [Redacted]

Date: 05/15/2024

Exhibit I
Highmark Benefits Group (HBG)
2025

Pennsylvania Small Group Market Base Rate

	1/1/2025 Values
CY2025 Projected Period Average Members	30,345
CY2025 Allowed Claims	\$894.07
Projected Non-EHBs	
None	\$0.00
CY2025 Allowed Claims for EHB Only (Index Rate)	\$894.07
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.924
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2025 Market Adjusted Index Rate	\$826.18
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2025 Rate	
(a) Average Age Factor	1.486
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	0.9902
Combined Calibration Factor $1/((a/b)*c)$	0.6798

*Quarterly Index Rate trends are being set at 2.16% for 2Q, 4.09% for 3Q, and 6.17% for 4Q.

Highmark Benefits Group (HBG)

Central PA Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary										Plan Level				
Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Base Rate PMPM	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ⁽¹⁾					
									(i)	(ii)	(iii)	(iv)	(v)	
PPO Blue	79962PA0250002	Platinum	PPO Blue \$0 100/80 Platinum	F	6, 7, 9	Off	\$941.66	1.1398	1.045	1.005	1.000	1.085	1.000	
	79962PA0250014	Platinum	PPO Blue \$250 100/80 Platinum	F	6, 7, 9	Off	\$919.62	1.1131	1.020	1.005	1.000	1.086	1.000	
	79962PA0250001	Gold	PPO Blue \$0 100/80 Gold	F	6, 7, 9	Off	\$867.81	1.0504	0.960	1.005	1.000	1.088	1.000	
	79962PA0250013	Gold	PPO Blue \$250 100/80 Gold	F	6, 7, 9	Off	\$852.88	1.0323	0.943	1.005	1.000	1.089	1.000	
	79962PA0250021	Gold	PPO Blue \$500 100/80 Gold	F	6, 7, 9	Off	\$843.07	1.0204	0.932	1.005	1.000	1.089	1.000	
	79962PA0250023	Gold	PPO Blue \$750 100/80 Gold	F	6, 7, 9	Off	\$831.22	1.0061	0.918	1.005	1.000	1.090	1.000	
	79962PA0250003	Gold	PPO Blue \$1000 100/80 Gold	F	6, 7, 9	Off	\$907.00	0.9942	0.907	1.005	1.000	1.091	1.000	
	79962PA0250004	Gold	PPO Blue \$1000 80/60 Gold	F	6, 7, 9	Off	\$750.00	0.9078	0.825	1.005	1.000	1.095	1.000	
	79962PA0250005	Gold	PPO Blue \$1250 100/80 Gold	F	6, 7, 9	Off	\$818.07	0.9902	0.903	1.005	1.000	1.091	1.000	
	79962PA0250006	Gold	PPO Blue \$1400 100/80 Gold	F	6, 7, 9	Off	\$794.27	0.9614	0.876	1.005	1.000	1.092	1.000	
79962PA0250007	Gold	PPO Blue \$1500 100/80 Gold	F	6, 7, 9	Off	\$811.76	0.9825	0.896	1.005	1.000	1.091	1.000		
PPO Blue Qualified	79962PA0260001	Gold	PPO Blue Qualified \$1700 100/80 Gold	F	6, 7, 9	Off	\$784.78	0.9499	0.865	1.005	1.000	1.093	1.000	
PPO Blue	79962PA0250008	Gold	PPO Blue \$1550 100/80 Gold	F	6, 7, 9	Off	\$795.87	0.9633	0.878	1.005	1.000	1.092	1.000	
	79962PA0250009	Gold	PPO Blue \$1750 90/70 Gold	F	6, 7, 9	Off	\$761.62	0.9219	0.838	1.005	1.000	1.094	1.000	
	79962PA0250010	Gold	PPO Blue \$2000 100/80 Gold	F	6, 7, 9	Off	\$793.52	0.9605	0.875	1.005	1.000	1.092	1.000	
	79962PA0250011	Gold	PPO Blue \$2000 90/70 Gold	F	6, 7, 9	Off	\$757.75	0.9172	0.834	1.005	1.000	1.094	1.000	
	79962PA0250015	Gold	PPO Blue \$2500 100/80 Gold	F	6, 7, 9	Off	\$773.57	0.9363	0.852	1.005	1.000	1.093	1.000	
	79962PA0250016	Gold	PPO Blue \$2500 100/80 Gold 1x	F	6, 7, 9	Off	\$794.12	0.9612	0.876	1.005	1.000	1.092	1.000	
PPO Blue Qualified	79962PA0260009	Gold	PPO Blue Qualified \$2750 100/80 Gold	F	6, 7, 9	Off	\$733.15	0.8874	0.805	1.005	1.000	1.096	1.000	
PPO Blue	79962PA0250018	Gold	PPO Blue \$3000 100/80 Gold	F	6, 7, 9	Off	\$777.82	0.9415	0.857	1.005	1.000	1.093	1.000	
	79962PA0250019	Gold	PPO Blue \$3500 100/80 Gold	F	6, 7, 9	Off	\$748.90	0.9065	0.824	1.005	1.000	1.095	1.000	
	79962PA0250024	Silver	PPO Blue \$0 100/80 Silver	F	6, 7, 9	Off	\$839.16	1.0157	0.927	1.005	1.000	1.090	1.000	
	79962PA0250012	Silver	PPO Blue \$2000 70/50 Silver	F	6, 7, 9	Off	\$672.22	0.8136	0.735	1.005	1.000	1.101	1.000	
	79962PA0250017	Silver	PPO Blue \$2600 70/50 Silver	F	6, 7, 9	Off	\$664.32	0.8041	0.726	1.005	1.000	1.102	1.000	
	79962PA0250020	Silver	PPO Blue \$4000 100/80 Silver	F	6, 7, 9	Off	\$700.25	0.8476	0.768	1.005	1.000	1.099	1.000	
79962PA0250022	Silver	PPO Blue \$5000 100/80 Silver	F	6, 7, 9	Off	\$675.78	0.8180	0.739	1.005	1.000	1.101	1.000		
PPO Blue Qualified	79962PA0260002	Silver	PPO Blue Qualified Embedded \$3400 100/80 Silver	F	6, 7, 9	Off	\$705.50	0.8539	0.774	1.005	1.000	1.098	1.000	
	79962PA0260003	Silver	PPO Blue Qualified Embedded \$3550 100/60 Silver	F	6, 7, 9	Off	\$709.13	0.8583	0.778	1.005	1.000	1.098	1.000	
	79962PA0260004	Silver	PPO Blue Qualified Embedded \$4250 100/100 Silver	F	6, 7, 9	Off	\$714.51	0.8648	0.784	1.005	1.000	1.098	1.000	
	79962PA0260007	Silver	PPO Blue Qualified Embedded \$4750 60/50 Silver	F	6, 7, 9	Off	\$667.48	0.8079	0.730	1.005	1.000	1.101	1.000	
	79962PA0260005	Silver	PPO Blue Qualified Embedded \$5500 80/60 Silver	F	6, 7, 9	Off	\$667.51	0.8079	0.730	1.005	1.000	1.101	1.000	
	79962PA0260008	Silver	PPO Blue Qualified Embedded \$6100 100/80 Silver	F	6, 7, 9	Off	\$668.03	0.8086	0.730	1.005	1.000	1.101	1.000	
79962PA0260006	Bronze	PPO Blue Qualified Embedded \$7050 100/100 Bronze	F	6, 7, 9	Off	\$644.43	0.7800	0.703	1.005	1.000	1.103	1.000		
Lehigh Valley Flex Blue PPO	79962PA0140003	Gold	Lehigh Valley Flex Blue PPO 500 Gold	N	6	Off	\$729.54	0.8830	0.900	0.895	1.000	1.096	1.000	
	79962PA0140004	Gold	Lehigh Valley Flex Blue PPO 1250 Gold	N	6	Off	\$710.16	0.8596	0.875	0.895	1.000	1.098	1.000	
Lehigh Valley Flex Blue PPO Qualified	79962PA0160002	Silver	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	N	6	Off	\$613.73	0.7429	0.751	0.895	1.000	1.106	1.000	
Choice Blue PPO	79962PA0170001	Gold	Choice Blue PPO 0	X	7, 9	Off	\$770.97	0.9332	0.913	0.935	1.000	1.094	1.000	
	79962PA0170002	Gold	Choice Blue PPO 500	X	7, 9	Off	\$762.64	0.9231	0.903	0.935	1.000	1.094	1.000	
	79962PA0170003	Gold	Choice Blue PPO 1250	X	7, 9	Off	\$741.53	0.8975	0.876	0.935	1.000	1.096	1.000	
	79962PA0170004	Gold	Choice Blue PPO 2500	X	7, 9	Off	\$715.89	0.8665	0.845	0.935	1.000	1.097	1.000	
	79962PA0170005	Silver	Choice Blue PPO 2800	X	7, 9	Off	\$618.04	0.7481	0.724	0.935	1.000	1.106	1.000	
Choice Blue PPO Qualified	79962PA0180003	Silver	Choice Blue Qualified Embedded 3500 Silver	X	7, 9	Off	\$641.53	0.7765	0.753	0.935	1.000	1.104	1.000	
Choice Blue PPO	79962PA0170006	Silver	Choice Blue PPO 4250	X	7, 9	Off	\$640.01	0.7747	0.751	0.935	1.000	1.104	1.000	
Choice Blue PPO Qualified	79962PA0180004	Bronze	Choice Blue Qualified Embedded 6650 Bronze	X	7, 9	Off	\$605.90	0.7334	0.709	0.935	1.000	1.107	1.000	

