

Highmark Coverage Advantage Inc – Small Group Plans

Rate request filing ID # HGHM-134080997 – 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:	9.48%
Revised requested average rate change: ¹	9.48%
Range of requested:	5.89% to 10.64%
Effective date:	January 1, 2025
Mapped members:	15,344
Available in:	Rating Areas 1, 2, 4, 5, and 6

Key Information

Jan. 2023 – Dec. 2023 financial experience

Premiums	\$85,421,536
Claims	\$71,747,063
Administrative Expenses	\$9,832,847
Taxes & Fees	\$2,995
Insurer made (after taxes)	\$3,838,631

How insurer plans to spend your premium

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

Claims:	91%
Administrative:	9%
Taxes & Fees:	0%
Profit:	0%

The insurer expects its annual medical costs to increase 8.9%.

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 Coverage Advantage (HCA) 2025 ACA Rate Filing (Small Group Market)
HCA Filing # 1A-SG-HCA-2025 (SERFF Filing # HGHM-134080997)

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

Dear Ms. Swartz:

This Filing includes the Highmark Coverage Advantage (HCA) (NAIC # 15507; HIOS Issuer ID # 79279) 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 Coverage Advantage, NAIC # 15507 (“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: **9.5% rate change**
6. Range of rate change requested: **5.9% to 10.6%**
7. Total additional annual revenue generated from the proposed rate change: **\$12,155,608**
8. Product(s): **PPO**
9. Rating Areas and the change from 2024: **Regions 1, 2, 4, 5, 6** (Western 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, and Silver**
11. Current number of covered lives and of policyholders as of February 1, 2024: **15,344 covered lives; 8,919 policyholders**
12. Number of plans offered in 2025 and the change this represents from 2024: **28**

The company offered 52 plans in 2024. The company is terminating 26 plans and offering 2 new plans for 2025. The 26 terminated plans are the result of consolidation networks, for administrative ease for both the Company and the PID. All terminated plans have been mapped to an identical plan design with the same rates.

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-PA25-125117894** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
PPO Blue	CERT-HCA-PPO-SM-2025; HGHM-134066321
PPO Blue Qualified	CERT-HCA-HDHP-SM-2025; HGHM-134066351

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79279, Company Filing # 1A-SG-HCA-2025 (SERFF Filing # HGHM-134080997)**

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 Coverage Advantage if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Coverage Advantage 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 Coverage Advantage’s business. Therefore, Highmark Coverage Advantage 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 Coverage Advantage 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 Coverage Advantage asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Coverage Advantage 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 Coverage Advantage 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,



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:

- For 2025, service zones G, H, and J have been condensed into one service zone, AM. This results in a reduction of 26 plan offerings, but all are modified renewals since the same plan designs are offered, just under a new service zone. Additionally, two new plans have been added for 2025, the same plan in each of the two service zones.

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_HCA_05152024” submitted with this filing containing the department’s required tables. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Coverage Advantage (“HCA”, “Company”)
- NAIC #: 15507
- HIOS Issuer ID: 79279
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 1, 2, 4, 5, 6 (Western PA only)
- Effective Date: 1/1/2025
- SERFF Rate Filing #: HGHM-134080997

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, HCA 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	5.6%	HGHM-133668340
2023	2.4%	HGHM-133250437
2022	-3.2%	HGHM-132831330

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. The rate changes also vary by plan due to mappings between discontinued and new plans. 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 9.5%. 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 9.5%.

The primary drivers of the 9.5% 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 \$0.57 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 84.0%. 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 10,989, 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. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc. and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market and provides a more material base to analyze the trend components impacting the business in the Company's Market. 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 7.8% (4.6% cost; 3.1%

utilization) was selected for the 2025 rate development. Please refer to the “Trend Support” exhibit in the “2025 Supplemental Exhibits - HCA_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 8.9% (5.2% cost; 3.5% 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 -9.7%.

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 – HCA_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. This data, combined with the data from other companies within Highmark's corporate family, was used to develop the trend in Table 3. 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 0.979 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 0.976 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 - HCA_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 development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2025 Supplemental Exhibits – HCA_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 \$2.69 PMPM. The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Table 16 of the “PY25.PAActuarialMemorandumRateExhibits_HCA_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 \$2.69 PMPM value in cell C31 of Table 5 equals the \$6.75 PMPM risk adjustment transfer value discussed above, along with a projected net impact from the High Cost Risk Pool program of -\$4.06. 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 – HCA_05152024" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.129. In multiplying the Induced Utilization column (8) 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 – HCA_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 9.5% 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 are unchanged from the currently approved factors.

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 were updated as a component of this rate filing submission. The proposed network factors were developed based on a review of the average facility costs by network, using a market basket approach to procedures by facility/network. Similar levels of professional and pharmaceutical costs were added to each network to get an appropriate allowed claim basis for the network factors. The network costs were combined across rating regions as appropriate to establish the average network cost for the Company. Using the PPO network as the benchmark, relativities for other networks were established. Note that since this analysis is based only upon network costs by facility, these factors do not reflect morbidity differences among networks, and these factors are independent of the geographic factors discussed above.

D. Rate Change Summary

The Company requests an initial average rate increase of 9.5%. 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 – HCA.pdf" submitted with this filing. Service zone AM has been added for the Company's 2025 rate filing, which is a consolidation of service zones G, H, and J from the Company's 2024 rate filing. Service zone AA is consistent 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 Coverage Advantage

SERFF Rate Filing # HGHM-134080997

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. Membership growth is expected to slow in 2025, however.

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.**
- b. 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 – HCA_05152024.xlsx” file, which develops each quarterly trend factor from the annual trend assumption.
- c. **[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 Western 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.

N/A

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.

Geographic rating area factors have not changed from 2024.

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

After review of 2024 factors and expected facility costs for 2025 for both Small Group and Large Group, the Company has reset the Broad network factor for Network AM (consolidation of Networks G, H, and J from 2024 – all counties besides Erie) to 1.000, which is down from 1.017 in 2024. The proposed factor for Network AA (Erie County only) was also decreased, from 0.937 in 2024 to 0.927 in 2025. The smaller downwards adjustment to the AA factor is in line with indicated experience for Erie County.

9. MLR Exhibit

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

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

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2020	71.1%	88.5%	22,765	11,760
2021	85.5%	91.2%	35,310	11,712
2022	82.4%	89.8%	76,728	25,356

- 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 expects 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	\$5.12	\$1.10
Vendor Fees	\$(0.61)	\$(0.13)
Net Savings	\$4.51	\$0.97
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 Coverage Advantage (HCA)
Product/Segment:	PPO Small Group
Rate Effective Date:	1/1/2025
Base Period Start Date:	1/1/2023
Date of Most Recent Membership:	2/1/2024

to

12/31/2025

to

12/31/2023

Table 1. Number of Members

Average Age	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Total	136,080	15,344	215,496
<18	22,905	2,659	37,344
18-24	12,568	1,407	19,360
25-29	10,925	1,244	17,471
30-34	11,931	1,351	18,975
35-39	12,232	1,390	19,522
40-44	12,354	1,381	19,395
45-49	11,337	1,280	17,977
50-54	12,075	1,382	19,409
55-59	12,613	1,410	19,802
60-63	9,739	1,093	15,350
64+	7,441	747	10,491

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HWS)	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
\$ 81,735,899.94	\$ 79,042,383.71	\$ 80,720,742.34	136,080	\$ 11,845,824.33	\$ 92,570,566.67	\$ -	\$ (9,051,518.24)	\$ 77,838.54	\$ -	\$ 3,685,636.51	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 614.32
Loss Ratio											83.99%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.21%	3.48%	8.87%	8.87%	15.48%
Outpatient Hospital	5.21%	3.48%	8.87%	8.87%	34.31%
Professional	5.21%	3.48%	8.87%	8.87%	24.31%
Other Medical	5.21%	3.48%	8.87%	8.87%	1.86%
Capitation				-9.74%	0.09%
Prescription Drugs	5.21%	3.48%	8.87%	8.87%	23.92%
Total Annual Trend				8.86%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.185	

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

** Should equal UNRT 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 + HWS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20	\$ 909,808.21	\$ 1,000.00	\$ 969,868.21	1,003	\$ 972.87	\$ 1,021,219.64	\$ 1,021,219.64	\$ 1,021,219.64	\$ 1,021,219.64	\$ 1,021,219.64
Feb-20	\$ 1,030,149.17	\$ 1,000.00	\$ 1,030,149.17	1,774	\$ 603.02	\$ 1,088,138.93	\$ 1,088,138.93	\$ 1,088,138.93	\$ 1,088,138.93	\$ 1,088,138.93
Mar-20	\$ 1,046,579.63	\$ 1,000.00	\$ 1,046,579.63	1,848	\$ 566.33	\$ 1,119,273.86	\$ 1,119,273.86	\$ 1,119,273.86	\$ 1,119,273.86	\$ 1,119,273.86
Apr-20	\$ 742,055.45	\$ 1,000.00	\$ 742,055.45	1,879	\$ 398.92	\$ 1,114,148.40	\$ 1,114,148.40	\$ 1,114,148.40	\$ 1,114,148.40	\$ 1,114,148.40
May-20	\$ 986,609.06	\$ 1,000.00	\$ 986,609.06	1,877	\$ 526.63	\$ 1,114,300.01	\$ 1,114,300.01	\$ 1,114,300.01	\$ 1,114,300.01	\$ 1,114,300.01
Jun-20	\$ 957,998.75	\$ 1,000.00	\$ 957,998.75	1,891	\$ 506.61	\$ 1,122,484.82	\$ 1,122,484.82	\$ 1,122,484.82	\$ 1,122,484.82	\$ 1,122,484.82
Jul-20	\$ 1,403,546.42	\$ 1,000.00	\$ 1,403,546.42	1,931	\$ 730.63	\$ 1,141,758.55	\$ 1,141,758.55	\$ 1,141,758.55	\$ 1,141,758.55	\$ 1,141,758.55
Aug-20	\$ 962,952.69	\$ 1,000.00	\$ 962,952.69	1,931	\$ 498.68	\$ 1,145,620.59	\$ 1,145,620.59	\$ 1,145,620.59	\$ 1,145,620.59	\$ 1,145,620.59
Sep-20	\$ 1,092,103.84	\$ 1,000.00	\$ 1,092,103.84	1,931	\$ 552.13	\$ 1,133,497.69	\$ 1,133,497.69	\$ 1,133,497.69	\$ 1,133,497.69	\$ 1,133,497.69
Oct-20	\$ 915,423.21	\$ 1,000.00	\$ 915,423.21	1,983	\$ 461.64	\$ 1,125,174.66	\$ 1,125,174.66	\$ 1,125,174.66	\$ 1,125,174.66	\$ 1,125,174.66
Nov-20	\$ 929,633.67	\$ 1,000.00	\$ 929,633.67	1,988	\$ 467.39	\$ 1,127,653.97	\$ 1,127,653.97	\$ 1,127,653.97	\$ 1,127,653.97	\$ 1,127,653.97
Dec-20	\$ 15,424,495.95	\$ 1,000.00	\$ 1,560,263.99	2,092	\$ 745.82	\$ 1,133,831.23	\$ 1,133,831.23	\$ 1,133,831.23	\$ 1,133,831.23	\$ 1,133,831.23
Jan-21	\$ 1,136,044.80	\$ 1,000.00	\$ 1,136,044.80	2,212	\$ 513.58	\$ 1,167,126.87	\$ 1,167,126.87	\$ 1,167,126.87	\$ 1,167,126.87	\$ 1,167,126.87
Feb-21	\$ 1,101,445.68	\$ 1,000.00	\$ 1,101,445.68	2,241	\$ 491.50	\$ 1,143,854.60	\$ 1,143,854.60	\$ 1,143,854.60	\$ 1,143,854.60	\$ 1,143,854.60
Mar-21	\$ 1,253,822.26	\$ 1,000.00	\$ 1,253,822.26	2,339	\$ 536.05	\$ 1,183,862.17	\$ 1,183,862.17	\$ 1,183,862.17	\$ 1,183,862.17	\$ 1,183,862.17
Apr-21	\$ 1,382,913.74	\$ 1,000.00	\$ 1,382,913.74	2,390	\$ 578.62	\$ 1,150,461.82	\$ 1,150,461.82	\$ 1,150,461.82	\$ 1,150,461.82	\$ 1,150,461.82
May-21	\$ 1,292,233.71	\$ 1,000.00	\$ 1,292,233.71	2,545	\$ 513.89	\$ 1,124,818.16	\$ 1,124,818.16	\$ 1,124,818.16	\$ 1,124,818.16	\$ 1,124,818.16
Jun-21	\$ 1,744,815.28	\$ 1,000.00	\$ 1,744,815.28	2,501	\$ 712.07	\$ 1,175,761.12	\$ 1,175,761.12	\$ 1,175,761.12	\$ 1,175,761.12	\$ 1,175,761.12
Jul-21	\$ 1,797,930.00	\$ 1,000.00	\$ 1,797,930.00	2,926	\$ 614.47	\$ 1,175,006.13	\$ 1,175,006.13	\$ 1,175,006.13	\$ 1,175,006.13	\$ 1,175,006.13
Aug-21	\$ 2,058,434.96	\$ 1,000.00	\$ 2,058,434.96	3,079	\$ 679.98	\$ 1,202,475.96	\$ 1,202,475.96	\$ 1,202,475.96	\$ 1,202,475.96	\$ 1,202,475.96
Sep-21	\$ 2,061,976.18	\$ 1,000.00	\$ 2,061,976.18	3,188	\$ 692.74	\$ 1,164,479.10	\$ 1,164,479.10	\$ 1,164,479.10	\$ 1,164,479.10	\$ 1,164,479.10
Oct-21	\$ 2,662,528.81	\$ 1,000.00	\$ 2,662,528.81	3,496	\$ 761.61	\$ 1,199,706.65	\$ 1,199,706.65	\$ 1,199,706.65	\$ 1,199,706.65	\$ 1,199,706.65
Nov-21	\$ 2,393,086.23	\$ 0.9998	\$ 2,393,525.85	3,651	\$ 655.98	\$ 1,239,404.56	\$ 1,239,404.56	\$ 1,239,404.56	\$ 1,239,404.56	\$ 1,239,404.56
Dec-21	\$ 23,220,520.20	\$ 0.9997	\$ 3,160,463.37	4,865	\$ 651.17	\$ 1,087,613.29	\$ 1,087,613.29	\$ 1,087,613.29	\$ 1,087,613.29	\$ 1,087,613.29
Jan-22	\$ 3,241,977.06	\$ 0.9997	\$ 3,242,833.64	5,773	\$ 561.72	\$ 1,223,639.81	\$ 1,223,639.81	\$ 1,223,639.81	\$ 1,223,639.81	\$ 1,223,639.81
Feb-22	\$ 3,337,757.70	\$ 0.9997	\$ 3,338,863.41	5,993	\$ 557.13	\$ 1,204,654.01	\$ 1,204,654.01	\$ 1,204,654.01	\$ 1,204,654.01	\$ 1,204,654.01
Mar-22	\$ 4,200,936.80	\$ 0.9995	\$ 4,203,232.07	6,364	\$ 683.01	\$ 1,176,261.60	\$ 1,176,261.60	\$ 1,176,261.60	\$ 1,176,261.60	\$ 1,176,261.60
Apr-22	\$ 3,812,293.47	\$ 0.9995	\$ 3,814,165.80	6,345	\$ 611.73	\$ 1,172,214.80	\$ 1,172,214.80	\$ 1,172,214.80	\$ 1,172,214.80	\$ 1,172,214.80
May-22	\$ 3,445,461.81	\$ 0.9998	\$ 3,445,981.35	6,312	\$ 545.94	\$ 1,164,140.71	\$ 1,164,140.71	\$ 1,164,140.71	\$ 1,164,140.71	\$ 1,164,140.71
Jun-22	\$ 3,439,204.82	\$ 0.9998	\$ 3,439,969.94	6,369	\$ 540.96	\$ 1,187,369.47	\$ 1,187,369.47	\$ 1,187,369.47	\$ 1,187,369.47	\$ 1,187,369.47
Jul-22	\$ 3,366,676.09	\$ 0.9995	\$ 3,368,337.36	6,573	\$ 512.45	\$ 1,166,743.82	\$ 1,166,743.82	\$ 1,166,743.82	\$ 1,166,743.82	\$ 1,166,743.82
Aug-22	\$ 4,783,922.81	\$ 0.9997	\$ 4,785,450.23	6,645	\$ 720.16	\$ 1,142,332.17	\$ 1,142,332.17	\$ 1,142,332.17	\$ 1,142,332.17	\$ 1,142,332.17
Sep-22	\$ 3,986,748.63	\$ 0.9994	\$ 3,989,232.88	6,636	\$ 602.94	\$ 1,198,628.49	\$ 1,198,628.49	\$ 1,198,628.49	\$ 1,198,628.49	\$ 1,198,628.49
Oct-22	\$ 3,956,311.00	\$ 0.9998	\$ 3,957,292.98	6,600	\$ 599.59	\$ 1,198,997.00	\$ 1,198,997.00	\$ 1,198,997.00	\$ 1,198,997.00	\$ 1,198,997.00
Nov-22	\$ 4,101,246.99	\$ 0.9999	\$ 4,101,636.21	6,654	\$ 636.42	\$ 1,142,670.71	\$ 1,142,670.71	\$ 1,142,670.71	\$ 1,142,670.71	\$ 1,142,670.71
Dec-22	\$ 49,145,588.38	\$ 0.9999	\$ 4,915,294.74	6,895	\$ 683.81	\$ 1,115,412.20	\$ 1,115,412.20	\$ 1,115,412.20	\$ 1,115,412.20	\$ 1,115,412.20
Jan-23	\$ 5,466,150.82	\$ 0.9995	\$ 5,468,744.67	9,982	\$ 553.40	\$ 1,160,275.32	\$ 1,160,275.32	\$ 1,160,275.32	\$ 1,160,275.32	\$ 1,160,275.32
Feb-23	\$ 5,437,774.73	\$ 0.9997	\$ 5,439,626.69	10,001	\$ 543.91	\$ 1,106,399.96	\$ 1,106,399.96	\$ 1,106,399.96	\$ 1,106,399.96	\$ 1,106,399.96
Mar-23	\$ 6,065,213.73	\$ 0.9999	\$ 6,072,089.20	10,293	\$ 595.13	\$ 1,118,200.46	\$ 1,118,200.46	\$ 1,118,200.46	\$ 1,118,200.46	\$ 1,118,200.46
Apr-23	\$ 5,965,257.29	\$ 0.9975	\$ 5,980,063.02	10,519	\$ 548.50	\$ 1,102,395.41	\$ 1,102,395.41	\$ 1,102,395.41	\$ 1,102,395.41	\$ 1,102,395.41
May-23	\$ 6,144,339.53	\$ 0.9943	\$ 6,179,202.21	10,843	\$ 569.93	\$ 1,122,173.71	\$ 1,122,173.71	\$ 1,122,173.71	\$ 1,122,173.71	\$ 1,122,173.71
Jun-23	\$ 6,767,125.86	\$ 0.9925	\$ 6,818,563.37	10,996	\$ 620.66	\$ 1,102,031.17	\$ 1,102,031.17	\$ 1,102,031.17	\$ 1,102,031.17	\$ 1,102,031.17
Jul-23	\$ 6,008,674.42	\$ 0.9879	\$ 6,082,865.91	11,773	\$ 539.13	\$ 1,096,626.71	\$ 1,096,626.71	\$ 1,096,626.71	\$ 1,096,626.71	\$ 1,096,626.71
Aug-23	\$ 7,208,435.50	\$ 0.9856	\$ 7,313,904.19	11,575	\$ 631.87	\$ 1,130,006.01	\$ 1,130,006.01	\$ 1,130,006.01	\$ 1,130,006.01	\$ 1,130,006.01
Sep-23	\$ 6,218,794.80	\$ 0.9799	\$ 6,346,294.99	11,738	\$ 540.66	\$ 1,139,347.63	\$ 1,139,347.63	\$ 1,139,347.63	\$ 1,139,347.63	\$ 1,139,347.63
Oct-23	\$ 7,254,186.69	\$ 0.9581	\$ 7,925,846.79	12,084	\$ 658.63	\$ 1,121,761.23	\$ 1,121,761.23	\$ 1,121,761.23	\$ 1,121,761.23	\$ 1,121,761.23
Nov-23	\$ 7,617,671.14	\$ 0.9528	\$ 7,995,983.72	12,265	\$ 651.89	\$ 1,085,390.65	\$ 1,085,390.65	\$ 1,085,390.65	\$ 1,085,390.65	\$ 1,085,390.65
Dec-23	\$ 81,735,899.94	\$ 0.9318	\$ 8,061,389.85	14,761	\$ 546.13	\$ 1,061,925.08	\$ 1,061,925.08	\$ 1,061,925.08	\$ 1,061,925.08	\$ 1,061,925.08