⁽¹⁾ Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III

**Highmark Benefits Group (HBG)
Small Group Market**

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminated Plans		Mapping to...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	F	6,7,9	79962PA0010001	Premier Balance PPO \$0 Platinum A	79962PA0250002	PPO Blue \$0 100/80 Platinum
Off	F	6,7,9	79962PA0010002	Premier Balance PPO \$250 Platinum A	79962PA0250014	PPO Blue \$250 100/80 Platinum
Off	F	6,7,9	79962PA0010003	Premier Balance PPO \$0 Gold A	79962PA0250001	PPO Blue \$0 100/80 Gold
Off	F	6,7,9	79962PA0010004	Premier Balance PPO \$250 Gold A	79962PA0250013	PPO Blue \$250 100/80 Gold
Off	F	6,7,9	79962PA0010005	Premier Balance PPO \$500 A	79962PA0250021	PPO Blue \$500 100/80 Gold
Off	F	6,7,9	79962PA0010006	Premier Balance PPO \$750 A	79962PA0250023	PPO Blue \$750 100/80 Gold
Off	F	6,7,9	79962PA0010007	Premier Balance PPO \$1000 A	79962PA0250003	PPO Blue \$1000 100/80 Gold
Off	F	6,7,9	79962PA0010008	Premier Balance PPO \$1250 A	79962PA0250005	PPO Blue \$1250 100/80 Gold
Off	F	6,7,9	79962PA0010009	Premier Balance PPO \$1500 A	79962PA0250007	PPO Blue \$1500 100/80 Gold
Off	F	6,7,9	79962PA0010011	Premier Balance PPO \$2000 A	79962PA0250010	PPO Blue \$2000 100/80 Gold
Off	F	6,7,9	79962PA0010015	Premier Balance PPO \$5000	79962PA0250022	PPO Blue \$5000 100/80 Silver
Off	F	6,7,9	79962PA0010016	Premier Balance PPO \$1400 A	79962PA0250006	PPO Blue \$1400 100/80 Gold
Off	F	6,7,9	79962PA0010017	Premier Balance PPO \$2500 A	79962PA0250015	PPO Blue \$2500 100/80 Gold
Off	F	6,7,9	79962PA0010018	Premier Balance PPO \$3500 A	79962PA0250019	PPO Blue \$3500 100/80 Gold
Off	F	6,7,9	79962PA0010019	Premier Balance PPO \$4000	79962PA0250020	PPO Blue \$4000 100/80 Silver
Off	F	6,7,9	79962PA0010020	Premier Balance PPO \$1550	79962PA0250008	PPO Blue \$1550 100/80 Gold
Off	F	6,7,9	79962PA0010021	Premier Balance PPO \$2500 1x	79962PA0250016	PPO Blue \$2500 100/80 Gold 1x
Off	F	6,7,9	79962PA0010022	Premier Balance PPO \$3000	79962PA0250018	PPO Blue \$3000 100/80 Gold
Off	F	6,7,9	79962PA0020005	Balance PPO \$2600	79962PA0250017	PPO Blue \$2600 70/50 Silver
Off	F	6,7,9	79962PA0020006	Balance PPO \$2000	79962PA0250012	PPO Blue \$2000 70/50 Silver
Off	F	6,7,9	79962PA0020016	Balance PPO \$1000 A	79962PA0250004	PPO Blue \$1000 80/60 Gold
Off	F	6,7,9	79962PA0020017	Balance PPO \$1750 A	79962PA0250009	PPO Blue \$1750 90/70 Gold
Off	F	6,7,9	79962PA0020018	Balance PPO \$2000 A	79962PA0250011	PPO Blue \$2000 90/70 Gold
Off	F	6,7,9	79962PA0030009	High Deductible PPO Embedded \$4750 Qualified A	79962PA0260007	PPO Blue Qualified Embedded \$4750 60/50 Silver
Off	F	6,7,9	79962PA0030010	High Deductible PPO Embedded \$6100 Qualified A	79962PA0260008	PPO Blue Qualified Embedded \$6100 100/80 Silver
Off	F	6,7,9	79962PA0080001	Health Savings PPO \$1500	79962PA0260001	PPO Blue Qualified \$1700 100/80 Gold
Off	F	6,7,9	79962PA0090001	Health Savings PPO Embedded \$2800	79962PA0260002	PPO Blue Qualified Embedded \$3400 100/80 Silver
Off	F	6,7,9	79962PA0090003	Health Savings PPO Embedded \$4250	79962PA0260004	PPO Blue Qualified Embedded \$4250 100/100 Silver
Off	F	6,7,9	79962PA0090005	Health Savings PPO Embedded \$3550	79962PA0260003	PPO Blue Qualified Embedded \$3550 100/60 Silver
Off	F	6,7,9	79962PA0090006	Health Savings PPO Embedded \$5500	79962PA0260005	PPO Blue Qualified Embedded \$5500 80/60 Silver
Off	F	6,7,9	79962PA0090007	Health Savings PPO Embedded \$6850	79962PA0260006	PPO Blue Qualified Embedded \$7050 100/100 Bronze
Off	N	6	79962PA0140001	Lehigh Valley Flex Blue PPO 500G	79962PA0140003	Lehigh Valley Flex Blue PPO 500 Gold
Off	N	6	79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	79962PA0140004	Lehigh Valley Flex Blue PPO 1250 Gold
Off	N	6	79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	79962PA0160002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver
Off	X	7,9	79962PA0180001	Choice Blue PPO 3000Q Embedded	79962PA0180003	Choice Blue Qualified Embedded 3500 Silver
Off	X	7,9	79962PA0180002	Choice Blue PPO 6650Q Embedded	79962PA0180004	Choice Blue Qualified Embedded 6650 Bronze

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	79962			
Rate Effective Date*	01/01/2025			
Rate Expiration Date*	03/31/2025			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan
79962PA0250002	Rating Area 6	No Preference	0-14	461.11
79962PA0250002	Rating Area 6	No Preference	15	502.10
79962PA0250002	Rating Area 6	No Preference	16	517.77
79962PA0250002	Rating Area 6	No Preference	17	533.44
79962PA0250002	Rating Area 6	No Preference	18	550.32
79962PA0250002	Rating Area 6	No Preference	19	567.20
79962PA0250002	Rating Area 6	No Preference	20	584.68
79962PA0250002	Rating Area 6	No Preference	21	602.76
79962PA0250002	Rating Area 6	No Preference	22	620.76
79962PA0250002	Rating Area 6	No Preference	23	638.76
79962PA0250002	Rating Area 6	No Preference	24	656.76
79962PA0250002	Rating Area 6	No Preference	25	674.79
79962PA0250002	Rating Area 6	No Preference	26	692.81
79962PA0250002	Rating Area 6	No Preference	27	710.81
79962PA0250002	Rating Area 6	No Preference	28	728.81
79962PA0250002	Rating Area 6	No Preference	29	746.81
79962PA0250002	Rating Area 6	No Preference	30	764.81
79962PA0250002	Rating Area 6	No Preference	31	782.81
79962PA0250002	Rating Area 6	No Preference	32	800.81
79962PA0250002	Rating Area 6	No Preference	33	818.81
79962PA0250002	Rating Area 6	No Preference	34	836.81
79962PA0250002	Rating Area 6	No Preference	35	854.81
79962PA0250002	Rating Area 6	No Preference	36	872.81
79962PA0250002	Rating Area 6	No Preference	37	890.81
79962PA0250002	Rating Area 6	No Preference	38	908.81
79962PA0250002	Rating Area 6	No Preference	39	926.81
79962PA0250002	Rating Area 6	No Preference	40	944.81
79962PA0250002	Rating Area 6	No Preference	41	962.81
79962PA0250002	Rating Area 6	No Preference	42	980.81
79962PA0250002	Rating Area 6	No Preference	43	998.81
79962PA0250002	Rating Area 6	No Preference	44	1016.81
79962PA0250002	Rating Area 6	No Preference	45	1034.81
79962PA0250002	Rating Area 6	No Preference	46	1052.81
79962PA0250002	Rating Area 6	No Preference	47	1070.81
79962PA0250002	Rating Area 6	No Preference	48	1088.81
79962PA0250002	Rating Area 6	No Preference	49	1106.81
79962PA0250002	Rating Area 6	No Preference	50	1124.81
79962PA0250002	Rating Area 6	No Preference	51	1142.81
79962PA0250002	Rating Area 6	No Preference	52	1160.81
79962PA0250002	Rating Area 6	No Preference	53	1178.81
79962PA0250002	Rating Area 6	No Preference	54	1196.81
79962PA0250002	Rating Area 6	No Preference	55	1214.81
79962PA0250002	Rating Area 6	No Preference	56	1232.81
79962PA0250002	Rating Area 6	No Preference	57	1250.81
79962PA0250002	Rating Area 6	No Preference	58	1268.81
79962PA0250002	Rating Area 6	No Preference	59	1286.81
79962PA0250002	Rating Area 6	No Preference	60	1304.81
79962PA0250002	Rating Area 6	No Preference	61	1322.81
79962PA0250002	Rating Area 6	No Preference	62	1340.81
79962PA0250002	Rating Area 6	No Preference	63	1358.81
79962PA0250002	Rating Area 6	No Preference	64 and over	1376.81
79962PA0250002	Rating Area 7	No Preference	0-14	497.22
79962PA0250002	Rating Area 7	No Preference	15	541.42
79962PA0250002	Rating Area 7	No Preference	16	558.32
79962PA0250002	Rating Area 7	No Preference	17	575.21
79962PA0250002	Rating Area 7	No Preference	18	593.41
79962PA0250002	Rating Area 7	No Preference	19	611.61
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79962PA0250002	Rating Area 9	No Preference	34	777.57
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79962PA0250014	Rating Area 6	No Preference	23	588.65
79962PA0250014	Rating Area 6	No Preference	24	588.65
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79962PA0180004	Rating Area 7	No Preference	62	1201.49
79962PA0180004	Rating Area 7	No Preference	63	1234.53
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79962PA0180004	Rating Area 9	No Preference	36	506.91
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79962PA0180004	Rating Area 9	No Preference	39	520.10
79962PA0180004	Rating Area 9	No Preference	40	526.69
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79962PA0180004	Rating Area 9	No Preference	51	768.60
79962PA0180004	Rating Area 9	No Preference	52	804.46
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79962PA0180004	Rating Area 9	No Preference	62	1184.02
79962PA0180004	Rating Area 9	No Preference	63	1216.58
79962PA0180004	Rating Area 9	No Preference	64 and over	1236.36