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Highmark Coverage Advantage (HCA)
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 3/1/2025

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
											\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											0.00%
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 Coverage Advantage (HCA)
 Products: PPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 614.32	\$ -	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.185	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 727.95	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.991	0.000	< See URRT Instructions
Total Non-Morbidity Changes	0.951	0.000	
Change in Demographics	0.979	0.000	< See URRT Instructions
Change in Network	0.976	0.000	< See URRT Instructions
Change in Benefits	0.995	1.000	< See URRT Instructions
Change in Other	1.000	0.000	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 686.20	\$ -	
Credibility Factors	100%	0%	< See Instructions
Blended Projected EHB Claims PMPM	\$ 686.20	\$ 686.20	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 686.20		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.871		
Projected Incurred EHB Claims PMPM	\$ 597.51		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 2.69		
Projected Incurred Exchange User Fees PMPM	\$ 50.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 594.82		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 683.11		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.000		
Catastrophic Eligibility Adjustment	\$ 594.8217142		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 594.8217142		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 683.11		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 614.32	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 81,735,899.94	
Blended Loss Ratio	83.99%	

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

Effective Date	1/1/2025	4/1/2025	7/1/2025	10/1/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter	91,128	22,064	28,127	71,877	213,496
Adjusted Projected Allowed EHB Claims PMPM	\$ 686.20	\$ 686.20	\$ 686.20	\$ 686.20	\$ 686.20
Months of Trend	-	3	6	9	-
Annual Trend	-	7.80%	6.38%	5.94%	6.48%
Single Risk Pool Projected Allowed Claims	\$ 686.20	\$ 696.89	\$ 706.28	\$ 713.27	\$ 700.88
Quarterly Trend Factor	1.000	1.016	1.029	1.048	1.022

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.65%	\$56.45
General and Claims	5.67%	\$36.89
Agent/Broker Fees and Commissions	2.58%	\$16.79
Quality Improvement Initiatives	0.43%	\$2.78
Taxes and Fees	0.08%	\$0.49
Risk Adjustment User Fee	0.03%	\$0.18
PCORI Fee	0.05%	\$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	8.74%	\$56.94
Projected Required Revenue PMPM		\$ 651.76

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.134	1.488
Average Geographic Factor	0.958	0.942
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.139	1.129
Average Network Factor	1.000	0.979
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 646.80	\$ 683.11
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 391.54	\$ 440.96

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 425.93	\$ 466.23	\$ 40.30	9.5%
B. Base period allowed claims before normalization	\$ 633.85	\$ 614.32	\$ (19.53)	-4.6%
C. Normalization factor component of change	\$ (250.15)	\$ (217.77)	\$ 32.38	7.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 383.70	\$ 396.55	\$ 12.85	3.0%
D2. URRT Trend	\$ 53.26	\$ 73.35	\$ 20.09	4.7%
D3. URRT Morbidity	\$ 6.77	\$ (4.30)	\$ (11.08)	-2.6%
D4. URRT Other	\$ (21.36)	\$ (22.65)	\$ (1.28)	-0.3%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (30.83)	\$ (1.99)	\$ 28.84	6.8%
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)	\$ 391.54	\$ 440.96	\$ 49.42	13.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (0.08)	\$ (9.43)	\$ (9.35)	-2.2%
E2. Pricing AV	\$ (46.42)	\$ (56.83)	\$ (10.41)	-2.4%
E3. Benefit Richness	\$ 47.96	\$ 48.22	\$ 0.26	0.1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ 1.46	\$ (18.04)	\$ (19.50)	-4.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 40.77	\$ 40.38	\$ (0.39)	-0.1%
F2. Taxes and Fees	\$ 0.34	\$ 0.35	\$ 0.01	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 41.11	\$ 40.73	\$ (0.38)	-0.1%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 434.11	\$ 463.65	\$ 29.54	6.9%

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

	2024	2025
Paid-to-Allowed	0.884	0.871
URRT Trend (Total Acquired Trend Factor)	1.139	1.185
URRT Morbidity	1.016	0.991
URRT "Other"	0.952	0.951
Risk Adjustment	\$ (45.04)	\$ (2.69)
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ 0.45	\$ 0.47
Network	1.000	0.979
Pricing AV	0.881	0.868
Benefit Richness	1.139	1.129
Catastrophic Eligibility	1.000	1.000
Benefits in Addition to EHB	1.000	1.000
Administrative Expenses	9.57%	8.65%
Taxes and Fees	0.08%	0.08%
Profit and/or Contingency	0.00%	0.00%

< For 2024 in cell B1, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Highmark Coverage Advantage (HCA)
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2025
 Base Period Start Date: 1/1/2023
 Date of Most Recent Membership: 2/1/2024
 Market Adjusted Index Rate: \$ 683.11

Calibration	
Age Calibration Factor	1.483
Geographic Calibration Factor	0.942
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.397

45 CFR Part 156.8 (d) (2) Allowable Factors																			
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped (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	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	Taxes & Fees (not including Exchange fees)	Profit or Contingency
										0.816	1.000	1.000	1.000	1.000	1.000	\$ 594.80	8.7%	0.1%	0.0%
										0.816	1.000	1.000	1.000	1.000	1.000	\$ 594.82	8.7%	0.1%	0.0%
Totals - Current Membership																			
Total - Projected Membership																			
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
Plan 1	79279PA0180001	PPO	PPO Blue \$0 100/80 Platinum	M	79279PA0180001	Platinum	0.90220655	Approach 1	Off	0.968	1.071	1.000	0.947	1.000	1.000	\$671.12	8.2%	0.1%	0.0%
Plan 2	79279PA0180002	PPO	PPO Blue \$0 100/80 Gold	M	79279PA0180002	Gold	0.81981034	Approach 1	Off	0.899	1.018	1.000	0.947	1.000	1.000	\$591.56	8.6%	0.1%	0.0%
Plan 3	79279PA0180003	PPO	PPO Blue \$500 100/80 Gold	M	79279PA0180003	Gold	0.80916463	Approach 1	Off	0.887	1.010	1.000	0.947	1.000	1.000	\$579.74	8.7%	0.1%	0.0%
Plan 4	79279PA0180004	PPO	PPO Blue \$1000 100/80 Gold	M	79279PA0180004	Gold	0.80308728	Approach 1	Off	0.865	0.995	1.000	0.947	1.000	1.000	\$556.51	8.9%	0.1%	0.0%
Plan 5	79279PA0180006	PPO	PPO Blue \$1400 100/80 Gold	M	79279PA0180006	Gold	0.79200461	Approach 1	Off	0.839	0.978	1.000	0.947	1.000	1.000	\$530.74	9.1%	0.1%	0.0%
Plan 6	79279PA0180005	PPO	PPO Blue \$2000 100/80 Gold	M	79279PA0180005	Gold	0.79602162	Approach 1	Off	0.841	0.980	1.000	0.947	1.000	1.000	\$533.11	9.1%	0.1%	0.0%
Plan 7	79279PA0180007	PPO	PPO Blue \$2500 100/80 Gold	M	79279PA0180007	Gold	0.78707183	Approach 1	Off	0.806	0.960	1.000	0.947	1.000	1.000	\$500.36	9.3%	0.1%	0.0%
Plan 8	79279PA0180008	PPO	PPO Blue \$1000 80/60 Gold	M	79279PA0180008	Gold	0.78453837	Approach 1	Off	0.795	0.954	1.000	0.947	1.000	1.000	\$490.16	9.4%	0.1%	0.0%
Plan 9	79279PA0180009	PPO	PPO Blue \$2000 90/70 Gold	M	79279PA0180009	Gold	0.78752982	Approach 1	Off	0.795	0.954	1.000	0.947	1.000	1.000	\$490.99	9.4%	0.1%	0.0%
Plan 10	79279PA0190001	PPO	PPO Blue Qualified \$1700 100/80 Gold	M	79279PA0190001	Gold	0.81736085	Standard AV	Off	0.848	0.984	1.000	0.947	1.000	1.000	\$539.89	9.0%	0.1%	0.0%
Plan 11	79279PA0190004	PPO	PPO Blue Qualified \$2750 100/80 Gold	N	79279PA0190004	Gold	0.78042328	Standard AV	Off	0.772	0.942	1.000	0.947	1.000	1.000	\$470.38	9.6%	0.1%	0.0%
Plan 12	79279PA0190003	PPO	PPO Blue Qualified Embedded \$3400 100/80 Gold	M	79279PA0190003	Gold	0.78039812	Standard AV	Off	0.789	0.951	1.000	0.947	1.000	1.000	\$485.68	9.5%	0.1%	0.0%
Plan 13	79279PA0180010	PPO	PPO Blue \$0 100/80 Silver	M	79279PA0180010	Silver	0.71986976	Approach 1	Off	0.874	1.001	1.000	0.947	1.000	1.000	\$565.73	8.8%	0.1%	0.0%
Plan 14	79279PA0190002	PPO	PPO Blue Qualified Embedded \$4800 100/100 Silver	M	79279PA0190002	Silver	0.71576399	Standard AV	Off	0.750	0.932	1.000	0.947	1.000	1.000	\$452.49	9.8%	0.1%	0.0%
Plan 15	79279PA0200002	PPO	PPO Blue \$0 100/80 Platinum	M	79279PA0200002	Platinum	0.90220655	Approach 1	Off	0.968	1.071	1.000	0.947	1.000	1.000	\$724.19	7.9%	0.1%	0.0%
Plan 16	79279PA0200001	PPO	PPO Blue \$0 100/80 Gold	M	79279PA0200001	Gold	0.81981034	Approach 1	Off	0.899	1.018	1.000	0.947	1.000	1.000	\$638.34	8.3%	0.1%	0.0%
Plan 17	79279PA0200009	PPO	PPO Blue \$500 100/80 Gold	M	79279PA0200009	Gold	0.80916463	Approach 1	Off	0.887	1.010	1.000	0.947	1.000	1.000	\$625.58	8.4%	0.1%	0.0%
Plan 18	79279PA0200003	PPO	PPO Blue \$1000 100/80 Gold	M	79279PA0200003	Gold	0.80308728	Approach 1	Off	0.865	0.995	1.000	0.947	1.000	1.000	\$600.51	8.6%	0.1%	0.0%
Plan 19	79279PA0200005	PPO	PPO Blue \$1400 100/80 Gold	M	79279PA0200005	Gold	0.79200461	Approach 1	Off	0.839	0.978	1.000	0.947	1.000	1.000	\$572.71	8.8%	0.1%	0.0%
Plan 20	79279PA0200006	PPO	PPO Blue \$2000 100/80 Gold	M	79279PA0200006	Gold	0.79602162	Approach 1	Off	0.841	0.980	1.000	0.947	1.000	1.000	\$575.26	8.7%	0.1%	0.0%
Plan 21	79279PA0200008	PPO	PPO Blue \$2500 100/80 Gold	M	79279PA0200008	Gold	0.78707183	Approach 1	Off	0.806	0.960	1.000	0.947	1.000	1.000	\$539.93	9.0%	0.1%	0.0%
Plan 22	79279PA0200004	PPO	PPO Blue \$1000 80/60 Gold	M	79279PA0200004	Gold	0.78453837	Approach 1	Off	0.795	0.954	1.000	0.947	1.000	1.000	\$528.92	9.1%	0.1%	0.0%
Plan 23	79279PA0200007	PPO	PPO Blue \$2000 90/70 Gold	M	79279PA0200007	Gold	0.78752982	Approach 1	Off	0.795	0.954	1.000	0.947	1.000	1.000	\$529.82	9.1%	0.1%	0.0%
Plan 24	79279PA0210001	PPO	PPO Blue Qualified \$1700 100/80 Gold	M	79279PA0210001	Gold	0.81736085	Standard AV	Off	0.848	0.984	1.000	0.947	1.000	1.000	\$582.58	8.7%	0.1%	0.0%
Plan 25	79279PA0210004	PPO	PPO Blue Qualified \$2750 100/80 Gold	N	79279PA0210004	Gold	0.78042328	Standard AV	Off	0.772	0.942	1.000	0.947	1.000	1.000	\$507.57	9.3%	0.1%	0.0%
Plan 26	79279PA0210003	PPO	PPO Blue Qualified Embedded \$3400 100/80 Gold	M	79279PA0210003	Gold	0.78039812	Standard AV	Off	0.789	0.951	1.000	0.947	1.000	1.000	\$524.08	9.1%	0.1%	0.0%
Plan 27	79279PA0200010	PPO	PPO Blue \$0 100/80 Silver	M	79279PA0200010	Silver	0.71986976	Approach 1	Off	0.874	1.001	1.000	0.947	1.000	1.000	\$610.46	8.5%	0.1%	0.0%
Plan 28	79279PA0210002	PPO	PPO Blue Qualified Embedded \$4800 100/100 Silver	M	79279PA0210002	Silver	0.71576399	Standard AV	Off	0.750	0.932	1.000	0.947	1.000	1.000	\$488.27	9.5%	0.1%	0.0%
Plan 29	79279PA0200002	PPO	PPO Blue \$0 100/80 Platinum	DM	79279PA0200002	Platinum	0.90220655	Approach 1	Off	0.968	1.071	1.000	0.947	1.000	1.000	\$724.19	7.9%	0.1%	0.0%
Plan 30	79279PA0220001	PPO	PPO Blue \$0 100/80 Gold	DM	79279PA0200001	Gold	0.81981034	Approach 1	Off	0.899	1.018	1.000	0.947	1.000	1.000	\$638.34	8.3%	0.1%	0.0%
Plan 31	79279PA0220009	PPO	PPO Blue \$500 100/80 Gold	DM	79279PA0200009	Gold	0.80916463	Approach 1	Off	0.887	1.010	1.000	0.947	1.000	1.000	\$625.58	8.4%	0.1%	0.0%
Plan 32	79279PA0220003	PPO	PPO Blue \$1000 100/80 Gold	DM	79279PA0200003	Gold	0.80308728	Approach 1	Off	0.865	0.995	1.000	0.947	1.000	1.000	\$600.51	8.6%	0.1%	0.0%
Plan 33	79279PA0220005	PPO	PPO Blue \$1400 100/80 Gold	DM	79279PA0200005	Gold	0.79200461	Approach 1	Off	0.839	0.978	1.000	0.947	1.000	1.000	\$572.71	8.8%	0.1%	0.0%
Plan 34	79279PA0220006	PPO	PPO Blue \$2000 100/80 Gold	DM	79279PA0200006	Gold	0.79602162	Approach 1	Off	0.841	0.980	1.000	0.947	1.000	1.000	\$575.26	8.7%	0.1%	0.0%
Plan 35	79279PA0220008	PPO	PPO Blue \$2500 100/80 Gold	DM	79279PA0200008	Gold	0.78707183	Approach 1	Off	0.806	0.960	1.000	0.947	1.000	1.000	\$539.93	9.0%	0.1%	0.0%
Plan 36	79279PA0220004	PPO	PPO Blue \$1000 80/60 Gold	DM	79279PA0200004	Gold	0.78453837	Approach 1	Off	0.795	0.954	1.000	0.947	1.000	1.000	\$528.92	9.1%	0.1%	0.0%
Plan 37	79279PA0220007	PPO	PPO Blue \$2000 90/70 Gold	DM	79279PA0200007	Gold	0.78752982	Approach 1	Off	0.795	0.954	1.000	0.947	1.000	1.000	\$529.82	9.1%	0.1%	0.0%
Plan 38	79279PA0230001	PPO	PPO Blue Qualified \$1500 100/80 Gold	DM	79279PA0210001	Gold	0.81736085	Approach 1	Off	0.848	0.984	1.000	0.947	1.000	1.000	\$582.58	8.7%	0.1%	0.0%
Plan 39	79279PA0220010	PPO	PPO Blue \$0 100/80 Silver	DM	79279PA0200010	Silver	0.71986976	Approach 1	Off	0.874	1.001	1.000	0.947	1.000	1.000	\$610.46	8.5%	0.1%	0.0%
Plan 40	79279PA0230003	PPO	PPO Blue Qualified Embedded \$3000 100/80 Gold	DM	79279PA0210003	Gold	0.78039812	Approach 1	Off	0.789	0.951	1.000	0.947	1.000	1.000	\$524.08	9.1%	0.1%	0.0%
Plan 41	79279PA0230002	PPO	PPO Blue Qualified Embedded \$4800 100/100 Silver	DM	79279PA0210002	Silver	0.71576399	Approach 1	Off	0.750	0.932	1.000	0.947	1.000	1.000	\$488.27	9.5%	0.1%	0.0%
Plan 42	79279PA0240002	PPO	PPO Blue \$0 100/80 Platinum	DM	79279PA0200002	Platinum	0.90220655	Approach 1	Off	0.968	1.071	1.000	0.947	1.000	1.000	\$724.19	7.9%	0.1%	0.0%
Plan 43	79279PA0240001	PPO	PPO Blue \$0 100/80 Gold	DM	79279PA0200001	Gold	0.81981034	Approach 1	Off	0.899	1.018	1.000	0.947	1.000	1.000	\$638.34	8.3%	0.1%	0.0%
Plan 44	79279PA0240009	PPO	PPO Blue \$500 100/80 Gold	DM	79279PA0200009	Gold	0.80916463	Approach 1	Off	0.887	1.010	1.000	0.947	1.000	1.000	\$625.58	8.4%	0.1%	0.0%
Plan 45	79279PA0240003	PPO	PPO Blue \$1000 100/80 Gold	DM	79279PA0200003	Gold	0.80308728	Approach 1	Off	0.865	0.995	1.000	0.947	1.000	1.000	\$600.51	8.6%	0.1%	0.0%
Plan 46	79279PA0240005	PPO	PPO Blue \$1400 100/80 Gold	DM	79279PA0200005	Gold	0.79200461	Approach 1	Off	0.839	0.978	1.000	0.947	1.000	1.000	\$572.71	8.8%	0.1%	0.0%
Plan 47	79279PA0240006	PPO	PPO Blue \$2000 100/80 Gold	DM	79279PA0200006	Gold	0.79602162	Approach 1	Off	0.841	0.980	1.000	0.947	1.000	1.000	\$575.26	8.7%	0.1%	0.0%
Plan 48	79279PA0240008	PPO	PPO Blue \$2500 100/80 Gold	DM	79279PA0200008	Gold	0.78707183	Approach 1	Off	0.806	0.960	1.000	0.947	1.000	1.000	\$539.93	9.0%		

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

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

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

Plan 1	79279PA0180001	PO Blue \$0 100/80 Platinu	M	79279PA0180001	Platinum	Off
Plan 2	79279PA0180002	PPO Blue \$0 100/80 Gold	M	79279PA0180002	Gold	Off
Plan 3	79279PA0180003	PPO Blue \$500 100/80 Gol	M	79279PA0180003	Gold	Off
Plan 4	79279PA0180004	PO Blue \$1000 100/80 Go	M	79279PA0180004	Gold	Off
Plan 5	79279PA0180006	PO Blue \$1400 100/80 Go	M	79279PA0180006	Gold	Off
Plan 6	79279PA0180005	PO Blue \$2000 100/80 Go	M	79279PA0180005	Gold	Off
Plan 7	79279PA0180007	PO Blue \$2500 100/80 Go	M	79279PA0180007	Gold	Off
Plan 8	79279PA0180008	PPO Blue \$1000 80/60 Gol	M	79279PA0180008	Gold	Off
Plan 9	79279PA0180009	PPO Blue \$2000 90/70 Gol	M	79279PA0180009	Gold	Off
Plan 10	79279PA0190001	ue Qualified \$1700 100/8	M	79279PA0190001	Gold	Off
Plan 11	79279PA0190004	ue Qualified \$2750 100/8	N	79279PA0190004	Gold	Off
Plan 12	79279PA0190003	ialified Embedded \$3400	M	79279PA0190003	Gold	Off
Plan 13	79279PA0180010	PPO Blue \$0 100/80 Silver	M	79279PA0180010	Silver	Off
Plan 14	79279PA0190002	alified Embedded \$4800.1	M	79279PA0190002	Silver	Off
Plan 15	79279PA0200002	PO Blue \$0 100/80 Platinu	M	79279PA0200002	Platinum	Off
Plan 16	79279PA0200001	PPO Blue \$0 100/80 Gold	M	79279PA0200001	Gold	Off
Plan 17	79279PA0200009	PPO Blue \$500 100/80 Gol	M	79279PA0200009	Gold	Off
Plan 18	79279PA0200003	PO Blue \$1000 100/80 Go	M	79279PA0200003	Gold	Off
Plan 19	79279PA0200005	PO Blue \$1400 100/80 Go	M	79279PA0200005	Gold	Off
Plan 20	79279PA0200006	PO Blue \$2000 100/80 Go	M	79279PA0200006	Gold	Off
Plan 21	79279PA0200008	PO Blue \$2500 100/80 Go	M	79279PA0200008	Gold	Off
Plan 22	79279PA0200004	PO Blue \$1000 80/60 Gol	M	79279PA0200004	Gold	Off
Plan 23	79279PA0200007	PPO Blue \$2000 90/70 Gol	M	79279PA0200007	Gold	Off
Plan 24	79279PA0210001	ue Qualified \$1700 100/8	M	79279PA0210001	Gold	Off
Plan 25	79279PA0210004	ue Qualified \$2750 100/8	N	79279PA0210004	Gold	Off
Plan 26	79279PA0210003	ialified Embedded \$3400	M	79279PA0210003	Gold	Off
Plan 27	79279PA0200010	PPO Blue \$0 100/80 Silver	M	79279PA0200010	Silver	Off
Plan 28	79279PA0210002	alified Embedded \$4800.1	M	79279PA0210002	Silver	Off
Plan 29	79279PA0220002	PO Blue \$0 100/80 Platinu	DM	79279PA0220002	Platinum	Off
Plan 30	79279PA0220001	PPO Blue \$0 100/80 Gold	DM	79279PA0220001	Gold	Off
Plan 31	79279PA0220009	PPO Blue \$500 100/80 Gol	DM	79279PA0220009	Gold	Off
Plan 32	79279PA0220003	PO Blue \$1000 100/80 Go	DM	79279PA0220003	Gold	Off
Plan 33	79279PA0220005	PO Blue \$1400 100/80 Go	DM	79279PA0220005	Gold	Off
Plan 34	79279PA0220006	PO Blue \$2000 100/80 Go	DM	79279PA0220006	Gold	Off
Plan 35	79279PA0220008	PO Blue \$2500 100/80 Go	DM	79279PA0220008	Gold	Off
Plan 36	79279PA0220004	PPO Blue \$1000 80/60 Gol	DM	79279PA0220004	Gold	Off
Plan 37	79279PA0220007	PPO Blue \$2000 90/70 Gol	DM	79279PA0220007	Gold	Off
Plan 38	79279PA0230001	ue Qualified \$1500 100/8	DM	79279PA0210001	Gold	Off
Plan 39	79279PA0220010	PPO Blue \$0 100/80 Silver	DM	79279PA0220010	Silver	Off
Plan 40	79279PA0230003	ialified Embedded \$3000	DM	79279PA0210003	Gold	Off
Plan 41	79279PA0230002	alified Embedded \$4800.1	DM	79279PA0210002	Silver	Off
Plan 42	79279PA0240002	PO Blue \$0 100/80 Platinu	DM	79279PA0200002	Platinum	Off
Plan 43	79279PA0240001	PPO Blue \$0 100/80 Gold	DM	79279PA0200001	Gold	Off
Plan 44	79279PA0240009	PPO Blue \$500 100/80 Gol	DM	79279PA0200009	Gold	Off
Plan 45	79279PA0240003	PO Blue \$1000 100/80 Go	DM	79279PA0200003	Gold	Off
Plan 46	79279PA0240005	PO Blue \$1400 100/80 Go	DM	79279PA0200005	Gold	Off
Plan 47	79279PA0240006	PO Blue \$2000 100/80 Go	DM	79279PA0200006	Gold	Off
Plan 48	79279PA0240008	PO Blue \$2500 100/80 Go	DM	79279PA0200008	Gold	Off
Plan 49	79279PA0240004	PPO Blue \$1000 80/60 Gol	DM	79279PA0200004	Gold	Off
Plan 50	79279PA0240007	PPO Blue \$2000 90/70 Gol	DM	79279PA0200007	Gold	Off
Plan 51	79279PA0250001	ue Qualified \$1500 100/8	DM	79279PA0210001	Gold	Off
Plan 52	79279PA0240010	PPO Blue \$0 100/80 Silver	DM	79279PA0200010	Silver	Off
Plan 53	79279PA0250003	ialified Embedded \$3000	DM	79279PA0210003	Gold	Off
Plan 54	79279PA0250002	alified Embedded \$4800.1	DM	79279PA0210002	Silver	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)
\$ 347.00	\$ 420.49	\$ -	\$ 454.05	\$ 447.94	\$ 444.37	\$ -	\$ -	\$ -	\$ 402.97