2025 Rates Table Template v14.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	79962
Rate Effective Date*	04/01/2025
Rate Expiration Date*	06/30/2025
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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Required: Enter the 14-character Plan ID

Required: Select the Rating Area ID

Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan

Required: Select the age of a subscriber eligible for the rate

Required: Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan

79962PA0250002	Rating Area 6	No Preference	0-14	471.06
79962PA0250002	Rating Area 6	No Preference	15	512.93
79962PA0250002	Rating Area 6	No Preference	16	528.94
79962PA0250002	Rating Area 6	No Preference	17	544.95
79962PA0250002	Rating Area 6	No Preference	18	562.19
79962PA0250002	Rating Area 6	No Preference	19	579.43
79962PA0250002	Rating Area 6	No Preference	20	597.29
79962PA0250002	Rating Area 6	No Preference	21	615.76
79962PA0250002	Rating Area 6	No Preference	22	615.76
79962PA0250002	Rating Area 6	No Preference	23	615.76
79962PA0250002	Rating Area 6	No Preference	24	615.76
79962PA0250002	Rating Area 6	No Preference	25	618.22
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79962PA0250002	Rating Area 6	No Preference	27	645.32
79962PA0250002	Rating Area 6	No Preference	28	669.33
79962PA0250002	Rating Area 6	No Preference	29	689.04
79962PA0250002	Rating Area 6	No Preference	30	698.89
79962PA0250002	Rating Area 6	No Preference	31	713.67
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79962PA0250002	Rating Area 6	No Preference	33	737.68
79962PA0250002	Rating Area 6	No Preference	34	747.53
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79962PA0250002	Rating Area 6	No Preference	63	1817.72
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79962PA0250002	Rating Area 7	No Preference	44	927.58
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79962PA0250002	Rating Area 7	No Preference	62	1907.61
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79962PA0250014	Rating Area 6	No Preference	0-14	460.03
79962PA0250014	Rating Area 6	No Preference	15	500.92
79962PA0250014	Rating Area 6	No Preference	16	516.96
79962PA0250014	Rating Area 6	No Preference	17	532.19
79962PA0250014	Rating Area 6	No Preference	18	549.03
79962PA0250014	Rating Area 6	No Preference	19	565.87
79962PA0250014	Rating Area 6	No Preference	20	583.31
79962PA0250014	Rating Area 6	No Preference	21	601.35
79962PA0250014	Rating Area 6	No Preference	22	601.35
79962PA0250014	Rating Area 6	No Preference	23	601.35
79962PA0250014	Rating Area 6	No Preference	24	601.35
79962PA0250014	Rating Area 6	No Preference	25	603.76
79962PA0250014	Rating Area 6	No Preference	26	615.78
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79962PA0250014	Rating Area 6	No Preference	29	672.91
79962PA0250014	Rating Area 6	No Preference	30	682.53
79962PA0250014	Rating Area 6	No Preference	31	696.96
79962PA0250014	Rating Area 6	No Preference	32	711.40
79962PA0250014	Rating Area 6	No Preference	33	720.42
79962PA0250014	Rating Area 6	No Preference	34	730.04
79962PA0250014	Rating Area 6	No Preference	35	734.85
79962PA0250014	Rating Area 6	No Preference	36	739.66
79962PA0250014	Rating Area 6	No Preference	37	744.47
79962PA0250014	Rating Area 6	No Preference	38	749.28
79962PA0250014	Rating Area 6	No Preference	39	758.90
79962PA0250014	Rating Area 6	No Preference	40	768.53
79962PA0250014	Rating Area 6	No Preference	41	782.96
79962PA0250014	Rating Area 6	No Preference	42	796.79
79962PA0250014	Rating Area 6	No Preference	43	816.03
79962PA0250014	Rating Area 6	No Preference	44	840.09
79962PA0250014	Rating Area 6	No Preference	45	868.35
79962PA0250014	Rating Area 6	No Preference	46	902.03
79962PA0250014	Rating Area 6	No Preference	47	939.91
79962PA0250014	Rating Area 6	No Preference	48	983.21
79962PA0250014	Rating Area 6	No Preference	49	1025.90
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79962PA0250014	Rating Area 6	No Preference	52	1173.84
79962PA0250014	Rating Area 6	No Preference	53	1226.75
79962PA0250014	Rating Area 6	No Preference	54	1283.88
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79962PA0250014	Rating Area 6	No Preference	56	1402.95
79962PA0250014	Rating Area 6	No Preference	57	1465.49
79962PA0250014	Rating Area 6	No Preference	58	1528.99

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79962PA0180004 Rating Area 7	No Preference	50	763.03
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79962PA0180004 Rating Area 7	No Preference	55	952.72
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79962PA0180004 Rating Area 7	No Preference	62	1227.43
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79962PA0180004 Rating Area 7	No Preference	64 and over	1281.69
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79962PA0180004 Rating Area 9	No Preference	15	350.70
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79962PA0180004 Rating Area 9	No Preference	18	384.38
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79962PA0180004 Rating Area 9	No Preference	20	408.38
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79962PA0180004 Rating Area 9	No Preference	23	421.01
79962PA0180004 Rating Area 9	No Preference	24	421.01
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79962PA0180004 Rating Area 9	No Preference	28	457.94
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79962PA0180004 Rating Area 9	No Preference	34	511.11
79962PA0180004 Rating Area 9	No Preference	35	514.47
79962PA0180004 Rating Area 9	No Preference	36	517.84
79962PA0180004 Rating Area 9	No Preference	37	521.21
79962PA0180004 Rating Area 9	No Preference	38	524.58
79962PA0180004 Rating Area 9	No Preference	39	531.31
79962PA0180004 Rating Area 9	No Preference	40	538.05
79962PA0180004 Rating Area 9	No Preference	41	548.16
79962PA0180004 Rating Area 9	No Preference	42	557.84
79962PA0180004 Rating Area 9	No Preference	43	571.31
79962PA0180004 Rating Area 9	No Preference	44	588.15
79962PA0180004 Rating Area 9	No Preference	45	607.94
79962PA0180004 Rating Area 9	No Preference	46	631.52
79962PA0180004 Rating Area 9	No Preference	47	658.04
79962PA0180004 Rating Area 9	No Preference	48	688.35
79962PA0180004 Rating Area 9	No Preference	49	718.24
79962PA0180004 Rating Area 9	No Preference	50	751.92
79962PA0180004 Rating Area 9	No Preference	51	785.18
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79962PA0180004 Rating Area 9	No Preference	53	858.86
79962PA0180004 Rating Area 9	No Preference	54	898.86
79962PA0180004 Rating Area 9	No Preference	55	938.85
79962PA0180004 Rating Area 9	No Preference	56	982.22
79962PA0180004 Rating Area 9	No Preference	57	1026.00
79962PA0180004 Rating Area 9	No Preference	58	1072.73
79962PA0180004 Rating Area 9	No Preference	59	1095.89
79962PA0180004 Rating Area 9	No Preference	60	1142.62
79962PA0180004 Rating Area 9	No Preference	61	1183.04
79962PA0180004 Rating Area 9	No Preference	62	1209.56
79962PA0180004 Rating Area 9	No Preference	63	1242.82
79962PA0180004 Rating Area 9	No Preference	64 and over	1263.03

2025 Rates Table Template v14.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	79962
Rate Effective Date*	07/01/2025
Rate Expiration Date*	09/30/2025
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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Required: Enter the 14-character Plan ID