\$ 412.22	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 412.22
\$ 363.32	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 363.32
\$ 355.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 355.98
\$ 341.68	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 341.68
\$ 327.69	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 327.69
\$ 328.28	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 328.28
\$ 315.07	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 315.07
\$ 313.51	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 313.51
\$ 309.89	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 309.89
\$ 338.23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 338.23
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 311.84	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 348.78	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 282.43	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 282.43
\$ 446.12	\$ 519.60	\$ -	\$ 519.60	\$ 526.88	\$ 557.66	\$ -	\$ -	\$ -	\$ 515.67
\$ 393.02	\$ 457.77	\$ -	\$ 457.77	\$ 464.17	\$ 491.29	\$ -	\$ -	\$ -	\$ 450.45
\$ 385.05	\$ 448.48	\$ -	\$ 448.48	\$ 454.76	\$ 481.32	\$ -	\$ -	\$ -	\$ 443.31
\$ 369.53	\$ 430.40	\$ -	\$ 430.40	\$ 436.42	\$ 461.92	\$ -	\$ -	\$ -	\$ 409.63
\$ 354.34	\$ 412.71	\$ -	\$ 412.71	\$ 418.49	\$ 442.94	\$ -	\$ -	\$ -	\$ 383.81
\$ 354.98	\$ 413.46	\$ -	\$ 413.46	\$ 419.25	\$ 443.74	\$ -	\$ -	\$ -	\$ 389.76
\$ 340.64	\$ 396.76	\$ -	\$ 396.76	\$ 402.31	\$ 425.81	\$ -	\$ -	\$ -	\$ 378.78
\$ 338.96	\$ 394.79	\$ -	\$ 394.79	\$ 400.32	\$ 423.70	\$ -	\$ -	\$ -	\$ 392.38
\$ 335.02	\$ 390.21	\$ -	\$ 390.21	\$ 395.67	\$ 418.78	\$ -	\$ -	\$ -	\$ 389.08
\$ 365.79	\$ 426.04	\$ -	\$ 426.04	\$ 432.01	\$ 457.24	\$ -	\$ -	\$ -	\$ 417.70
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 337.13	\$ 392.67	\$ -	\$ 392.67	\$ 398.17	\$ 421.42	\$ -	\$ -	\$ -	\$ 392.67
\$ 377.24	\$ 439.38	\$ -	\$ 439.38	\$ 445.53	\$ 471.56	\$ -	\$ -	\$ -	\$ -
\$ 305.21	\$ 355.49	\$ -	\$ 355.49	\$ 360.47	\$ 381.52	\$ -	\$ -	\$ -	\$ 348.67
\$ 446.12	\$ 519.60	\$ -	\$ 519.60	\$ 526.88	\$ 557.66	\$ -	\$ -	\$ -	\$ -
\$ 393.02	\$ 457.77	\$ -	\$ 457.77	\$ 464.17	\$ 491.29	\$ -	\$ -	\$ -	\$ -
\$ 385.05	\$ 448.48	\$ -	\$ 448.48	\$ 454.76	\$ 481.32	\$ -	\$ -	\$ -	\$ -
\$ 369.53	\$ 430.40	\$ -	\$ 430.40	\$ 436.42	\$ 461.92	\$ -	\$ -	\$ -	\$ -
\$ 354.34	\$ 412.71	\$ -	\$ 412.71	\$ 418.49	\$ 442.94	\$ -	\$ -	\$ -	\$ -
\$ 354.98	\$ 413.46	\$ -	\$ 413.46	\$ 419.25	\$ 443.74	\$ -	\$ -	\$ -	\$ -
\$ 340.64	\$ 396.76	\$ -	\$ 396.76	\$ 402.31	\$ 425.81	\$ -	\$ -	\$ -	\$ -
\$ 338.96	\$ 394.79	\$ -	\$ 394.79	\$ 400.32	\$ 423.70	\$ -	\$ -	\$ -	\$ -
\$ 335.02	\$ 390.21	\$ -	\$ 390.21	\$ 395.67	\$ 418.78	\$ -	\$ -	\$ -	\$ -
\$ 365.79	\$ 426.04	\$ -	\$ 426.04	\$ 432.01	\$ 457.24	\$ -	\$ -	\$ -	\$ -
\$ 377.24	\$ 439.38	\$ -	\$ 439.38	\$ 445.53	\$ 471.56	\$ -	\$ -	\$ -	\$ -
\$ 337.13	\$ 392.67	\$ -	\$ 392.67	\$ 398.17	\$ 421.42	\$ -	\$ -	\$ -	\$ -
\$ 305.21	\$ 355.49	\$ -	\$ 355.49	\$ 360.47	\$ 381.52	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 519.60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 457.77	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 448.48	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 430.40	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 412.71	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 413.46	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 396.76	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 394.79	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 390.21	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 426.04	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 439.38	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 392.67	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 355.49	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Quar		
1	2	3
\$ 381.00	\$ 460.13	\$ -

\$ 452.25	\$ 526.75	\$ -
\$ 400.73	\$ 466.74	\$ -
\$ 393.07	\$ 457.81	\$ -
\$ 378.01	\$ 440.28	\$ -
\$ 361.32	\$ 420.83	\$ -
\$ 362.85	\$ 422.62	\$ -
\$ 341.62	\$ 397.90	\$ -
\$ 335.01	\$ 390.19	\$ -
\$ 335.55	\$ 390.82	\$ -
\$ 367.24	\$ 427.74	\$ -
\$ 322.18	\$ 375.25	\$ -
\$ 332.10	\$ 386.81	\$ -
\$ 383.99	\$ 447.24	\$ -
\$ 310.58	\$ 361.74	\$ -
\$ 486.61	\$ 566.77	\$ -
\$ 431.02	\$ 502.03	\$ -
\$ 422.76	\$ 492.40	\$ -
\$ 406.52	\$ 473.49	\$ -
\$ 388.51	\$ 452.51	\$ -
\$ 390.16	\$ 454.44	\$ -
\$ 367.27	\$ 427.77	\$ -
\$ 360.13	\$ 419.46	\$ -
\$ 360.71	\$ 420.13	\$ -
\$ 394.91	\$ 459.96	\$ -
\$ 346.29	\$ 403.34	\$ -
\$ 357.00	\$ 415.80	\$ -
\$ 412.97	\$ 480.99	\$ -
\$ 333.78	\$ 388.76	\$ -
\$ 486.61	\$ 566.77	\$ -
\$ 431.02	\$ 502.03	\$ -
\$ 422.76	\$ 492.40	\$ -
\$ 406.52	\$ 473.49	\$ -
\$ 388.51	\$ 452.51	\$ -
\$ 390.16	\$ 454.44	\$ -
\$ 367.27	\$ 427.77	\$ -
\$ 360.13	\$ 419.46	\$ -
\$ 360.71	\$ 420.13	\$ -
\$ 394.91	\$ 459.96	\$ -
\$ 412.97	\$ 480.99	\$ -
\$ 357.00	\$ 415.80	\$ -
\$ 333.78	\$ 388.76	\$ -

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3	Allegheny	Armstrong	
50	1464	4476	20	150	506	167	216	Match	48	451	112	Match	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Match	3721	4

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-	-	37	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	224	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-
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-	-	695	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	580	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-
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-	20	-	-	-	22	10	-	Match	-	5	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	30	-
20	57	-	-	25	11	-	13	Match	8	85	32	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	654	2
15	508	-	-	7	90	27	52	Match	-	35	37	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	541	-
4	360	-	7	27	73	31	82	Match	40	57	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	216	2
-	186	-	-	26	157	18	39	Match	-	73	13	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	252	-
-	171	-	-	30	77	8	21	Match	-	29	13	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	245	-
-	-	-	-	-	8	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	61	-
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-	89	-	-	4	43	-	-	Match	-	29	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	446	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-
9	34	-	-	-	14	2	4	Match	-	96	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	164	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-	-
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PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	9.48%
Revised Requested Average Rate Change:	9.48%
Minimum Requested Rate Change:	5.89%
Maximum Requested Rate Change:	10.64%
Mapped Members:	15,344
Available in Rating Areas:	Rating Areas 1, 2, 4, 5, and 6

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	\$	85,421,536.45
Claims	\$	71,747,062.64
Administrative Expenses	\$	9,832,846.68
Taxes & Fees	\$	2,995.74
Company Made After Taxes	\$	3,838,631.39

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

How It Plans to Spend Your Premium

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

Claims:	91%
Administrative Expenses:	9%
Taxes & Fees:	0%
Profit:	0%

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

The company expects its annual medical costs to increase:

8.86%

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.

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)=>	0190001	79279PA0190004		79279PA0190003		79279PA0180010		79279PA0190002		79279PA0200002		79279PA0200002		79279PA0200002		79279PA0200002		79279PA0200001		79279PA0200001	
Plan Marketing Name =>	\$1700 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Qualified Embedded \$3400 100	Qualified Embedded \$3400 100	PPO Blue \$0 100/80 Silver	PPO Blue \$0 100/80 Silver	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Platinum	PPO Blue \$0 100/80 Gold	PPO Blue \$0 100/80 Gold
Form # =>	HP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025
Rating Area =>	Area 1	Area 1		Area 1		Area 1		Area 1		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 1	
Network =>	A	AA		AA		AA		AA		AM		AM		AM		AM		AM		AM	
Metal =>	Gold	Gold		Gold		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	00	2750		3400		0		4800		0		0		0		0		0		0	
Coinsurance =>	1	1		1		1		1		1		1		1		1		1		1	
Copays =>	25	14.25		0		57		0		19		19		19		19		19		33.25	
OOP Maximum =>	50	4800		4500		9200		5400		4000		4000		4000		4000		4000		9100	
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
0 - 14	\$280.94	\$246.47	\$246.47	\$254.06	\$254.06	\$293.75	\$293.75	\$237.59	\$237.59	\$372.26	\$372.26	\$433.58	\$433.58	\$439.65	\$439.65	\$465.33	\$465.33	\$329.73	\$329.73	\$329.73	\$329.73
15	\$305.91	\$268.38	\$268.38	\$276.64	\$276.64	\$319.86	\$319.86	\$258.71	\$258.71	\$405.35	\$405.35	\$472.12	\$472.12	\$478.73	\$478.73	\$506.69	\$506.69	\$359.04	\$359.04	\$359.04	\$359.04
16	\$315.46	\$276.75	\$276.75	\$285.27	\$285.27	\$329.85	\$329.85	\$266.79	\$266.79	\$418.00	\$418.00	\$486.86	\$486.86	\$493.67	\$493.67	\$522.50	\$522.50	\$370.25	\$370.25	\$370.25	\$370.25
17	\$325.01	\$285.13	\$285.13	\$293.91	\$293.91	\$339.83	\$339.83	\$274.86	\$274.86	\$430.65	\$430.65	\$501.59	\$501.59	\$508.61	\$508.61	\$538.32	\$538.32	\$381.45	\$381.45	\$381.45	\$381.45
18	\$335.29	\$294.15	\$294.15	\$303.21	\$303.21	\$350.58	\$350.58	\$283.56	\$283.56	\$444.27	\$444.27	\$517.46	\$517.46	\$524.70	\$524.70	\$555.35	\$555.35	\$393.52	\$393.52	\$393.52	\$393.52
19	\$345.57	\$303.17	\$303.17	\$312.51	\$312.51	\$361.33	\$361.33	\$292.26	\$292.26	\$457.90	\$457.90	\$533.33	\$533.33	\$540.79	\$540.79	\$572.38	\$572.38	\$405.59	\$405.59	\$405.59	\$405.59
20	\$356.22	\$312.51	\$312.51	\$321.14	\$321.14	\$372.47	\$372.47	\$301.26	\$301.26	\$472.01	\$472.01	\$549.77	\$549.77	\$557.46	\$557.46	\$590.02	\$590.02	\$418.09	\$418.09	\$418.09	\$418.09
21	\$367.24	\$322.18	\$322.18	\$332.10	\$332.10	\$383.99	\$383.99	\$310.58	\$310.58	\$486.61	\$486.61	\$566.77	\$566.77	\$574.70	\$574.70	\$608.27	\$608.27	\$431.02	\$431.02	\$431.02	\$431.02
22	\$367.24	\$322.18	\$322.18	\$332.10	\$332.10	\$383.99	\$383.99	\$310.58	\$310.58	\$486.61	\$486.61	\$566.77	\$566.77	\$574.70	\$574.70	\$608.27	\$608.27	\$431.02	\$431.02	\$431.02	\$431.02
23	\$367.24	\$322.18	\$322.18	\$332.10	\$332.10	\$383.99	\$383.99	\$310.58	\$310.58	\$486.61	\$486.61	\$566.77	\$566.77	\$574.70	\$574.70	\$608.27	\$608.27	\$431.02	\$431.02	\$431.02	\$431.02
24	\$367.24	\$322.18	\$322.18	\$332.10	\$332.10	\$383.99	\$383.99	\$310.58	\$310.58	\$486.61	\$486.61	\$566.77	\$566.77	\$574.70	\$574.70	\$608.27	\$608.27	\$431.02	\$431.02	\$431.02	\$431.02
25	\$368.71	\$323.47	\$323.47	\$333.43	\$333.43	\$385.53	\$385.53	\$311.82	\$311.82	\$488.56	\$488.56	\$569.04	\$569.04	\$577.00	\$577.00	\$610.70	\$610.70	\$432.74	\$432.74	\$432.74	\$432.74
26	\$376.05	\$329.91	\$329.91	\$340.07	\$340.07	\$393.21	\$393.21	\$318.03	\$318.03	\$498.29	\$498.29	\$580.37	\$580.37	\$588.49	\$588.49	\$622.87	\$622.87	\$441.36	\$441.36	\$441.36	\$441.36
27	\$384.87	\$337.64	\$337.64	\$348.04	\$348.04	\$402.42	\$402.42	\$325.49	\$325.49	\$509.97	\$509.97	\$593.97	\$593.97	\$607.29	\$607.29	\$637.47	\$637.47	\$451.71	\$451.71	\$451.71	\$451.71
28	\$399.19	\$350.21	\$350.21	\$360.99	\$360.99	\$417.40	\$417.40	\$337.60	\$337.60	\$528.95	\$528.95	\$616.08	\$616.08	\$624.70	\$624.70	\$661.19	\$661.19	\$468.52	\$468.52	\$468.52	\$468.52
29	\$410.94	\$360.52	\$360.52	\$371.62	\$371.62	\$429.68	\$429.68	\$347.54	\$347.54	\$554.52	\$554.52	\$634.22	\$634.22	\$643.09	\$643.09	\$680.65	\$680.65	\$482.31	\$482.31	\$482.31	\$482.31
30	\$416.82	\$365.67	\$365.67	\$376.93	\$376.93	\$435.83	\$435.83	\$352.51	\$352.51	\$552.30	\$552.30	\$643.28	\$643.28	\$652.28	\$652.28	\$690.39	\$690.39	\$489.21	\$489.21	\$489.21	\$489.21
31	\$425.63	\$373.41	\$373.41	\$384.90	\$384.90	\$445.04	\$445.04	\$359.96	\$359.96	\$563.98	\$563.98	\$656.89	\$656.89	\$666.08	\$666.08	\$704.98	\$704.98	\$499.55	\$499.55	\$499.55	\$499.55
32	\$434.44	\$381.14	\$381.14	\$392.87	\$392.87	\$454.26	\$454.26	\$367.42	\$367.42	\$575.66	\$575.66	\$670.49	\$670.49	\$679.87	\$679.87	\$719.58	\$719.58	\$509.90	\$509.90	\$509.90	\$509.90
33	\$439.95	\$385.97	\$385.97	\$397.86	\$397.86	\$460.02	\$460.02	\$372.07	\$372.07	\$582.96	\$582.96	\$678.99	\$678.99	\$688.49	\$688.49	\$728.71	\$728.71	\$516.36	\$516.36	\$516.36	\$516.36
34	\$445.83	\$391.13	\$391.13	\$403.17	\$403.17	\$466.16	\$466.16	\$377.04	\$377.04	\$590.74	\$590.74	\$688.06	\$688.06	\$697.69	\$697.69	\$738.44	\$738.44	\$523.26	\$523.26	\$523.26	\$523.26
35	\$448.77	\$393.70	\$393.70	\$405.83	\$405.83	\$469.24	\$469.24	\$379.53	\$379.53	\$594.64	\$594.64	\$692.59	\$692.59	\$702.28	\$702.28	\$743.31	\$743.31	\$526.71	\$526.71	\$526.71	\$526.71
36	\$451.71	\$396.28	\$396.28	\$408.48	\$408.48	\$472.31	\$472.31	\$382.01	\$382.01	\$598.53	\$598.53	\$697.13	\$697.13	\$706.88	\$706.88	\$748.17	\$748.17	\$530.15	\$530.15	\$530.15	\$530.15
37	\$454.64	\$398.86	\$398.86	\$411.14	\$411.14	\$475.38	\$475.38	\$384.50	\$384.50	\$602.42	\$602.42	\$701.66	\$701.66	\$711.48	\$711.48	\$753.04	\$753.04	\$533.60	\$533.60	\$533.60	\$533.60
38	\$457.58	\$401.44	\$401.44	\$413.80	\$413.80	\$478.45	\$478.45	\$386.98	\$386.98	\$606.32	\$606.32	\$706.20	\$706.20	\$716.08	\$716.08	\$757.90	\$757.90	\$537.05	\$537.05	\$537.05	\$537.05
39	\$463.46	\$406.59	\$406.59	\$419.11	\$419.11	\$484.60	\$484.60	\$391.95	\$391.95	\$614.10	\$614.10	\$715.26	\$715.26	\$725.27	\$725.27	\$767.64	\$767.64	\$543.95	\$543.95	\$543.95	\$543.95
40	\$469.33	\$411.75	\$411.75	\$424.42	\$424.42	\$490.74	\$490.74	\$396.92	\$396.92	\$621.89	\$621.89	\$724.33	\$724.33	\$734.47	\$734.47	\$777.37	\$777.37	\$550.84	\$550.84	\$550.84	\$550.84
41	\$478.15	\$419.48	\$419.48	\$432.39	\$432.39	\$499.95	\$499.95	\$404.38	\$404.38	\$633.57	\$633.57	\$737.93	\$737.93	\$748.26	\$748.26	\$791.97	\$791.97	\$561.19	\$561.19	\$561.19	\$561.19
42	\$486.59	\$426.89	\$426.89	\$440.03	\$440.03	\$508.79	\$508.79	\$411.52	\$411.52	\$644.76	\$644.76	\$750.97	\$750.97	\$761.48	\$761.48	\$805.96	\$805.96	\$571.10	\$571.10	\$571.10	\$571.10
43	\$498.34	\$437.20	\$437.20	\$450.66	\$450.66	\$521.07	\$521.07	\$421.46	\$421.46	\$660.33	\$660.33	\$769.11	\$769.11	\$779.87	\$779.87	\$825.42	\$825.42	\$584.89	\$584.89	\$584.89	\$584.89
44	\$513.03	\$450.09	\$450.09	\$463.94	\$463.94	\$536.43	\$536.43	\$433.88	\$433.88	\$679.79	\$679.79	\$791.78	\$791.78	\$802.86	\$802.86	\$849.75	\$849.75	\$602.13	\$602.13	\$602.13	\$602.13
45	\$530.29	\$465.23	\$465.23	\$479.55	\$479.55	\$554.48	\$554.48	\$448.48	\$448.48	\$702.66	\$702.66	\$818.42	\$818.42	\$829.87	\$829.87	\$878.34	\$878.34	\$622.39	\$622.39	\$622.39	\$622.39
46	\$550.86	\$483.27	\$483.27	\$498.15	\$498.15	\$575.99	\$575.99	\$465.87	\$465.87	\$729.92	\$729.92	\$850.16	\$850.16	\$862.05	\$862.05	\$912.41	\$912.41	\$646.53	\$646.53	\$646.53	\$646.53
47	\$574.00	\$503.57	\$503.57	\$519.07	\$519.07	\$600.18	\$600.18	\$485.44	\$485.44	\$760.57	\$760.57	\$885.86	\$885.86	\$898.26	\$898.26	\$950.73	\$950.73	\$673.68	\$673.68	\$673.68	\$673.68
48	\$600.44	\$526.76	\$526.76	\$542.98	\$542.98	\$627.82	\$627.82	\$507.80	\$507.80	\$795.61	\$795.61	\$926.67	\$926.67	\$939.63	\$939.63	\$994.52	\$994.52	\$704.72	\$704.72	\$704.72	\$704.72
49	\$626.51	\$549.64	\$549.64	\$566.56	\$566.56	\$655.09	\$655.09	\$529.85	\$529.85	\$830.16	\$830.16	\$966.91	\$966.91	\$975.32	\$975.32	\$1,037.71	\$1,037.71	\$735.32	\$735.32	\$735.32	\$735.32
50	\$655.89	\$575.41	\$575.41	\$593.13	\$593.13	\$685.81	\$685.81	\$554.70	\$554.70	\$869.09	\$869.09	\$1,012.25	\$1,012.25	\$1,026.41	\$1,026.41	\$1,086.37	\$1,086.37	\$769.80	\$769.80	\$769.80	\$769.80
51	\$684.90	\$600.87	\$600.87	\$619.37	\$619.37	\$716.14	\$716.14	\$579.23	\$579.23	\$907.53	\$907.53	\$1,057.03	\$1,057.03	\$1,071.82	\$1,071.82	\$1,134.42	\$1,134.42	\$803.85	\$803.85	\$803.85	\$803.85
52	\$716.85	\$628.90	\$628.90	\$648.26	\$648.26	\$749.55	\$749.55	\$606.25	\$606.25	\$949.86	\$949.86	\$1,106.34	\$1,106.34	\$1,121.81							

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	
HIOS Plan ID (Off Exchange) =>	79279PA0200001		79279PA0200001		79279PA0200001		79279PA0200009		79279PA0200009		79279PA0200009		79279PA0200009		79279PA0200003		79279PA0200003		79279PA0200003	
Plan Marketing Name =>	PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1000 100/80 Gold	
Form # =>	CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 6	
Network =>	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		500		500		500		500		1000		1000		1000	
Coinsurance =>	1		1		1		1		1		1		1		1		1		1	
Copays =>	33.25		33.25		33.25		28.5		28.5		28.5		28.5		28.5		28.5		28.5	
OOP Maximum =>	9100		9100		9100		8550		8550		8550		8550		9100		9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$384.05	\$384.05	\$389.42	\$389.42	\$412.17	\$412.17	\$323.41	\$323.41	\$376.69	\$376.69	\$381.96	\$381.96	\$404.27	\$404.27	\$310.99	\$310.99	\$362.22	\$362.22	\$367.29	\$367.29
15	\$418.19	\$418.19	\$424.04	\$424.04	\$448.81	\$448.81	\$352.16	\$352.16	\$410.17	\$410.17	\$415.91	\$415.91	\$440.21	\$440.21	\$338.63	\$338.63	\$394.42	\$394.42	\$399.94	\$399.94
16	\$431.24	\$431.24	\$437.27	\$437.27	\$462.82	\$462.82	\$363.15	\$363.15	\$422.97	\$422.97	\$428.89	\$428.89	\$453.95	\$453.95	\$349.20	\$349.20	\$406.73	\$406.73	\$412.42	\$412.42
17	\$444.30	\$444.30	\$450.51	\$450.51	\$476.83	\$476.83	\$374.14	\$374.14	\$435.77	\$435.77	\$441.87	\$441.87	\$467.69	\$467.69	\$359.77	\$359.77	\$419.04	\$419.04	\$424.91	\$424.91
18	\$458.35	\$458.35	\$464.76	\$464.76	\$491.92	\$491.92	\$385.98	\$385.98	\$449.56	\$449.56	\$455.85	\$455.85	\$482.48	\$482.48	\$371.15	\$371.15	\$432.30	\$432.30	\$438.35	\$438.35
19	\$472.41	\$472.41	\$479.02	\$479.02	\$507.00	\$507.00	\$397.82	\$397.82	\$463.35	\$463.35	\$469.83	\$469.83	\$497.28	\$497.28	\$382.54	\$382.54	\$445.55	\$445.55	\$451.79	\$451.79
20	\$486.97	\$486.97	\$493.78	\$493.78	\$522.63	\$522.63	\$410.08	\$410.08	\$477.63	\$477.63	\$484.31	\$484.31	\$512.61	\$512.61	\$394.32	\$394.32	\$459.29	\$459.29	\$465.72	\$465.72
21	\$502.03	\$502.03	\$509.05	\$509.05	\$538.79	\$538.79	\$422.76	\$422.76	\$492.40	\$492.40	\$499.29	\$499.29	\$528.46	\$528.46	\$406.52	\$406.52	\$473.49	\$473.49	\$480.12	\$480.12
22	\$502.03	\$502.03	\$509.05	\$509.05	\$538.79	\$538.79	\$422.76	\$422.76	\$492.40	\$492.40	\$499.29	\$499.29	\$528.46	\$528.46	\$406.52	\$406.52	\$473.49	\$473.49	\$480.12	\$480.12
23	\$502.03	\$502.03	\$509.05	\$509.05	\$538.79	\$538.79	\$422.76	\$422.76	\$492.40	\$492.40	\$499.29	\$499.29	\$528.46	\$528.46	\$406.52	\$406.52	\$473.49	\$473.49	\$480.12	\$480.12
24	\$502.03	\$502.03	\$509.05	\$509.05	\$538.79	\$538.79	\$422.76	\$422.76	\$492.40	\$492.40	\$499.29	\$499.29	\$528.46	\$528.46	\$406.52	\$406.52	\$473.49	\$473.49	\$480.12	\$480.12
25	\$504.04	\$504.04	\$511.09	\$511.09	\$540.95	\$540.95	\$424.45	\$424.45	\$494.37	\$494.37	\$501.29	\$501.29	\$530.57	\$530.57	\$408.15	\$408.15	\$475.38	\$475.38	\$482.04	\$482.04
26	\$514.08	\$514.08	\$521.27	\$521.27	\$551.72	\$551.72	\$432.91	\$432.91	\$504.22	\$504.22	\$511.27	\$511.27	\$541.14	\$541.14	\$416.28	\$416.28	\$484.85	\$484.85	\$491.64	\$491.64
27	\$526.13	\$526.13	\$533.48	\$533.48	\$564.65	\$564.65	\$443.05	\$443.05	\$516.04	\$516.04	\$523.26	\$523.26	\$553.83	\$553.83	\$426.03	\$426.03	\$496.22	\$496.22	\$503.17	\$503.17
28	\$545.71	\$545.71	\$553.34	\$553.34	\$585.66	\$585.66	\$459.54	\$459.54	\$535.24	\$535.24	\$542.73	\$542.73	\$574.44	\$574.44	\$441.89	\$441.89	\$514.68	\$514.68	\$521.89	\$521.89
29	\$561.77	\$561.77	\$569.63	\$569.63	\$602.91	\$602.91	\$473.07	\$473.07	\$551.00	\$551.00	\$558.71	\$558.71	\$591.35	\$591.35	\$454.90	\$454.90	\$529.84	\$529.84	\$537.25	\$537.25
30	\$569.80	\$569.80	\$577.77	\$577.77	\$611.53	\$611.53	\$479.83	\$479.83	\$558.87	\$558.87	\$566.69	\$566.69	\$599.80	\$599.80	\$461.40	\$461.40	\$537.41	\$537.41	\$544.94	\$544.94
31	\$581.85	\$581.85	\$589.99	\$589.99	\$624.46	\$624.46	\$489.98	\$489.98	\$570.69	\$570.69	\$578.68	\$578.68	\$612.49	\$612.49	\$471.16	\$471.16	\$548.77	\$548.77	\$556.46	\$556.46
32	\$593.90	\$593.90	\$602.21	\$602.21	\$637.39	\$637.39	\$500.13	\$500.13	\$582.51	\$582.51	\$590.66	\$590.66	\$625.17	\$625.17	\$480.91	\$480.91	\$560.14	\$560.14	\$567.98	\$567.98
33	\$601.43	\$601.43	\$609.84	\$609.84	\$645.47	\$645.47	\$506.47	\$506.47	\$589.90	\$589.90	\$598.15	\$598.15	\$633.10	\$633.10	\$487.01	\$487.01	\$567.24	\$567.24	\$575.18	\$575.18
34	\$609.46	\$609.46	\$617.99	\$617.99	\$654.09	\$654.09	\$513.23	\$513.23	\$597.77	\$597.77	\$606.14	\$606.14	\$641.55	\$641.55	\$493.52	\$493.52	\$574.82	\$574.82	\$582.87	\$582.87
35	\$613.48	\$613.48	\$622.06	\$622.06	\$658.40	\$658.40	\$516.61	\$516.61	\$601.71	\$601.71	\$610.13	\$610.13	\$645.78	\$645.78	\$496.77	\$496.77	\$578.60	\$578.60	\$586.71	\$586.71
36	\$617.50	\$617.50	\$626.13	\$626.13	\$662.71	\$662.71	\$519.99	\$519.99	\$605.65	\$605.65	\$614.13	\$614.13	\$650.01	\$650.01	\$500.02	\$500.02	\$582.39	\$582.39	\$590.55	\$590.55
37	\$621.51	\$621.51	\$630.20	\$630.20	\$667.02	\$667.02	\$523.38	\$523.38	\$609.59	\$609.59	\$618.12	\$618.12	\$654.23	\$654.23	\$503.27	\$503.27	\$586.18	\$586.18	\$594.39	\$594.39
38	\$625.53	\$625.53	\$634.28	\$634.28	\$671.33	\$671.33	\$526.76	\$526.76	\$613.53	\$613.53	\$622.12	\$622.12	\$658.46	\$658.46	\$506.52	\$506.52	\$589.97	\$589.97	\$598.23	\$598.23
39	\$633.56	\$633.56	\$642.42	\$642.42	\$679.95	\$679.95	\$533.52	\$533.52	\$621.41	\$621.41	\$630.10	\$630.10	\$666.92	\$666.92	\$513.03	\$513.03	\$597.54	\$597.54	\$605.91	\$605.91
40	\$641.59	\$641.59	\$650.57	\$650.57	\$688.57	\$688.57	\$540.29	\$540.29	\$629.29	\$629.29	\$638.09	\$638.09	\$675.37	\$675.37	\$519.53	\$519.53	\$605.12	\$605.12	\$613.59	\$613.59
41	\$653.64	\$653.64	\$662.78	\$662.78	\$701.50	\$701.50	\$550.43	\$550.43	\$641.10	\$641.10	\$650.08	\$650.08	\$688.05	\$688.05	\$529.29	\$529.29	\$616.48	\$616.48	\$625.12	\$625.12
42	\$665.19	\$665.19	\$674.49	\$674.49	\$713.90	\$713.90	\$560.16	\$560.16	\$652.43	\$652.43	\$661.56	\$661.56	\$700.21	\$700.21	\$538.64	\$538.64	\$627.37	\$627.37	\$636.16	\$636.16
43	\$681.25	\$681.25	\$690.78	\$690.78	\$731.14	\$731.14	\$573.69	\$573.69	\$668.19	\$668.19	\$677.54	\$677.54	\$717.12	\$717.12	\$551.65	\$551.65	\$642.53	\$642.53	\$651.52	\$651.52
44	\$701.34	\$701.34	\$711.14	\$711.14	\$752.69	\$752.69	\$590.60	\$590.60	\$687.88	\$687.88	\$697.51	\$697.51	\$738.26	\$738.26	\$567.91	\$567.91	\$661.47	\$661.47	\$670.73	\$670.73
45	\$724.93	\$724.93	\$735.07	\$735.07	\$778.01	\$778.01	\$610.47	\$610.47	\$711.03	\$711.03	\$720.97	\$720.97	\$763.10	\$763.10	\$587.01	\$587.01	\$683.72	\$683.72	\$693.29	\$693.29
46	\$753.05	\$753.05	\$763.58	\$763.58	\$808.19	\$808.19	\$634.14	\$634.14	\$738.60	\$738.60	\$748.94	\$748.94	\$792.69	\$792.69	\$609.78	\$609.78	\$710.24	\$710.24	\$720.18	\$720.18
47	\$784.67	\$784.67	\$795.65	\$795.65	\$842.13	\$842.13	\$660.77	\$660.77	\$769.62	\$769.62	\$780.39	\$780.39	\$825.98	\$825.98	\$635.39	\$635.39	\$740.06	\$740.06	\$750.43	\$750.43
48	\$820.82	\$820.82	\$832.30	\$832.30	\$880.92	\$880.92	\$691.21	\$691.21	\$805.07	\$805.07	\$816.34	\$816.34	\$864.03	\$864.03	\$664.66	\$664.66	\$774.16	\$774.16	\$785.00	\$785.00
49	\$856.46	\$856.46	\$868.44	\$868.44	\$919.18	\$919.18	\$721.23	\$721.23	\$840.03	\$840.03	\$851.79	\$851.79	\$901.55	\$901.55	\$693.52	\$693.52	\$807.77	\$807.77	\$819.08	\$819.08
50	\$896.63	\$896.63	\$909.16	\$909.16	\$962.28	\$962.28	\$755.05	\$755.05	\$879.43	\$879.43	\$891.73	\$891.73	\$943.83	\$943.83	\$726.04	\$726.04	\$845.65	\$845.65	\$857.49	\$857.49
51	\$936.29	\$936.29	\$949.38	\$949.38	\$1,004.84	\$1,004.84	\$788.45	\$788.45	\$918.33	\$918.33	\$931.18	\$931.18	\$985.58	\$985.58	\$758.16	\$758.16	\$883.06	\$883.06	\$895.42	\$895.42
52	\$979.96	\$979.96	\$993.67	\$993.67	\$1,051.72	\$1,051.72	\$825.23	\$825.23	\$961.16	\$961.16	\$974.61	\$974.61	\$1,031.55	\$1,031.55	\$793.53	\$793.53	\$924.25	\$924.25	\$937.19	\$937.19
53	\$1,024.14	\$1,024.14	\$1,038.46	\$1,038.46	\$1,099.13	\$1,099.13	\$862.43	\$862.43	\$1,004.50	\$1,004.50	\$1,018.55	\$1,018.55	\$1,078.06	\$1,078.06	\$829.30	\$829.30	\$965.92	\$965.92	\$979.44	\$979.44
54	\$1,071.83	\$1,071.83	\$1,086.82	\$1,086.82	\$1,150.32	\$1,150.32	\$902.59	\$902.59	\$1,051.27	\$1,051.27	\$1,065.98	\$1,065.98	\$1,128.26	\$1,128.26	\$867.92	\$867.92	\$1,010.90	\$1,010.90	\$1,025.06	\$1,025.06
55	\$1,119.53	\$1,119.53	\$1,135.18	\$1,135.18	\$1,201.50	\$1,201.50	\$942.75	\$942.75	\$1,098.05	\$1,098.05	\$1,113.42	\$1,113.42	\$1,178.47	\$1,178.47	\$906.54	\$906.54	\$1,055.88	\$1,055.88	\$1,070.67	\$1,070.67
56	\$1,171.24	\$1,171.24	\$1,187.61	\$1,187.61	\$1,257.00	\$1,257.00	\$986.30	\$986.30	\$1,148.77	\$1,148.77	\$1,164.84	\$1,164.84	\$1,232.90	\$1,232.90	\$948.41	\$948.41	\$1,104.65	\$1,104.65	\$1,120.12	\$1,120.12
57	\$1																			