Required: Select the Rating Area ID

Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan

Required: Select the age of a subscriber eligible for the rate

Required: Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan

79962PA0250002	Rating Area 6	No Preference	0-14	479.98
79962PA0250002	Rating Area 6	No Preference	15	522.65
79962PA0250002	Rating Area 6	No Preference	16	538.96
79962PA0250002	Rating Area 6	No Preference	17	555.28
79962PA0250002	Rating Area 6	No Preference	18	572.84
79962PA0250002	Rating Area 6	No Preference	19	590.41
79962PA0250002	Rating Area 6	No Preference	20	608.61
79962PA0250002	Rating Area 6	No Preference	21	627.43
79962PA0250002	Rating Area 6	No Preference	22	627.43
79962PA0250002	Rating Area 6	No Preference	23	627.43
79962PA0250002	Rating Area 6	No Preference	24	627.43
79962PA0250002	Rating Area 6	No Preference	25	629.94
79962PA0250002	Rating Area 6	No Preference	26	642.49
79962PA0250002	Rating Area 6	No Preference	27	657.55
79962PA0250002	Rating Area 6	No Preference	28	682.02
79962PA0250002	Rating Area 6	No Preference	29	702.09
79962PA0250002	Rating Area 6	No Preference	30	712.13
79962PA0250002	Rating Area 6	No Preference	31	727.19
79962PA0250002	Rating Area 6	No Preference	32	742.25
79962PA0250002	Rating Area 6	No Preference	33	751.66
79962PA0250002	Rating Area 6	No Preference	34	761.70
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79962PA0250002	Rating Area 6	No Preference	36	771.74
79962PA0250002	Rating Area 6	No Preference	37	776.76
79962PA0250002	Rating Area 6	No Preference	38	781.78
79962PA0250002	Rating Area 6	No Preference	39	791.82
79962PA0250002	Rating Area 6	No Preference	40	801.86
79962PA0250002	Rating Area 6	No Preference	41	816.91
79962PA0250002	Rating Area 6	No Preference	42	831.34
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79962PA0250002	Rating Area 6	No Preference	59	1633.20
79962PA0250002	Rating Area 6	No Preference	60	1702.85
79962PA0250002	Rating Area 6	No Preference	61	1763.08
79962PA0250002	Rating Area 6	No Preference	62	1802.61
79962PA0250002	Rating Area 6	No Preference	63	1852.17
79962PA0250002	Rating Area 6	No Preference	64 and over	1882.29
79962PA0250002	Rating Area 7	No Preference	0-14	517.57
79962PA0250002	Rating Area 7	No Preference	15	563.57
79962PA0250002	Rating Area 7	No Preference	16	581.17
79962PA0250002	Rating Area 7	No Preference	17	598.76
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79962PA0250002	Rating Area 7	No Preference	27	709.03
79962PA0250002	Rating Area 7	No Preference	28	735.42
79962PA0250002	Rating Area 7	No Preference	29	757.07
79962PA0250002	Rating Area 7	No Preference	30	767.90
79962PA0250002	Rating Area 7	No Preference	31	784.13
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79962PA0250002	Rating Area 7	No Preference	34	821.34
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79962PA0250002	Rating Area 7	No Preference	51	1261.78
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79962PA0250002	Rating Area 7	No Preference	55	1508.73
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79962PA0250002	Rating Area 7	No Preference	62	1943.76
79962PA0250002	Rating Area 7	No Preference	63	1997.21
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79962PA0250002	Rating Area 9	No Preference	15	555.37
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79962PA0250002	Rating Area 9	No Preference	17	590.04
79962PA0250002	Rating Area 9	No Preference	18	608.71
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79962PA0250002	Rating Area 9	No Preference	26	682.71
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79962PA0250002	Rating Area 9	No Preference	33	798.72
79962PA0250002	Rating Area 9	No Preference	34	809.39
79962PA0250002	Rating Area 9	No Preference	35	814.72
79962PA0250002	Rating Area 9	No Preference	36	820.05
79962PA0250002	Rating Area 9	No Preference	37	825.39
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79962PA0250002	Rating Area 9	No Preference	39	841.39
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79962PA0250002	Rating Area 9	No Preference	60	1809.45
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79962PA0250002	Rating Area 9	No Preference	62	1915.46
79962PA0250002	Rating Area 9	No Preference	63	1968.13
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79962PA0250014	Rating Area 6	No Preference	24	612.74
79962PA0250014	Rating Area 6	No Preference	25	615.19
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79962PA0250014	Rating Area 6	No Preference	27	642.15
79962PA0250014	Rating Area 6	No Preference	28	666.05
79962PA0250014	Rating Area 6	No Preference	29	685.66
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79962PA0250014	Rating Area 6	No Preference	31	710.17
79962PA0250014	Rating Area 6	No Preference	32	724.87
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79962PA0250014	Rating Area 6	No Preference	36	753.67
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79962PA0250014	Rating Area 6	No Preference	38	763.47
79962PA0250014	Rating Area 6	No Preference	39	773.28
79962PA0250014	Rating Area 6	No Preference	40	783.08
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79962PA0250014	Rating Area 6	No Preference	42	811.88
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79962PA0250014	Rating Area 6	No Preference	49	1045.33
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79962PA0250014	Rating Area 6	No Preference	58	1562.05

79962PA0180004 Rating Area 7	No Preference	45	628.60
79962PA0180004 Rating Area 7	No Preference	46	652.98
79962PA0180004 Rating Area 7	No Preference	47	680.41
79962PA0180004 Rating Area 7	No Preference	48	711.75
79962PA0180004 Rating Area 7	No Preference	49	742.66
79962PA0180004 Rating Area 7	No Preference	50	777.48
79962PA0180004 Rating Area 7	No Preference	51	811.87
79962PA0180004 Rating Area 7	No Preference	52	849.74
79962PA0180004 Rating Area 7	No Preference	53	888.05
79962PA0180004 Rating Area 7	No Preference	54	929.41
79962PA0180004 Rating Area 7	No Preference	55	970.76
79962PA0180004 Rating Area 7	No Preference	56	1015.60
79962PA0180004 Rating Area 7	No Preference	57	1060.87
79962PA0180004 Rating Area 7	No Preference	58	1109.20
79962PA0180004 Rating Area 7	No Preference	59	1153.14
79962PA0180004 Rating Area 7	No Preference	60	1181.46
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79962PA0180004 Rating Area 7	No Preference	63	1285.06
79962PA0180004 Rating Area 7	No Preference	64 and over	1305.96
79962PA0180004 Rating Area 9	No Preference	0-14	328.17
79962PA0180004 Rating Area 9	No Preference	15	357.34
79962PA0180004 Rating Area 9	No Preference	16	368.49
79962PA0180004 Rating Area 9	No Preference	17	379.65
79962PA0180004 Rating Area 9	No Preference	18	391.66
79962PA0180004 Rating Area 9	No Preference	19	403.67
79962PA0180004 Rating Area 9	No Preference	20	416.11
79962PA0180004 Rating Area 9	No Preference	21	428.98
79962PA0180004 Rating Area 9	No Preference	22	428.98
79962PA0180004 Rating Area 9	No Preference	23	428.98
79962PA0180004 Rating Area 9	No Preference	24	428.98
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79962PA0180004 Rating Area 9	No Preference	27	449.57
79962PA0180004 Rating Area 9	No Preference	28	466.30
79962PA0180004 Rating Area 9	No Preference	29	480.03
79962PA0180004 Rating Area 9	No Preference	30	486.89
79962PA0180004 Rating Area 9	No Preference	31	497.19
79962PA0180004 Rating Area 9	No Preference	32	507.48
79962PA0180004 Rating Area 9	No Preference	33	513.92
79962PA0180004 Rating Area 9	No Preference	34	520.78
79962PA0180004 Rating Area 9	No Preference	35	524.21
79962PA0180004 Rating Area 9	No Preference	36	527.65
79962PA0180004 Rating Area 9	No Preference	37	531.08
79962PA0180004 Rating Area 9	No Preference	38	534.51
79962PA0180004 Rating Area 9	No Preference	39	541.37
79962PA0180004 Rating Area 9	No Preference	40	548.24
79962PA0180004 Rating Area 9	No Preference	41	558.53
79962PA0180004 Rating Area 9	No Preference	42	568.40
79962PA0180004 Rating Area 9	No Preference	43	582.13
79962PA0180004 Rating Area 9	No Preference	44	599.29
79962PA0180004 Rating Area 9	No Preference	45	619.45
79962PA0180004 Rating Area 9	No Preference	46	643.47
79962PA0180004 Rating Area 9	No Preference	47	670.50
79962PA0180004 Rating Area 9	No Preference	48	701.38
79962PA0180004 Rating Area 9	No Preference	49	731.84
79962PA0180004 Rating Area 9	No Preference	50	766.16
79962PA0180004 Rating Area 9	No Preference	51	800.05
79962PA0180004 Rating Area 9	No Preference	52	837.37
79962PA0180004 Rating Area 9	No Preference	53	875.12
79962PA0180004 Rating Area 9	No Preference	54	915.87
79962PA0180004 Rating Area 9	No Preference	55	956.63
79962PA0180004 Rating Area 9	No Preference	56	1000.81
79962PA0180004 Rating Area 9	No Preference	57	1045.42
79962PA0180004 Rating Area 9	No Preference	58	1093.04
79962PA0180004 Rating Area 9	No Preference	59	1164.25
79962PA0180004 Rating Area 9	No Preference	60	1164.25
79962PA0180004 Rating Area 9	No Preference	61	1205.43
79962PA0180004 Rating Area 9	No Preference	62	1232.46
79962PA0180004 Rating Area 9	No Preference	63	1266.35
79962PA0180004 Rating Area 9	No Preference	64 and over	1286.94

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID*		79962		
Rate Effective Date*		10/01/2025		
Rate Expiration Date*		12/31/2025		
Rating Method*		Age-Based Rates		
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan
79962PA0250002	Rating Area 6	No Preference	0-14	489.56
79962PA0250002	Rating Area 6	No Preference	15	533.08
79962PA0250002	Rating Area 6	No Preference	16	549.72
79962PA0250002	Rating Area 6	No Preference	17	566.36
79962PA0250002	Rating Area 6	No Preference	18	584.27
79962PA0250002	Rating Area 6	No Preference	19	602.19
79962PA0250002	Rating Area 6	No Preference	20	620.75
79962PA0250002	Rating Area 6	No Preference	21	639.95
79962PA0250002	Rating Area 6	No Preference	22	639.95
79962PA0250002	Rating Area 6	No Preference	23	639.95
79962PA0250002	Rating Area 6	No Preference	24	639.95
79962PA0250002	Rating Area 6	No Preference	25	642.51
79962PA0250002	Rating Area 6	No Preference	26	655.31
79962PA0250002	Rating Area 6	No Preference	27	670.67
79962PA0250002	Rating Area 6	No Preference	28	695.63
79962PA0250002	Rating Area 6	No Preference	29	716.10
79962PA0250002	Rating Area 6	No Preference	30	726.34
79962PA0250002	Rating Area 6	No Preference	31	741.70
79962PA0250002	Rating Area 6	No Preference	32	757.06
79962PA0250002	Rating Area 6	No Preference	33	766.66
79962PA0250002	Rating Area 6	No Preference	34	776.90
79962PA0250002	Rating Area 6	No Preference	35	782.02
79962PA0250002	Rating Area 6	No Preference	36	787.14
79962PA0250002	Rating Area 6	No Preference	37	792.26
79962PA0250002	Rating Area 6	No Preference	38	797.38
79962PA0250002	Rating Area 6	No Preference	39	802.62
79962PA0250002	Rating Area 6	No Preference	40	817.86
79962PA0250002	Rating Area 6	No Preference	41	833.21
79962PA0250002	Rating Area 6	No Preference	42	847.93
79962PA0250002	Rating Area 6	No Preference	43	868.41
79962PA0250002	Rating Area 6	No Preference	44	894.01
79962PA0250002	Rating Area 6	No Preference	45	924.09
79962PA0250002	Rating Area 6	No Preference	46	959.93
79962PA0250002	Rating Area 6	No Preference	47	1000.24
79962PA0250002	Rating Area 6	No Preference	48	1046.32
79962PA0250002	Rating Area 6	No Preference	49	1091.75
79962PA0250002	Rating Area 6	No Preference	50	1142.95
79962PA0250002	Rating Area 6	No Preference	51	1193.51
79962PA0250002	Rating Area 6	No Preference	52	1249.18
79962PA0250002	Rating Area 6	No Preference	53	1305.50
79962PA0250002	Rating Area 6	No Preference	54	1366.29
79962PA0250002	Rating Area 6	No Preference	55	1427.09
79962PA0250002	Rating Area 6	No Preference	56	1493.00
79962PA0250002	Rating Area 6	No Preference	57	1559.56
79962PA0250002	Rating Area 6	No Preference	58	1630.59
79962PA0250002	Rating Area 6	No Preference	59	1665.79
79962PA0250002	Rating Area 6	No Preference	60	1736.82
79962PA0250002	Rating Area 6	No Preference	61	1798.26
79962PA0250002	Rating Area 6	No Preference	62	1838.58
79962PA0250002	Rating Area 6	No Preference	63	1889.13
79962PA0250002	Rating Area 6	No Preference	64 and over	1919.85
79962PA0250002	Rating Area 7	No Preference	0-14	527.90
79962PA0250002	Rating Area 7	No Preference	15	574.83
79962PA0250002	Rating Area 7	No Preference	16	592.77
79962PA0250002	Rating Area 7	No Preference	17	610.71
79962PA0250002	Rating Area 7	No Preference	18	630.03
79962PA0250002	Rating Area 7	No Preference	19	649.36
79962PA0250002	Rating Area 7	No Preference	20	669.37
79962PA0250002	Rating Area 7	No Preference	21	690.07
79962PA0250002	Rating Area 7	No Preference	22	690.07
79962PA0250002	Rating Area 7	No Preference	23	690.07
79962PA0250002	Rating Area 7	No Preference	24	690.07
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79962PA0250002	Rating Area 7	No Preference	26	706.63
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79962PA0250002	Rating Area 7	No Preference	28	750.11
79962PA0250002	Rating Area 7	No Preference	29	772.19
79962PA0250002	Rating Area 7	No Preference	30	783.23
79962PA0250002	Rating Area 7	No Preference	31	799.79
79962PA0250002	Rating Area 7	No Preference	32	816.35
79962PA0250002	Rating Area 7	No Preference	33	826.70
79962PA0250002	Rating Area 7	No Preference	34	837.74
79962PA0250002	Rating Area 7	No Preference	35	843.27
79962PA0250002	Rating Area 7	No Preference	36	848.79
79962PA0250002	Rating Area 7	No Preference	37	854.31
79962PA0250002	Rating Area 7	No Preference	38	859.83
79962PA0250002	Rating Area 7	No Preference	39	870.87
79962PA0250002	Rating Area 7	No Preference	40	881.91
79962PA0250002	Rating Area 7	No Preference	41	898.47
79962PA0250002	Rating Area 7	No Preference	42	914.34
79962PA0250002	Rating Area 7	No Preference	43	936.42
79962PA0250002	Rating Area 7	No Preference	44	964.03
79962PA0250002	Rating Area 7	No Preference	45	996.46
79962PA0250002	Rating Area 7	No Preference	46	1035.11
79962PA0250002	Rating Area 7	No Preference	47	1078.58
79962PA0250002	Rating Area 7	No Preference	48	1128.26
79962PA0250002	Rating Area 7	No Preference	49	1177.26
79962PA0250002	Rating Area 7	No Preference	50	1232.47
79962PA0250002	Rating Area 7	No Preference	51	1286.98
79962PA0250002	Rating Area 7	No Preference	52	1347.02
79962PA0250002	Rating Area 7	No Preference	53	1407.74
79962PA0250002	Rating Area 7	No Preference	54	1473.30
79962PA0250002	Rating Area 7	No Preference	55	1538.96
79962PA0250002	Rating Area 7	No Preference	56	1609.93
79962PA0250002	Rating Area 7	No Preference	57	1681.70
79962PA0250002	Rating Area 7	No Preference	58	1758.30
79962PA0250002	Rating Area 7	No Preference	59	1796.25
79962PA0250002	Rating Area 7	No Preference	60	1872.85
79962PA0250002	Rating Area 7	No Preference	61	1939.10
79962PA0250002	Rating Area 7	No Preference	62	1982.57
79962PA0250002	Rating Area 7	No Preference	63	2037.09
79962PA0250002	Rating Area 7	No Preference	64 and over	2070.21
79962PA0250002	Rating Area 9	No Preference	0-14	520.22
79962PA0250002	Rating Area 9	No Preference	15	566.46
79962PA0250002	Rating Area 9	No Preference	16	584.14
79962PA0250002	Rating Area 9	No Preference	17	601.82
79962PA0250002	Rating Area 9	No Preference	18	620.86
79962PA0250002	Rating Area 9	No Preference	19	639.90
79962PA0250002	Rating Area 9	No Preference	20	659.62
79962PA0250002	Rating Area 9	No Preference	21	680.02
79962PA0250002	Rating Area 9	No Preference	22	680.02
79962PA0250002	Rating Area 9	No Preference	23	680.02
79962PA0250002	Rating Area 9	No Preference	24	680.02
79962PA0250002	Rating Area 9	No Preference	25	682.74
79962PA0250002	Rating Area 9	No Preference	26	696.34
79962PA0250002	Rating Area 9	No Preference	27	712.66
79962PA0250002	Rating Area 9	No Preference	28	739.18
79962PA0250002	Rating Area 9	No Preference	29	760.94
79962PA0250002	Rating Area 9	No Preference	30	771.82
79962PA0250002	Rating Area 9	No Preference	31	788.14
79962PA0250002	Rating Area 9	No Preference	32	804.46
79962PA0250002	Rating Area 9	No Preference	33	814.66
79962PA0250002	Rating Area 9	No Preference	34	825.54
79962PA0250002	Rating Area 9	No Preference	35	830.98
79962PA0250002	Rating Area 9	No Preference	36	836.42
79962PA0250002	Rating Area 9	No Preference	37	841.86
79962PA0250002	Rating Area 9	No Preference	38	847.30
79962PA0250002	Rating Area 9	No Preference	39	858.19
79962PA0250002	Rating Area 9	No Preference	40	869.07
79962PA0250002	Rating Area 9	No Preference	41	885.39
79962PA0250002	Rating Area 9	No Preference	42	901.03
79962PA0250002	Rating Area 9	No Preference	43	922.79
79962PA0250002	Rating Area 9	No Preference	44	949.99
79962PA0250002	Rating Area 9	No Preference	45	981.95
79962PA0250002	Rating Area 9	No Preference	46	1020.03
79962PA0250002	Rating Area 9	No Preference	47	1062.87
79962PA0250002	Rating Area 9	No Preference	48	1111.83
79962PA0250002	Rating Area 9	No Preference	49	1160.11
79962PA0250002	Rating Area 9	No Preference	50	1214.52
79962PA0250002	Rating Area 9	No Preference	51	1268.24
79962PA0250002	Rating Area 9	No Preference	52	1327.40
79962PA0250002	Rating Area 9	No Preference	53	1387.24
79962PA0250002	Rating Area 9	No Preference	54	1451.84
79962PA0250002	Rating Area 9	No Preference	55	1516.44
79962PA0250002	Rating Area 9	No Preference	56	1586.49
79962PA0250002	Rating Area 9	No Preference	57	1657.21
79962PA0250002	Rating Area 9	No Preference	58	1732.69
79962PA0250002	Rating Area 9	No Preference	59	1770.09
79962PA0250002	Rating Area 9	No Preference	60	1845.57
79962PA0250002	Rating Area 9	No Preference	61	1910.86
79962PA0250002	Rating Area 9	No Preference	62	1953.70
79962PA0250002	Rating Area 9	No Preference	63	2007.42
79962PA0250002	Rating Area 9	No Preference	64 and over	2040.06
79962PA0250014	Rating Area 6	No Preference	0-14	478.11
79962PA0250014	Rating Area 6	No Preference	15	520.61
79962PA0250014	Rating Area 6	No Preference	16	536.86
79962PA0250014	Rating Area 6	No Preference	17	553.11
79962PA0250014	Rating Area 6	No Preference	18	570.61
79962PA0250014	Rating Area 6	No Preference	19	588.11
79962PA0250014	Rating Area 6	No Preference	20	606.23
79962PA0250014	Rating Area 6	No Preference	21	624.98
79962PA0250014	Rating Area 6	No Preference	22	624.98
79962PA0250014	Rating Area 6	No Preference	23	624.98
79962PA0250014	Rating Area 6	No Preference	24	624.98
79962PA0250014	Rating Area 6	No Preference	25	627.48
79962PA0250014	Rating Area 6	No Preference	26	639.98
79962PA0250014	Rating Area 6	No Preference	27	654.98
79962PA0250014	Rating Area 6	No Preference	28	679.35
79962PA0250014	Rating Area 6	No Preference	29	699.35
79962PA0250014	Rating Area 6	No Preference	30	709.35
79962PA0250014	Rating Area 6	No Preference	31	724.35
79962PA0250014	Rating Area 6	No Preference	32	739.35
79962PA0250014	Rating Area 6	No Preference	33	748.73
79962PA0250014	Rating Area 6	No Preference	34	758.73
79962PA0250014	Rating Area 6	No Preference	35	763.73
79962PA0250014	Rating Area 6	No Preference	36	768.73
79962PA0250014	Rating Area 6	No Preference	37	773.73
79962PA0250014	Rating Area 6	No Preference	38	778.73
79962PA0250014	Rating Area 6	No Preference	39	788.72
79962PA0250014	Rating Area 6	No Preference	40	798.72
79962PA0250014	Rating Area 6	No Preference	41	813.72
79962PA0250014	Rating Area 6	No Preference	42	828.10
79962PA0250014	Rating Area 6	No Preference	43	848.10
79962PA0250014	Rating Area 6	No Preference	44	873.10
79962PA0250014	Rating Area 6	No Preference	45	902.47
79962PA0250014	Rating Area 6	No Preference	46	937.47
79962PA0250014	Rating Area 6	No Preference	47	976.84