Company Name:																				
Market:																				
Product:																				
Effective Date of Rates:																				
HIOS Plan ID (On Exchange) =>	N/A				N/A				N/A				N/A				N/A			
HIOS Plan ID (Off Exchange) =>	0200003				79279PA0200003				79279PA0200005				79279PA0200005				79279PA0200006			
Plan Marketing Name =>	O 100/80 Gold				PPO Blue \$1000 100/80 Gold				PPO Blue \$1400 100/80 Gold				PPO Blue \$1400 100/80 Gold				PPO Blue \$2000 100/80 Gold			
Form # =>	PO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025			
Rating Area =>	Area 5				Area 6				Area 1				Area 2,4				Area 5			
Network =>	M				AM				AM				AM				AM			
Metal =>	Gold				Gold				Gold				Gold				Gold			
Deductible =>	00				1000				1400				1400				2000			
Coinsurance =>	1				1				1				1				1			
Copays =>	.5				28.5				42.75				42.75				28.5			
OOP Maximum =>	00				9100				7900				7900				7900			
Pediatric Dental (Yes/No) =>	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	
0 - 14	\$367.29	\$388.74	\$388.74	\$297.21	\$297.21	\$346.17	\$346.17	\$351.01	\$351.01	\$371.52	\$371.52	\$298.47	\$298.47	\$347.65	\$347.65	\$352.51	\$352.51	\$373.10	\$373.10	
15	\$399.94	\$423.30	\$423.30	\$323.63	\$323.63	\$376.94	\$376.94	\$382.21	\$382.21	\$404.55	\$404.55	\$325.00	\$325.00	\$378.55	\$378.55	\$383.85	\$383.85	\$406.26	\$406.26	
16	\$412.42	\$436.51	\$436.51	\$333.73	\$333.73	\$388.71	\$388.71	\$394.14	\$394.14	\$417.17	\$417.17	\$335.15	\$335.15	\$390.36	\$390.36	\$395.83	\$395.83	\$418.94	\$418.94	
17	\$424.91	\$449.72	\$449.72	\$343.83	\$343.83	\$400.47	\$400.47	\$406.07	\$406.07	\$429.80	\$429.80	\$345.29	\$345.29	\$402.18	\$402.18	\$407.81	\$407.81	\$431.62	\$431.62	
18	\$438.35	\$463.95	\$463.95	\$354.71	\$354.71	\$413.14	\$413.14	\$418.92	\$418.92	\$443.40	\$443.40	\$356.22	\$356.22	\$414.90	\$414.90	\$420.71	\$420.71	\$445.28	\$445.28	
19	\$451.79	\$478.18	\$478.18	\$365.59	\$365.59	\$425.81	\$425.81	\$431.77	\$431.77	\$457.00	\$457.00	\$367.14	\$367.14	\$427.63	\$427.63	\$433.61	\$433.61	\$458.94	\$458.94	
20	\$465.72	\$492.92	\$492.92	\$376.85	\$376.85	\$438.93	\$438.93	\$445.07	\$445.07	\$471.08	\$471.08	\$378.46	\$378.46	\$440.81	\$440.81	\$446.98	\$446.98	\$473.08	\$473.08	
21	\$480.12	\$508.16	\$508.16	\$388.51	\$388.51	\$452.51	\$452.51	\$458.84	\$458.84	\$485.65	\$485.65	\$390.16	\$390.16	\$454.44	\$454.44	\$460.80	\$460.80	\$487.71	\$487.71	
22	\$480.12	\$508.16	\$508.16	\$388.51	\$388.51	\$452.51	\$452.51	\$458.84	\$458.84	\$485.65	\$485.65	\$390.16	\$390.16	\$454.44	\$454.44	\$460.80	\$460.80	\$487.71	\$487.71	
23	\$480.12	\$508.16	\$508.16	\$388.51	\$388.51	\$452.51	\$452.51	\$458.84	\$458.84	\$485.65	\$485.65	\$390.16	\$390.16	\$454.44	\$454.44	\$460.80	\$460.80	\$487.71	\$487.71	
24	\$480.12	\$508.16	\$508.16	\$388.51	\$388.51	\$452.51	\$452.51	\$458.84	\$458.84	\$485.65	\$485.65	\$390.16	\$390.16	\$454.44	\$454.44	\$460.80	\$460.80	\$487.71	\$487.71	
25	\$482.04	\$510.19	\$510.19	\$390.06	\$390.06	\$454.32	\$454.32	\$460.68	\$460.68	\$487.59	\$487.59	\$391.72	\$391.72	\$462.64	\$462.64	\$469.66	\$469.66	\$489.66	\$489.66	
26	\$491.64	\$520.36	\$520.36	\$397.83	\$397.83	\$463.37	\$463.37	\$469.85	\$469.85	\$497.31	\$497.31	\$399.52	\$399.52	\$465.35	\$465.35	\$471.86	\$471.86	\$499.42	\$499.42	
27	\$503.17	\$532.55	\$532.55	\$407.16	\$407.16	\$474.23	\$474.23	\$480.86	\$480.86	\$508.96	\$508.96	\$408.89	\$408.89	\$476.25	\$476.25	\$482.92	\$482.92	\$511.12	\$511.12	
28	\$521.89	\$552.37	\$552.37	\$422.31	\$422.31	\$491.88	\$491.88	\$498.76	\$498.76	\$527.90	\$527.90	\$424.10	\$424.10	\$493.98	\$493.98	\$500.89	\$500.89	\$530.14	\$530.14	
29	\$537.25	\$568.63	\$568.63	\$434.74	\$434.74	\$506.36	\$506.36	\$513.44	\$513.44	\$543.44	\$543.44	\$436.59	\$436.59	\$508.52	\$508.52	\$515.64	\$515.64	\$545.75	\$545.75	
30	\$544.94	\$576.76	\$576.76	\$440.96	\$440.96	\$513.60	\$513.60	\$520.78	\$520.78	\$551.21	\$551.21	\$442.83	\$442.83	\$515.79	\$515.79	\$523.01	\$523.01	\$553.55	\$553.55	
31	\$556.46	\$588.96	\$588.96	\$450.28	\$450.28	\$524.46	\$524.46	\$531.80	\$531.80	\$562.87	\$562.87	\$452.20	\$452.20	\$526.70	\$526.70	\$534.07	\$534.07	\$565.26	\$565.26	
32	\$567.98	\$601.15	\$601.15	\$459.61	\$459.61	\$535.32	\$535.32	\$542.81	\$542.81	\$574.52	\$574.52	\$461.56	\$461.56	\$537.60	\$537.60	\$545.13	\$545.13	\$576.96	\$576.96	
33	\$575.18	\$608.78	\$608.78	\$465.43	\$465.43	\$542.11	\$542.11	\$549.69	\$549.69	\$581.81	\$581.81	\$467.41	\$467.41	\$544.42	\$544.42	\$552.04	\$552.04	\$584.28	\$584.28	
34	\$582.87	\$616.91	\$616.91	\$471.65	\$471.65	\$549.35	\$549.35	\$557.03	\$557.03	\$589.58	\$589.58	\$473.65	\$473.65	\$551.69	\$551.69	\$559.41	\$559.41	\$592.08	\$592.08	
35	\$586.71	\$620.97	\$620.97	\$474.76	\$474.76	\$552.97	\$552.97	\$560.70	\$560.70	\$593.46	\$593.46	\$476.78	\$476.78	\$553.33	\$553.33	\$563.10	\$563.10	\$595.98	\$595.98	
36	\$590.55	\$625.04	\$625.04	\$477.87	\$477.87	\$556.59	\$556.59	\$564.37	\$564.37	\$597.35	\$597.35	\$479.90	\$479.90	\$558.96	\$558.96	\$566.78	\$566.78	\$599.88	\$599.88	
37	\$594.39	\$629.10	\$629.10	\$480.98	\$480.98	\$560.21	\$560.21	\$568.04	\$568.04	\$601.23	\$601.23	\$483.02	\$483.02	\$562.60	\$562.60	\$570.47	\$570.47	\$603.78	\$603.78	
38	\$598.23	\$633.17	\$633.17	\$484.08	\$484.08	\$563.83	\$563.83	\$571.71	\$571.71	\$605.12	\$605.12	\$486.14	\$486.14	\$566.23	\$566.23	\$574.16	\$574.16	\$607.69	\$607.69	
39	\$605.91	\$641.30	\$641.30	\$490.30	\$490.30	\$571.07	\$571.07	\$579.06	\$579.06	\$612.89	\$612.89	\$492.38	\$492.38	\$573.50	\$573.50	\$581.49	\$581.49	\$615.49	\$615.49	
40	\$613.59	\$649.43	\$649.43	\$496.52	\$496.52	\$578.31	\$578.31	\$586.40	\$586.40	\$620.66	\$620.66	\$498.62	\$498.62	\$580.77	\$580.77	\$588.90	\$588.90	\$623.29	\$623.29	
41	\$625.12	\$661.62	\$661.62	\$505.84	\$505.84	\$589.17	\$589.17	\$597.41	\$597.41	\$632.32	\$632.32	\$507.99	\$507.99	\$591.68	\$591.68	\$599.96	\$599.96	\$635.00	\$635.00	
42	\$636.16	\$673.31	\$673.31	\$514.78	\$514.78	\$599.58	\$599.58	\$607.96	\$607.96	\$643.49	\$643.49	\$516.96	\$516.96	\$602.13	\$602.13	\$610.56	\$610.56	\$646.22	\$646.22	
43	\$651.52	\$689.57	\$689.57	\$527.21	\$527.21	\$614.06	\$614.06	\$622.65	\$622.65	\$659.03	\$659.03	\$529.45	\$529.45	\$616.68	\$616.68	\$625.31	\$625.31	\$661.82	\$661.82	
44	\$670.73	\$709.90	\$709.90	\$542.75	\$542.75	\$632.16	\$632.16	\$641.00	\$641.00	\$678.45	\$678.45	\$545.05	\$545.05	\$634.85	\$634.85	\$643.74	\$643.74	\$681.33	\$681.33	
45	\$693.29	\$733.78	\$733.78	\$561.01	\$561.01	\$653.42	\$653.42	\$662.56	\$662.56	\$701.28	\$701.28	\$563.39	\$563.39	\$656.21	\$656.21	\$665.40	\$665.40	\$704.25	\$704.25	
46	\$720.18	\$762.24	\$762.24	\$582.77	\$582.77	\$678.77	\$678.77	\$688.26	\$688.26	\$728.48	\$728.48	\$585.24	\$585.24	\$681.66	\$681.66	\$691.20	\$691.20	\$731.57	\$731.57	
47	\$750.43	\$794.25	\$794.25	\$607.24	\$607.24	\$707.27	\$707.27	\$717.17	\$717.17	\$759.07	\$759.07	\$609.82	\$609.82	\$710.29	\$710.29	\$720.23	\$720.23	\$762.29	\$762.29	
48	\$785.00	\$830.84	\$830.84	\$635.21	\$635.21	\$739.85	\$739.85	\$750.20	\$750.20	\$794.04	\$794.04	\$637.91	\$637.91	\$743.01	\$743.01	\$753.41	\$753.41	\$797.41	\$797.41	
49	\$819.08	\$866.92	\$866.92	\$662.80	\$662.80	\$771.98	\$771.98	\$782.78	\$782.78	\$828.52	\$828.52	\$665.61	\$665.61	\$775.27	\$775.27	\$786.12	\$786.12	\$832.03	\$832.03	
50	\$857.49	\$907.57	\$907.57	\$693.88	\$693.88	\$808.18	\$808.18	\$819.49	\$819.49	\$867.37	\$867.37	\$696.83	\$696.83	\$811.63	\$811.63	\$822.99	\$822.99	\$871.05	\$871.05	
51	\$895.42	\$947.72	\$947.72	\$724.57	\$724.57	\$843.93	\$843.93	\$855.74	\$855.74	\$905.74	\$905.74	\$727.65	\$727.65	\$847.53	\$847.53	\$859.39	\$859.39	\$909.58	\$909.58	
52	\$939.19	\$991.93	\$991.93	\$758.37	\$758.37	\$883.30	\$883.30	\$895.66	\$895.66	\$947.99	\$947.99	\$761.59	\$761.59	\$887.07	\$887.07	\$899.48	\$899.48	\$952.01	\$952.01	
53	\$979.44	\$1,036.65	\$1,036.65	\$792.56	\$792.56	\$923.12	\$923.12	\$936.03	\$936.03	\$990.73	\$990.73	\$795.93	\$795.93	\$927.06	\$927.06	\$940.03	\$940.03	\$994.93	\$994.93	
54	\$1,025.06	\$1,084.92	\$1,084.92	\$829.47	\$829.47	\$966.11	\$966.11	\$979.62	\$979.62	\$1,036.86	\$1,036.86	\$832.99	\$832.99	\$979.23	\$979.23	\$983.81	\$983.81	\$1,041.26	\$1,041.26	
55	\$1,070.67	\$1,133.20	\$1,133.20	\$866.38	\$866.38	\$1,009.10	\$1,009.10	\$1,023.21	\$1,023.21	\$1,083.00	\$1,083.00	\$870.06	\$870.06	\$1,013.40	\$1,013.40	\$1,027.58	\$1,027.58	\$1,087.59	\$1,087.59	
56	\$1,120.12	\$1,185.54	\$1,185.54	\$906.39	\$906.39	\$1,055.71	\$1,055.71	\$1,070.47	\$1,070.47	\$1,133.02	\$1,133.02	\$910.24	\$910.24	\$1,060.21	\$1,060.21	\$1,075.05	\$1,075.05	\$1,137.83	\$1,137.83	
57	\$1,170.05	\$1,238.39	\$1,238.39	\$946.80	\$946.80	\$1,102.77	\$1,102.77	\$1,118.19	\$1,118.19	\$1,183.53	\$1,183.53	\$950.82	\$950.82	\$1,107.47	\$1,107.47	\$1,122.97	\$1,122.97	\$1,188.55	\$1,188.55	
58	\$1,223.35	\$1,294.79	\$1,294.79	\$989.92	\$989.92	\$1,153.00	\$1,153.00	\$1,169.12	\$1,169.12	\$1,237.44	\$1,237.44	\$994.13	\$994.13	\$1,157.91	\$1,157.91	\$1,174.12	\$1,174.12	\$1,242.69	\$1,242.69	
59	\$1,249.75	\$1,322.74	\$1,322.74	\$1,011.29	\$1,011.29	\$1,177.88	\$1,177.88	\$1,194.36	\$1,194.36	\$1,264.15	\$1,264.15	\$1,015.59	\$1,015.59	\$1,182.91	\$1,182.91	\$1,199.46	\$1,199.46	\$1,269.51	\$1,269.51	
60	\$1,303.05	\$1,379.15	\$1,379.15	\$1,054.42	\$1,054.42	\$1,228.11	\$1,228.11	\$1,245.29	\$1,245.29	\$1,318.05	\$1,318.05	\$1,058.89	\$1,058.89	\$1,233.35	\$1,233.35	\$1,250.61	\$1,250.61	\$1,323.64	\$1,323.64	
61	\$1,349.14	\$1,427.93	\$1,427.93	\$1,091.71	\$1,091.71	\$1,271.55	\$1,271.55	\$1,289.34	\$1,289.34	\$1,364.68	\$1,364.68	\$1,096.35	\$1,096.35	\$1,276.98	\$1,276.98	\$1,294.85	\$1,294.85	\$1,370.47	\$1,370.47	
62	\$1,379.38	\$1,459.94	\$1,459.94	\$1,116.19	\$1,116.19	\$1,300.06	\$1,300.06	\$1,318.25	\$1,318.2											