79962PA0180004	Rating Area 7	No Preference	53	905.78
79962PA0180004	Rating Area 7	No Preference	54	947.96
79962PA0180004	Rating Area 7	No Preference	55	990.14
79962PA0180004	Rating Area 7	No Preference	56	1035.88
79962PA0180004	Rating Area 7	No Preference	57	1082.05
79962PA0180004	Rating Area 7	No Preference	58	1131.34
79962PA0180004	Rating Area 7	No Preference	59	1155.76
79962PA0180004	Rating Area 7	No Preference	60	1205.04
79962PA0180004	Rating Area 7	No Preference	61	1247.67
79962PA0180004	Rating Area 7	No Preference	62	1275.64
79962PA0180004	Rating Area 7	No Preference	63	1310.72
79962PA0180004	Rating Area 7	No Preference	64 and over	1332.03
79962PA0180004	Rating Area 9	No Preference	0-14	334.73
79962PA0180004	Rating Area 9	No Preference	15	364.48
79962PA0180004	Rating Area 9	No Preference	16	375.86
79962PA0180004	Rating Area 9	No Preference	17	387.23
79962PA0180004	Rating Area 9	No Preference	18	399.48
79962PA0180004	Rating Area 9	No Preference	19	411.73
79962PA0180004	Rating Area 9	No Preference	20	424.42
79962PA0180004	Rating Area 9	No Preference	21	437.55
79962PA0180004	Rating Area 9	No Preference	22	437.55
79962PA0180004	Rating Area 9	No Preference	23	437.55
79962PA0180004	Rating Area 9	No Preference	24	437.55
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79962PA0180004	Rating Area 9	No Preference	26	448.05
79962PA0180004	Rating Area 9	No Preference	27	458.55
79962PA0180004	Rating Area 9	No Preference	28	475.62
79962PA0180004	Rating Area 9	No Preference	29	489.62
79962PA0180004	Rating Area 9	No Preference	30	496.62
79962PA0180004	Rating Area 9	No Preference	31	507.12
79962PA0180004	Rating Area 9	No Preference	32	517.62
79962PA0180004	Rating Area 9	No Preference	33	524.18
79962PA0180004	Rating Area 9	No Preference	34	531.19
79962PA0180004	Rating Area 9	No Preference	35	534.69
79962PA0180004	Rating Area 9	No Preference	36	538.19
79962PA0180004	Rating Area 9	No Preference	37	541.69
79962PA0180004	Rating Area 9	No Preference	38	545.19
79962PA0180004	Rating Area 9	No Preference	39	552.19
79962PA0180004	Rating Area 9	No Preference	40	559.19
79962PA0180004	Rating Area 9	No Preference	41	569.69
79962PA0180004	Rating Area 9	No Preference	42	579.75
79962PA0180004	Rating Area 9	No Preference	43	593.76
79962PA0180004	Rating Area 9	No Preference	44	611.26
79962PA0180004	Rating Area 9	No Preference	45	631.82
79962PA0180004	Rating Area 9	No Preference	46	656.33
79962PA0180004	Rating Area 9	No Preference	47	683.89
79962PA0180004	Rating Area 9	No Preference	48	715.39
79962PA0180004	Rating Area 9	No Preference	49	746.46
79962PA0180004	Rating Area 9	No Preference	50	781.46
79962PA0180004	Rating Area 9	No Preference	51	816.03
79962PA0180004	Rating Area 9	No Preference	52	854.10
79962PA0180004	Rating Area 9	No Preference	53	892.60
79962PA0180004	Rating Area 9	No Preference	54	934.17
79962PA0180004	Rating Area 9	No Preference	55	975.74
79962PA0180004	Rating Area 9	No Preference	56	1020.80
79962PA0180004	Rating Area 9	No Preference	57	1066.31
79962PA0180004	Rating Area 9	No Preference	58	1114.88
79962PA0180004	Rating Area 9	No Preference	59	1138.94
79962PA0180004	Rating Area 9	No Preference	60	1187.51
79962PA0180004	Rating Area 9	No Preference	61	1229.52
79962PA0180004	Rating Area 9	No Preference	62	1257.08
79962PA0180004	Rating Area 9	No Preference	63	1291.65
79962PA0180004	Rating Area 9	No Preference	64 and over	1312.65

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Trend Exhibit
Central, PA Region

Incurred Month	Members	Normalized 12 Month Moving		Annual Trend
		Allowed PMPM	Average PMPM	
Jan-19	12,795	\$ 613.61		
Feb-19	12,768	\$ 559.16		
Mar-19	12,731	\$ 712.72		
Apr-19	12,689	\$ 627.45		
May-19	12,778	\$ 632.53		
Jun-19	12,756	\$ 550.52		
Jul-19	12,352	\$ 646.58		
Aug-19	12,131	\$ 658.44		
Sep-19	11,958	\$ 621.18		
Oct-19	11,745	\$ 718.55		
Nov-19	11,410	\$ 641.79		
Dec-19	10,613	\$ 695.89	\$ 638.47	
Jan-20	12,426	\$ 689.65	\$ 644.99	
Feb-20	12,726	\$ 644.41	\$ 652.43	
Mar-20	12,977	\$ 709.31	\$ 652.23	
Apr-20	13,409	\$ 798.41	\$ 667.67	
May-20	13,694	\$ 648.38	\$ 668.92	
Jun-20	13,819	\$ 690.97	\$ 681.08	
Jul-20	13,907	\$ 690.29	\$ 684.76	
Aug-20	13,962	\$ 640.83	\$ 682.83	
Sep-20	14,358	\$ 667.62	\$ 686.18	
Oct-20	14,640	\$ 674.88	\$ 682.72	
Nov-20	14,793	\$ 731.06	\$ 690.05	
Dec-20	16,446	\$ 715.06	\$ 692.14	8.4%
Jan-21	16,937	\$ 708.47	\$ 693.93	7.6%
Feb-21	17,078	\$ 648.26	\$ 693.08	6.2%
Mar-21	17,126	\$ 739.32	\$ 696.31	6.8%
Apr-21	17,136	\$ 732.37	\$ 692.22	3.7%
May-21	17,182	\$ 669.62	\$ 693.35	3.7%
Jun-21	17,280	\$ 802.15	\$ 703.38	3.3%
Jul-21	17,444	\$ 830.49	\$ 715.72	4.5%
Aug-21	17,349	\$ 774.66	\$ 726.18	6.3%
Sep-21	17,185	\$ 761.88	\$ 733.43	6.9%
Oct-21	16,964	\$ 800.74	\$ 743.28	8.9%
Nov-21	16,870	\$ 736.18	\$ 743.58	7.8%
Dec-21	16,295	\$ 764.50	\$ 747.53	8.0%
Jan-22	17,521	\$ 829.90	\$ 757.77	9.2%
Feb-22	17,521	\$ 756.42	\$ 766.74	10.6%
Mar-22	17,691	\$ 853.90	\$ 776.49	11.5%
Apr-22	17,933	\$ 714.69	\$ 774.79	11.9%
May-22	18,073	\$ 773.10	\$ 783.33	13.0%
Jun-22	18,554	\$ 756.88	\$ 779.43	10.8%
Jul-22	18,930	\$ 724.26	\$ 770.25	7.6%
Aug-22	18,979	\$ 877.67	\$ 779.49	7.3%
Sep-22	19,374	\$ 810.53	\$ 783.70	6.9%
Oct-22	19,599	\$ 762.46	\$ 780.45	5.0%
Nov-22	19,802	\$ 776.23	\$ 783.46	5.4%
Dec-22	20,541	\$ 803.82	\$ 786.70	5.2%
Jan-23	21,677	\$ 822.00	\$ 786.74	3.8%
Feb-23	21,915	\$ 816.77	\$ 791.84	3.3%
Mar-23	21,926	\$ 929.24	\$ 799.91	3.0%
Apr-23	22,109	\$ 810.70	\$ 807.23	4.2%
May-23	22,489	\$ 972.87	\$ 824.88	5.3%
Jun-23	22,450	\$ 899.09	\$ 836.60	7.3%
Jul-23	22,508	\$ 818.60	\$ 843.40	9.5%
Aug-23	22,709	\$ 947.96	\$ 850.10	9.1%
Sep-23	23,011	\$ 895.69	\$ 857.07	9.4%
Oct-23	23,350	\$ 958.74	\$ 873.06	11.9%
Nov-23	23,564	\$ 870.74	\$ 880.00	12.3%
Dec-23	23,564	\$ 884.78	\$ 886.18	12.6%
Jan-24	23,564	\$ 948.56	\$ 896.66	14.0%
Feb-24	23,564	\$ 866.25	\$ 900.42	13.7%
Mar-24	23,564	\$ 928.42	\$ 900.52	12.6%
Apr-24	23,564	\$ 937.66	\$ 910.82	12.8%
May-24	23,564	\$ 981.98	\$ 911.83	10.5%
Jun-24	23,564	\$ 892.48	\$ 911.22	8.9%
Jul-24	23,564	\$ 957.72	\$ 922.53	9.4%
Aug-24	23,564	\$ 981.60	\$ 925.42	8.9%
Sep-24	23,564	\$ 940.06	\$ 929.06	8.4%
Oct-24	23,564	\$ 1,014.04	\$ 933.69	6.9%
Nov-24	23,564	\$ 921.75	\$ 937.94	6.6%
Dec-24	23,564	\$ 977.80	\$ 945.69	6.7%
Jan-25	23,564	\$ 1,038.26	\$ 953.17	6.3%
Feb-25	23,564	\$ 910.86	\$ 956.89	6.3%
Mar-25	23,564	\$ 1,024.69	\$ 964.91	7.1%
Apr-25	23,564	\$ 1,027.31	\$ 972.38	6.8%
May-25	23,564	\$ 1,045.38	\$ 977.66	7.2%
Jun-25	23,564	\$ 1,014.51	\$ 987.83	8.4%
Jul-25	23,564	\$ 1,063.50	\$ 996.65	8.0%
Aug-25	23,564	\$ 1,054.91	\$ 1,002.76	8.4%
Sep-25	23,564	\$ 1,081.26	\$ 1,014.52	9.2%
Oct-25	23,564	\$ 1,121.92	\$ 1,023.51	9.6%
Nov-25	23,564	\$ 990.22	\$ 1,029.22	9.7%
Dec-25	23,564	\$ 1,122.19	\$ 1,041.25	10.1%

Proposed Annual Trend (Cost & Utilization)

8.40%

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Quarterly Trend Support (Standard Question #4a)

	<u>1q2025</u>	<u>2q2025</u>	<u>3q2025</u>	<u>4q2025</u>
<i>Quarterly Index Rate Development:</i>				
1Q2025 Projected Paid Claims	\$844.69	\$844.69	\$844.69	\$844.69
2025 Claims Trend	8.4%	8.4%	8.4%	8.4%
Quarterly Adjustment Factor	0.000	0.301	0.563	0.837
Quarterly Projected Paid Claims	\$844.69	\$865.41	\$883.91	\$903.70
Other Claims Liability Adjustments	(\$126.75)	(\$129.93)	(\$132.71)	(\$135.63)
Projected Net Claims	\$717.94	\$735.48	\$751.20	\$768.07
Average Paid to Allowed Factor	0.876	0.876	0.876	0.876
Normalization Factors				
Average Pricing Factor	1.471	1.471	1.471	1.471
Assumed Network Factor	0.995	0.995	0.995	0.995
Average Benefit Richness	1.133	1.133	1.133	1.133
Normalized Allowed Claims	\$494.04	\$506.11	\$516.93	\$528.54
Retention Components				
Administrative Costs PMPM	\$66.88	\$66.26	\$65.73	\$65.17
% of Premium Charges	0.8%	0.8%	0.8%	0.8%
Required Revenue	\$790.90	\$807.97	\$823.27	\$839.71
Months of Trend	0	3	6	9
Table 5A Trend	8.40%	8.91%	8.35%	8.31%

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2023 Average	1.5071	0.9938	0.9955	1.0769
Calendar Year 2023 Average for Members Active at end of BEP	1.5098	0.9937	0.9956	1.0770
2025 Projected	1.4910	0.9902	0.9949	1.0770

Support for Single Risk Pool Adjustment Factors:	Claims Paid through Claims System	Rx Rebates, Capitation, Settlements, and Other Claims Paid Outside of System	Total
Calendar Year 2023 Allowed Claims PMPM	\$ 826.82	\$ (61.27)	\$ 765.55
Calendar Year 2023 Allowed Claims PMPM for Members Active at end of BEP	\$ 834.25	\$ (62.24)	\$ 772.01
BEP Adjustment (for COVID)	0.00%	0.00%	
Adj Calendar Year 2023 Allowed Claims PMPM	\$ 826.82	\$ (61.27)	\$ 765.55
Adj Calendar Year 2023 Allowed Claims PMPM for Members Active at end of BEP	\$ 834.25	\$ (62.24)	\$ 772.01
Trend	8.40%	Projections Done Independently	
Projected 2025 Allowed Claims PMPM for BEP Members	\$ 971.50	\$ (69.80)	\$ 901.70
Projected 2025 Allowed Claims PMPM for Projected Membership	\$ 980.23	\$ (69.80)	\$ 910.43
Change in Morbidity (Excluding Projected COVID Impacts)	1.0072	1.0000	1.0077
Change in Age	0.9893	1.0000	0.9885
Change in Area	0.9963	1.0000	0.9961
Change in Network	0.9993	1.0000	0.9993
Change in Benefit Richness	1.0000	1.0000	1.0000
Change in Morbidity - Projected COVID Impacts	1.0000	1.0000	1.0000

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0077
Change in Demographics	0.9846
Change in Network	0.9993
Change in Benefits	1.0000

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 325,566,740 \$ 285,312,426
 Calculated Paid to Allowed Ratio 87.64%
 URRT Worksheet I Value 87.64%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79962PA0250002	Platinum	25,956	\$ 25,020,012	\$ 24,386,108
79962PA0250014	Platinum	14,640	\$ 13,964,307	\$ 13,420,601
79962PA0250001	Gold	6,852	\$ 6,374,679	\$ 5,913,906
79962PA0250013	Gold	5,100	\$ 4,710,539	\$ 4,322,964
79962PA0250021	Gold	26,412	\$ 24,279,332	\$ 22,119,850
79962PA0250023	Gold	3,384	\$ 3,092,920	\$ 2,792,576
79962PA0250003	Gold	46,224	\$ 42,047,302	\$ 37,676,172
79962PA0250004	Gold	1,620	\$ 1,423,645	\$ 1,200,770
79962PA0250005	Gold	2,652	\$ 2,408,471	\$ 2,152,438
79962PA0250006	Gold	2,100	\$ 1,885,278	\$ 1,652,712
79962PA0250007	Gold	16,032	\$ 14,515,266	\$ 12,907,276
79962PA0260001	Gold	15,204	\$ 13,586,873	\$ 11,816,394
79962PA0250008	Gold	9,108	\$ 8,183,054	\$ 7,183,107
79962PA0250009	Gold	624	\$ 551,436	\$ 470,022
79962PA0250010	Gold	44,208	\$ 39,673,368	\$ 34,757,599
79962PA0250011	Gold	1,620	\$ 1,428,946	\$ 1,213,749
79962PA0250015	Gold	10,716	\$ 9,524,522	\$ 8,204,149
79962PA0250016	Gold	6,000	\$ 5,386,125	\$ 4,721,121
79962PA0260009	Gold	0	\$ -	\$ -
79962PA0250018	Gold	17,688	\$ 15,753,582	\$ 13,619,574
79962PA0250019	Gold	9,708	\$ 8,526,854	\$ 7,184,738
79962PA0250024	Silver	0	\$ -	\$ -
79962PA0250012	Silver	2,256	\$ 1,911,615	\$ 1,490,753
79962PA0250017	Silver	3,132	\$ 2,644,446	\$ 2,044,054
79962PA0250020	Silver	17,508	\$ 15,027,914	\$ 12,076,517
79962PA0250022	Silver	18,852	\$ 16,000,071	\$ 12,526,696
79962PA0260002	Silver	13,176	\$ 11,337,338	\$ 9,160,022
79962PA0260003	Silver	12,144	\$ 10,467,119	\$ 8,488,129
79962PA0260004	Silver	2,520	\$ 2,177,525	\$ 1,775,383
79962PA0260007	Silver	180	\$ 152,196	\$ 118,063
79962PA0260005	Silver	288	\$ 243,517	\$ 188,907
79962PA0260008	Silver	1,632	\$ 1,380,251	\$ 1,071,350
79962PA0260006	Bronze	1,752	\$ 1,466,270	\$ 1,107,403
79962PA0140003	Gold	1,308	\$ 1,055,945	\$ 941,837
79962PA0140004	Gold	1,440	\$ 1,150,307	\$ 1,008,027
79962PA0160002	Silver	348	\$ 264,042	\$ 208,925
79962PA0170001	Gold	504	\$ 427,420	\$ 384,506
79962PA0170002	Gold	4,704	\$ 3,971,944	\$ 3,548,174
79962PA0170003	Gold	5,508	\$ 4,599,934	\$ 4,034,375
79962PA0170004	Gold	7,092	\$ 5,844,437	\$ 5,006,558
79962PA0170005	Silver	1,692	\$ 1,327,278	\$ 1,023,338
79962PA0180003	Silver	480	\$ 380,882	\$ 301,961
79962PA0170006	Silver	1,128	\$ 894,400	\$ 707,835
79962PA0180004	Bronze	648	\$ 505,379	\$ 383,790