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	
HIOS Plan ID (Off Exchange)=>	79279PA0200008		79279PA0200008		79279PA0200008		79279PA0200008		79279PA0200004		79279PA0200004		79279PA0200004		79279PA0200004		79279PA0200004		79279PA0200007	
Plan Marketing Name =>	PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 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 \$2000 90/70 Gold		PPO Blue \$2000 90/70 Gold	
Form # =>	CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 6	
Network =>	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	2500		2500		2500		2500		1000		1000		1000		1000		2000		2000	
Coinsurance =>	1		1		1		1		0.8		0.8		0.8		0.8		0.9		0.9	
Copays =>	42.75		42.75		42.75		42.75		57		57		57		57		42.75		42	
OOP Maximum =>	7900		7900		7900		7900		6900		6900		6900		6900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$280.96	\$280.96	\$327.24	\$327.24	\$331.83	\$331.83	\$351.20	\$351.20	\$275.50	\$275.50	\$320.89	\$320.89	\$325.38	\$325.38	\$344.39	\$344.39	\$275.94	\$275.94	\$321.40	\$321.40
15	\$305.94	\$305.94	\$356.33	\$356.33	\$361.32	\$361.32	\$382.42	\$382.42	\$299.99	\$299.99	\$349.41	\$349.41	\$354.30	\$354.30	\$375.00	\$375.00	\$300.47	\$300.47	\$349.97	\$349.97
16	\$315.48	\$315.48	\$367.45	\$367.45	\$372.60	\$372.60	\$394.36	\$394.36	\$309.35	\$309.35	\$360.32	\$360.32	\$365.36	\$365.36	\$386.70	\$386.70	\$309.85	\$309.85	\$360.89	\$360.89
17	\$325.03	\$325.03	\$378.58	\$378.58	\$383.88	\$383.88	\$406.29	\$406.29	\$318.72	\$318.72	\$371.22	\$371.22	\$376.42	\$376.42	\$398.41	\$398.41	\$319.23	\$319.23	\$371.82	\$371.82
18	\$335.32	\$335.32	\$390.55	\$390.55	\$396.02	\$396.02	\$419.15	\$419.15	\$328.80	\$328.80	\$382.97	\$382.97	\$388.33	\$388.33	\$411.01	\$411.01	\$329.33	\$329.33	\$383.58	\$383.58
19	\$345.60	\$345.60	\$402.53	\$402.53	\$408.17	\$408.17	\$432.00	\$432.00	\$338.88	\$338.88	\$394.71	\$394.71	\$400.24	\$400.24	\$423.62	\$423.62	\$339.43	\$339.43	\$395.34	\$395.34
20	\$356.25	\$356.25	\$414.94	\$414.94	\$420.75	\$420.75	\$445.32	\$445.32	\$349.33	\$349.33	\$406.88	\$406.88	\$412.57	\$412.57	\$436.67	\$436.67	\$349.89	\$349.89	\$407.53	\$407.53
21	\$367.27	\$367.27	\$427.77	\$427.77	\$433.76	\$433.76	\$459.09	\$459.09	\$360.13	\$360.13	\$419.46	\$419.46	\$425.33	\$425.33	\$450.18	\$450.18	\$360.71	\$360.71	\$420.13	\$420.13
22	\$367.27	\$367.27	\$427.77	\$427.77	\$433.76	\$433.76	\$459.09	\$459.09	\$360.13	\$360.13	\$419.46	\$419.46	\$425.33	\$425.33	\$450.18	\$450.18	\$360.71	\$360.71	\$420.13	\$420.13
23	\$367.27	\$367.27	\$427.77	\$427.77	\$433.76	\$433.76	\$459.09	\$459.09	\$360.13	\$360.13	\$419.46	\$419.46	\$425.33	\$425.33	\$450.18	\$450.18	\$360.71	\$360.71	\$420.13	\$420.13
24	\$367.27	\$367.27	\$427.77	\$427.77	\$433.76	\$433.76	\$459.09	\$459.09	\$360.13	\$360.13	\$419.46	\$419.46	\$425.33	\$425.33	\$450.18	\$450.18	\$360.71	\$360.71	\$420.13	\$420.13
25	\$368.74	\$368.74	\$429.48	\$429.48	\$435.50	\$435.50	\$460.93	\$460.93	\$361.57	\$361.57	\$421.14	\$421.14	\$427.03	\$427.03	\$451.98	\$451.98	\$362.15	\$362.15	\$421.81	\$421.81
26	\$376.08	\$376.08	\$438.04	\$438.04	\$444.17	\$444.17	\$470.11	\$470.11	\$368.77	\$368.77	\$429.53	\$429.53	\$435.54	\$435.54	\$460.98	\$460.98	\$369.37	\$369.37	\$430.21	\$430.21
27	\$384.90	\$384.90	\$448.30	\$448.30	\$454.58	\$454.58	\$481.13	\$481.13	\$377.42	\$377.42	\$439.59	\$439.59	\$445.75	\$445.75	\$471.79	\$471.79	\$378.02	\$378.02	\$440.30	\$440.30
28	\$399.22	\$399.22	\$464.99	\$464.99	\$471.50	\$471.50	\$499.03	\$499.03	\$391.46	\$391.46	\$455.95	\$455.95	\$462.33	\$462.33	\$489.35	\$489.35	\$392.09	\$392.09	\$456.68	\$456.68
29	\$410.98	\$410.98	\$478.67	\$478.67	\$485.38	\$485.38	\$513.72	\$513.72	\$402.99	\$402.99	\$469.38	\$469.38	\$475.94	\$475.94	\$503.75	\$503.75	\$403.63	\$403.63	\$470.13	\$470.13
30	\$416.85	\$416.85	\$485.52	\$485.52	\$492.32	\$492.32	\$521.07	\$521.07	\$408.75	\$408.75	\$476.09	\$476.09	\$482.75	\$482.75	\$510.95	\$510.95	\$409.41	\$409.41	\$476.85	\$476.85
31	\$425.67	\$425.67	\$495.79	\$495.79	\$502.73	\$502.73	\$532.09	\$532.09	\$417.39	\$417.39	\$486.15	\$486.15	\$492.96	\$492.96	\$521.76	\$521.76	\$418.06	\$418.06	\$486.93	\$486.93
32	\$434.48	\$434.48	\$506.05	\$506.05	\$513.14	\$513.14	\$543.10	\$543.10	\$426.03	\$426.03	\$496.22	\$496.22	\$503.17	\$503.17	\$532.56	\$532.56	\$426.72	\$426.72	\$497.01	\$497.01
33	\$439.99	\$439.99	\$512.47	\$512.47	\$519.64	\$519.64	\$549.99	\$549.99	\$431.44	\$431.44	\$502.51	\$502.51	\$509.55	\$509.55	\$539.32	\$539.32	\$432.13	\$432.13	\$503.32	\$503.32
34	\$445.87	\$445.87	\$519.31	\$519.31	\$526.58	\$526.58	\$557.34	\$557.34	\$437.20	\$437.20	\$509.22	\$509.22	\$516.35	\$516.35	\$546.52	\$546.52	\$437.90	\$437.90	\$510.04	\$510.04
35	\$448.80	\$448.80	\$522.73	\$522.73	\$530.05	\$530.05	\$561.01	\$561.01	\$440.08	\$440.08	\$512.58	\$512.58	\$519.75	\$519.75	\$550.12	\$550.12	\$440.79	\$440.79	\$513.40	\$513.40
36	\$451.74	\$451.74	\$526.16	\$526.16	\$533.52	\$533.52	\$564.68	\$564.68	\$442.96	\$442.96	\$515.94	\$515.94	\$523.16	\$523.16	\$553.72	\$553.72	\$443.67	\$443.67	\$516.76	\$516.76
37	\$454.68	\$454.68	\$529.58	\$529.58	\$536.99	\$536.99	\$568.35	\$568.35	\$445.84	\$445.84	\$519.29	\$519.29	\$526.56	\$526.56	\$557.32	\$557.32	\$446.56	\$446.56	\$520.12	\$520.12
38	\$457.62	\$457.62	\$533.00	\$533.00	\$540.46	\$540.46	\$572.03	\$572.03	\$448.72	\$448.72	\$522.65	\$522.65	\$529.96	\$529.96	\$560.92	\$560.92	\$449.44	\$449.44	\$523.48	\$523.48
39	\$463.49	\$463.49	\$539.85	\$539.85	\$547.41	\$547.41	\$579.37	\$579.37	\$454.48	\$454.48	\$529.36	\$529.36	\$536.77	\$536.77	\$569.32	\$569.32	\$455.22	\$455.22	\$530.20	\$530.20
40	\$469.37	\$469.37	\$546.69	\$546.69	\$554.35	\$554.35	\$586.72	\$586.72	\$460.25	\$460.25	\$536.07	\$536.07	\$543.57	\$543.57	\$575.33	\$575.33	\$460.99	\$460.99	\$536.93	\$536.93
41	\$478.19	\$478.19	\$556.96	\$556.96	\$564.76	\$564.76	\$597.74	\$597.74	\$468.89	\$468.89	\$546.14	\$546.14	\$553.78	\$553.78	\$586.13	\$586.13	\$469.64	\$469.64	\$547.01	\$547.01
42	\$486.63	\$486.63	\$566.80	\$566.80	\$574.73	\$574.73	\$608.29	\$608.29	\$477.17	\$477.17	\$555.78	\$555.78	\$563.56	\$563.56	\$596.49	\$596.49	\$477.94	\$477.94	\$556.67	\$556.67
43	\$498.39	\$498.39	\$580.48	\$580.48	\$588.61	\$588.61	\$622.99	\$622.99	\$488.70	\$488.70	\$569.21	\$569.21	\$577.17	\$577.17	\$610.89	\$610.89	\$489.48	\$489.48	\$570.12	\$570.12
44	\$513.08	\$513.08	\$597.59	\$597.59	\$605.96	\$605.96	\$641.35	\$641.35	\$503.10	\$503.10	\$585.99	\$585.99	\$594.19	\$594.19	\$628.90	\$628.90	\$503.91	\$503.91	\$586.92	\$586.92
45	\$530.34	\$530.34	\$617.70	\$617.70	\$626.35	\$626.35	\$662.93	\$662.93	\$520.03	\$520.03	\$605.70	\$605.70	\$614.18	\$614.18	\$650.06	\$650.06	\$520.87	\$520.87	\$606.67	\$606.67
46	\$550.91	\$550.91	\$641.66	\$641.66	\$650.64	\$650.64	\$688.64	\$688.64	\$540.20	\$540.20	\$629.19	\$629.19	\$638.00	\$638.00	\$675.27	\$675.27	\$541.07	\$541.07	\$630.20	\$630.20
47	\$574.04	\$574.04	\$668.60	\$668.60	\$677.97	\$677.97	\$717.56	\$717.56	\$562.88	\$562.88	\$655.62	\$655.62	\$664.79	\$664.79	\$703.63	\$703.63	\$563.79	\$563.79	\$656.66	\$656.66
48	\$600.49	\$600.49	\$699.40	\$699.40	\$709.20	\$709.20	\$750.61	\$750.61	\$588.81	\$588.81	\$685.82	\$685.82	\$695.41	\$695.41	\$736.04	\$736.04	\$589.76	\$589.76	\$686.91	\$686.91
49	\$626.56	\$626.56	\$729.78	\$729.78	\$739.99	\$739.99	\$783.21	\$783.21	\$614.38	\$614.38	\$715.60	\$715.60	\$725.61	\$725.61	\$768.01	\$768.01	\$615.37	\$615.37	\$716.74	\$716.74
50	\$655.94	\$655.94	\$764.00	\$764.00	\$774.70	\$774.70	\$819.93	\$819.93	\$643.19	\$643.19	\$749.16	\$749.16	\$759.64	\$759.64	\$804.02	\$804.02	\$644.23	\$644.23	\$750.35	\$750.35
51	\$684.96	\$684.96	\$797.79	\$797.79	\$808.96	\$808.96	\$856.20	\$856.20	\$671.64	\$671.64	\$782.29	\$782.29	\$793.24	\$793.24	\$839.59	\$839.59	\$672.72	\$672.72	\$783.54	\$783.54
52	\$716.91	\$716.91	\$835.01	\$835.01	\$846.70	\$846.70	\$896.14	\$896.14	\$702.97	\$702.97	\$818.79	\$818.79	\$830.24	\$830.24	\$878.75	\$878.75	\$704.11	\$704.11	\$820.09	\$820.09
53	\$749.23	\$749.23	\$872.65	\$872.65	\$884.87	\$884.87	\$936.54	\$936.54	\$734.67	\$734.67	\$855.70	\$855.70	\$867.67	\$867.67	\$918.37	\$918.37	\$735.85	\$735.85	\$857.07	\$857.07
54	\$784.12	\$784.12	\$913.29	\$913.29	\$926.08	\$926.08	\$980.16	\$980.16	\$768.88	\$768.88	\$895.55	\$895.55	\$908.08	\$908.08	\$961.13	\$961.13	\$770.12	\$770.12	\$908.98	\$908.98
55	\$819.01	\$819.01	\$953.93	\$953.93	\$967.28	\$967.28	\$1,023.77	\$1,023.77	\$803.09	\$803.09	\$935.40	\$935.40	\$948.49	\$948.49	\$1,003.90	\$1,003.90	\$804.38	\$804.38	\$978.99	\$978.99
56	\$856.84	\$856.84	\$997.99	\$997.99	\$1,011.96	\$1,011.96	\$1,071.06	\$1,071.06	\$840.18	\$840.18	\$978.60	\$978.60	\$992.29	\$992.29	\$1,050.27	\$1,050.27	\$841.54	\$841.54	\$980.16	\$980.16
57	\$895.04	\$895.04	\$1,042.48	\$1,042.48	\$1,057.07	\$1,057.07	\$1,118.80	\$1,11												