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	Network Factor (8)	(7)/(6) (9)
79962PA0250002	Platinum	2,163	25,020,012	24,386,108	0.9747	1.0455	1.0000	1.0726
79962PA0250014	Platinum	1,220	13,964,307	13,420,601	0.9611	1.0201	1.0000	1.0614
79962PA0250001	Gold	571	6,374,679	5,913,906	0.9277	0.9604	1.0000	1.0352
79962PA0250013	Gold	425	4,710,539	4,322,964	0.9177	0.9432	1.0000	1.0278
79962PA0250021	Gold	2,201	24,279,332	22,119,850	0.9111	0.9319	1.0000	1.0229
79962PA0250023	Gold	282	3,092,920	2,792,576	0.9029	0.9183	1.0000	1.0170
79962PA0250003	Gold	3,852	42,047,302	37,676,172	0.8960	0.9070	1.0000	1.0122
79962PA0250004	Gold	135	1,423,645	1,200,770	0.8434	0.8248	1.0000	0.9779
79962PA0250005	Gold	221	2,408,471	2,152,438	0.8937	0.9031	1.0000	1.0106
79962PA0250006	Gold	175	1,885,278	1,652,712	0.8766	0.8757	1.0000	0.9990
79962PA0250007	Gold	1,336	14,515,266	12,907,276	0.8892	0.8959	1.0000	1.0075
79962PA0260001	Gold	1,267	13,586,873	11,816,394	0.8697	0.8648	1.0000	0.9944
79962PA0250008	Gold	759	8,183,054	7,183,107	0.8778	0.8776	1.0000	0.9998
79962PA0250009	Gold	52	551,436	470,022	0.8524	0.8382	1.0000	0.9834
79962PA0250010	Gold	3,684	39,673,368	34,757,599	0.8761	0.8749	1.0000	0.9986
79962PA0250011	Gold	135	1,428,946	1,213,749	0.8494	0.8337	1.0000	0.9815
79962PA0250015	Gold	893	9,524,522	8,204,149	0.8614	0.8519	1.0000	0.9890
79962PA0250016	Gold	500	5,386,125	4,721,121	0.8765	0.8756	1.0000	0.9989
79962PA0260009	Gold	0	0	0	0.8303	0.8054	1.0000	0.9700
79962PA0250018	Gold	1,474	15,753,582	13,619,574	0.8645	0.8568	1.0000	0.9911
79962PA0250019	Gold	809	8,526,854	7,184,738	0.8426	0.8235	1.0000	0.9774
79962PA0250024	Silver	0	0	0	0.9084	0.9274	1.0000	1.0210
79962PA0250012	Silver	188	1,911,615	1,490,753	0.7798	0.7353	1.0000	0.9429
79962PA0250017	Silver	261	2,644,446	2,044,054	0.7730	0.7262	1.0000	0.9395
79962PA0250020	Silver	1,459	15,027,914	12,076,517	0.8036	0.7675	1.0000	0.9551
79962PA0250022	Silver	1,571	16,000,071	12,526,696	0.7829	0.7394	1.0000	0.9444
79962PA0260002	Silver	1,098	11,337,338	9,160,022	0.8080	0.7736	1.0000	0.9575
79962PA0260003	Silver	1,012	10,467,119	8,488,129	0.8109	0.7778	1.0000	0.9591
79962PA0260004	Silver	210	2,177,525	1,775,383	0.8153	0.7840	1.0000	0.9615
79962PA0260007	Silver	15	152,196	118,063	0.7757	0.7299	1.0000	0.9409
79962PA0260005	Silver	24	243,517	188,907	0.7757	0.7299	1.0000	0.9409
79962PA0260008	Silver	136	1,380,251	1,071,350	0.7762	0.7305	1.0000	0.9411
79962PA0260006	Bronze	146	1,466,270	1,107,403	0.7553	0.7034	1.0000	0.9313
79962PA0140003	Gold	109	1,055,945	941,837	0.8919	0.9003	0.8900	1.0094
79962PA0140004	Gold	120	1,150,307	1,008,027	0.8763	0.8752	0.8900	0.9988
79962PA0160002	Silver	29	264,042	208,925	0.7913	0.7506	0.8900	0.9486
79962PA0170001	Gold	42	427,420	384,506	0.8996	0.9128	0.9300	1.0147
79962PA0170002	Gold	392	3,971,944	3,548,174	0.8933	0.9025	0.9300	1.0103
79962PA0170003	Gold	459	4,599,934	4,034,375	0.8771	0.8764	0.9300	0.9993
79962PA0170004	Gold	591	5,844,437	5,006,558	0.8566	0.8447	0.9300	0.9860
79962PA0170005	Silver	141	1,327,278	1,023,338	0.7710	0.7237	0.9300	0.9386
79962PA0180003	Silver	40	380,882	301,961	0.7928	0.7527	0.9300	0.9494
79962PA0170006	Silver	94	894,400	707,835	0.7914	0.7508	0.9300	0.9487
79962PA0180004	Bronze	54	505,379	382,790	0.7594	0.7087	0.9300	0.9332

Highmark Benefits Group (HBG)
2025 Small Group Rate Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed
Current ACA Book - February 2024	1.491	67.1%	\$772.01
New Business (Assumed to be same as current block)	1.491	32.9%	\$772.01
Overall	1.491	100.0%	

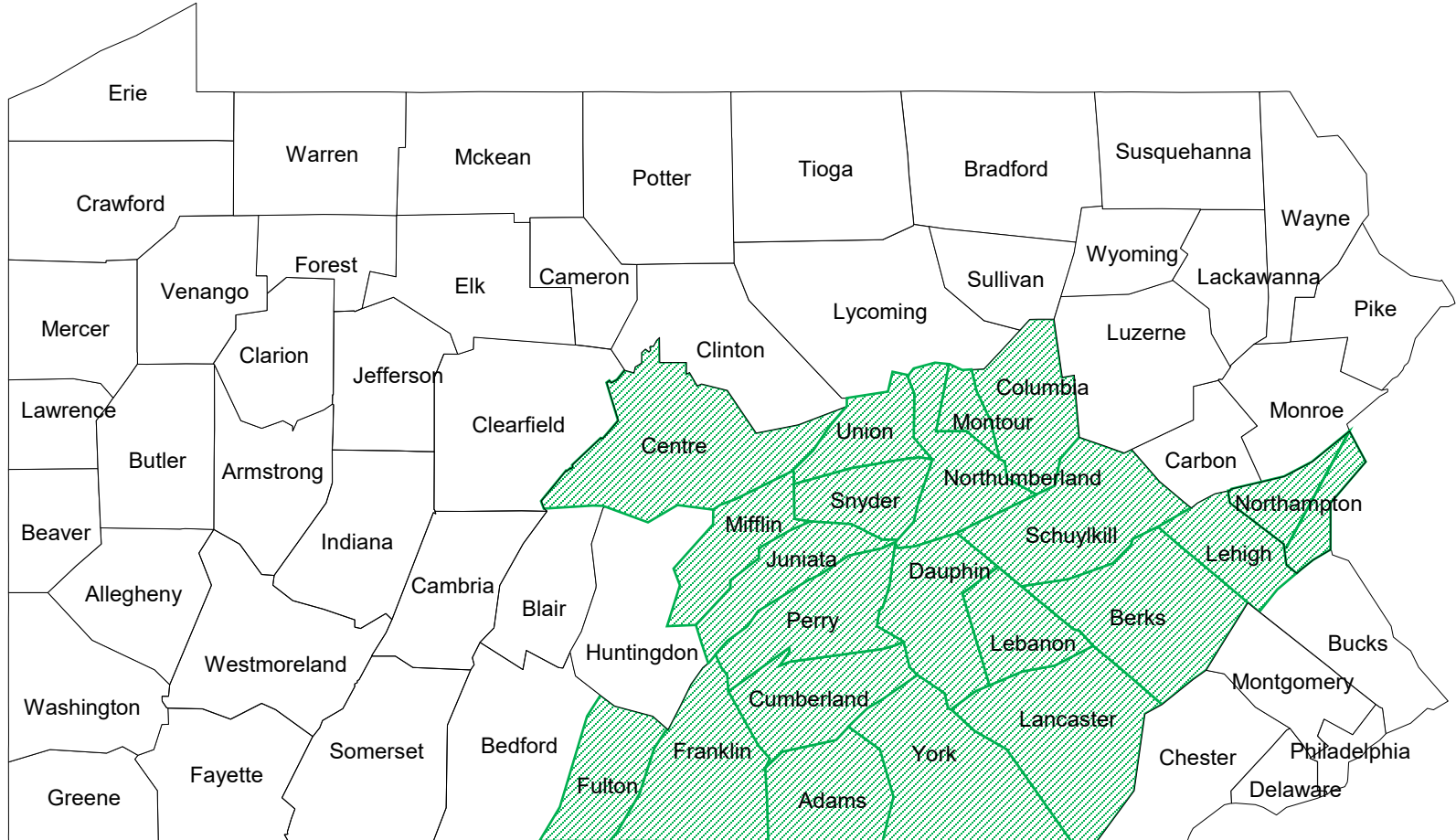
Child Capping Adjustment	1.004
Average Age Factor	1.486
Geographic Factor	0.990
Tobacco Surcharge (Not Applicable)	1.000

Rating Area	Rating Factor	Projected Members
1	0.0000	-
2	0.0000	-
3	0.0000	-
4	0.0000	-
5	0.0000	-
6	0.9416	8,730
7	1.0154	13,439
8	0.0000	-
9	1.0006	8,176



2024 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

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