Company Name:																				
Market:																				
Product:																				
Effective Date of Rates:																				
HIOS Plan ID (On Exchange)=>	N/A				N/A				N/A				N/A				N/A			
HIOS Plan ID (Off Exchange)=>	0200007				79279PA0200007				79279PA0200007				79279PA0210001				79279PA0210001			
Plan Marketing Name =>	00 90/70 Gold				PPO Blue \$2000 90/70 Gold				PPO Blue \$2000 90/70 Gold				Blue Qualified \$1700 100/80				Blue Qualified \$1700 100/80			
Form # =>	PO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025			
Rating Area =>	Area 2,4				Area 5				Area 6				Area 1				Area 2,4			
Network =>	M				AM				AM				AM				AM			
Metal =>	Gold				Gold				Gold				Gold				Gold			
Deductible =>	00				2000				2000				1700				1700			
Coinurance =>	9				0.9				0.9				1				1			
Copays =>	.75				42.75				42.75				14.25				14.25			
OOP Maximum =>	00				7900				7900				3750				3750			
Pediatric Dental (Yes/No) =>	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	
0 - 14	\$321.40	\$325.91	\$325.91	\$344.94	\$344.94	\$302.11	\$302.11	\$351.87	\$351.87	\$356.80	\$356.80	\$377.63	\$377.63	\$264.91	\$264.91	\$308.56	\$308.56	\$312.88	\$312.88	
15	\$349.97	\$354.87	\$354.87	\$375.60	\$375.60	\$328.96	\$328.96	\$383.15	\$383.15	\$388.51	\$388.51	\$411.20	\$411.20	\$288.46	\$288.46	\$335.98	\$335.98	\$340.69	\$340.69	
16	\$360.89	\$365.95	\$365.95	\$387.32	\$387.32	\$339.23	\$339.23	\$395.11	\$395.11	\$400.64	\$400.64	\$424.04	\$424.04	\$297.46	\$297.46	\$346.47	\$346.47	\$351.32	\$351.32	
17	\$371.82	\$377.03	\$377.03	\$399.05	\$399.05	\$349.50	\$349.50	\$407.06	\$407.06	\$412.76	\$412.76	\$436.87	\$436.87	\$306.47	\$306.47	\$356.96	\$356.96	\$361.96	\$361.96	
18	\$383.58	\$388.96	\$388.96	\$411.67	\$411.67	\$360.55	\$360.55	\$419.94	\$419.94	\$425.82	\$425.82	\$450.69	\$450.69	\$316.16	\$316.16	\$368.25	\$368.25	\$373.41	\$373.41	
19	\$395.34	\$400.88	\$400.88	\$424.30	\$424.30	\$371.61	\$371.61	\$432.82	\$432.82	\$438.88	\$438.88	\$464.52	\$464.52	\$325.86	\$325.86	\$379.54	\$379.54	\$384.86	\$384.86	
20	\$407.53	\$413.24	\$413.24	\$437.37	\$437.37	\$383.06	\$383.06	\$446.16	\$446.16	\$452.41	\$452.41	\$478.83	\$478.83	\$335.90	\$335.90	\$391.24	\$391.24	\$396.72	\$396.72	
21	\$420.13	\$426.02	\$426.02	\$450.90	\$450.90	\$394.91	\$394.91	\$459.96	\$459.96	\$466.40	\$466.40	\$493.64	\$493.64	\$346.29	\$346.29	\$403.34	\$403.34	\$408.99	\$408.99	
22	\$420.13	\$426.02	\$426.02	\$450.90	\$450.90	\$394.91	\$394.91	\$459.96	\$459.96	\$466.40	\$466.40	\$493.64	\$493.64	\$346.29	\$346.29	\$403.34	\$403.34	\$408.99	\$408.99	
23	\$420.13	\$426.02	\$426.02	\$450.90	\$450.90	\$394.91	\$394.91	\$459.96	\$459.96	\$466.40	\$466.40	\$493.64	\$493.64	\$346.29	\$346.29	\$403.34	\$403.34	\$408.99	\$408.99	
24	\$420.13	\$426.02	\$426.02	\$450.90	\$450.90	\$394.91	\$394.91	\$459.96	\$459.96	\$466.40	\$466.40	\$493.64	\$493.64	\$346.29	\$346.29	\$403.34	\$403.34	\$408.99	\$408.99	
25	\$421.81	\$427.72	\$427.72	\$452.70	\$452.70	\$396.49	\$396.49	\$461.80	\$461.80	\$468.27	\$468.27	\$495.61	\$495.61	\$347.68	\$347.68	\$404.95	\$404.95	\$410.63	\$410.63	
26	\$430.21	\$436.24	\$436.24	\$461.72	\$461.72	\$404.39	\$404.39	\$471.00	\$471.00	\$477.59	\$477.59	\$505.49	\$505.49	\$354.60	\$354.60	\$413.02	\$413.02	\$418.81	\$418.81	
27	\$440.30	\$446.47	\$446.47	\$472.54	\$472.54	\$413.87	\$413.87	\$482.04	\$482.04	\$488.79	\$488.79	\$517.33	\$517.33	\$362.91	\$362.91	\$422.70	\$422.70	\$428.62	\$428.62	
28	\$456.68	\$463.08	\$463.08	\$490.13	\$490.13	\$429.27	\$429.27	\$499.98	\$499.98	\$506.98	\$506.98	\$536.59	\$536.59	\$376.42	\$376.42	\$438.43	\$438.43	\$444.57	\$444.57	
29	\$470.13	\$476.72	\$476.72	\$504.56	\$504.56	\$441.90	\$441.90	\$514.70	\$514.70	\$521.90	\$521.90	\$552.38	\$552.38	\$387.50	\$387.50	\$451.34	\$451.34	\$457.66	\$457.66	
30	\$476.85	\$483.53	\$483.53	\$511.77	\$511.77	\$448.22	\$448.22	\$522.05	\$522.05	\$529.36	\$529.36	\$560.28	\$560.28	\$393.04	\$393.04	\$457.79	\$457.79	\$464.20	\$464.20	
31	\$486.93	\$493.76	\$493.76	\$522.59	\$522.59	\$457.70	\$457.70	\$533.09	\$533.09	\$540.56	\$540.56	\$572.13	\$572.13	\$401.35	\$401.35	\$467.47	\$467.47	\$474.02	\$474.02	
32	\$497.01	\$503.98	\$503.98	\$533.41	\$533.41	\$467.18	\$467.18	\$544.13	\$544.13	\$551.75	\$551.75	\$583.98	\$583.98	\$409.66	\$409.66	\$477.15	\$477.15	\$483.84	\$483.84	
33	\$503.32	\$510.37	\$510.37	\$540.18	\$540.18	\$473.10	\$473.10	\$551.03	\$551.03	\$558.75	\$558.75	\$591.38	\$591.38	\$414.86	\$414.86	\$483.20	\$483.20	\$489.97	\$489.97	
34	\$510.04	\$517.19	\$517.19	\$547.39	\$547.39	\$479.42	\$479.42	\$558.39	\$558.39	\$566.21	\$566.21	\$599.28	\$599.28	\$420.40	\$420.40	\$489.65	\$489.65	\$496.51	\$496.51	
35	\$513.40	\$520.60	\$520.60	\$551.00	\$551.00	\$482.58	\$482.58	\$562.07	\$562.07	\$569.94	\$569.94	\$603.23	\$603.23	\$423.17	\$423.17	\$492.88	\$492.88	\$499.79	\$499.79	
36	\$516.76	\$524.00	\$524.00	\$554.61	\$554.61	\$485.74	\$485.74	\$565.75	\$565.75	\$573.67	\$573.67	\$607.18	\$607.18	\$425.94	\$425.94	\$496.11	\$496.11	\$503.06	\$503.06	
37	\$520.12	\$527.41	\$527.41	\$558.21	\$558.21	\$488.90	\$488.90	\$569.43	\$569.43	\$577.40	\$577.40	\$611.13	\$611.13	\$428.71	\$428.71	\$499.33	\$499.33	\$506.33	\$506.33	
38	\$523.48	\$530.82	\$530.82	\$561.82	\$561.82	\$492.06	\$492.06	\$573.11	\$573.11	\$581.13	\$581.13	\$615.08	\$615.08	\$431.48	\$431.48	\$502.56	\$502.56	\$509.60	\$509.60	
39	\$530.20	\$537.64	\$537.64	\$569.04	\$569.04	\$498.38	\$498.38	\$580.47	\$580.47	\$588.60	\$588.60	\$622.97	\$622.97	\$437.02	\$437.02	\$509.02	\$509.02	\$516.15	\$516.15	
40	\$536.93	\$544.45	\$544.45	\$576.25	\$576.25	\$504.69	\$504.69	\$587.83	\$587.83	\$596.06	\$596.06	\$630.87	\$630.87	\$442.56	\$442.56	\$515.47	\$515.47	\$522.69	\$522.69	
41	\$547.01	\$554.68	\$554.68	\$587.07	\$587.07	\$514.17	\$514.17	\$598.87	\$598.87	\$607.25	\$607.25	\$642.72	\$642.72	\$450.87	\$450.87	\$525.15	\$525.15	\$532.50	\$532.50	
42	\$556.67	\$564.48	\$564.48	\$597.44	\$597.44	\$523.26	\$523.26	\$609.45	\$609.45	\$617.98	\$617.98	\$654.07	\$654.07	\$458.83	\$458.83	\$534.43	\$534.43	\$541.91	\$541.91	
43	\$570.12	\$578.11	\$578.11	\$611.87	\$611.87	\$535.89	\$535.89	\$624.17	\$624.17	\$632.90	\$632.90	\$669.87	\$669.87	\$469.92	\$469.92	\$547.33	\$547.33	\$555.00	\$555.00	
44	\$586.92	\$595.15	\$595.15	\$629.91	\$629.91	\$551.69	\$551.69	\$642.56	\$642.56	\$651.56	\$651.56	\$689.62	\$689.62	\$483.77	\$483.77	\$563.47	\$563.47	\$571.36	\$571.36	
45	\$606.67	\$615.17	\$615.17	\$651.10	\$651.10	\$570.25	\$570.25	\$664.18	\$664.18	\$673.48	\$673.48	\$712.82	\$712.82	\$500.04	\$500.04	\$582.42	\$582.42	\$590.58	\$590.58	
46	\$630.20	\$639.03	\$639.03	\$676.35	\$676.35	\$592.37	\$592.37	\$689.94	\$689.94	\$699.60	\$699.60	\$740.46	\$740.46	\$519.44	\$519.44	\$605.01	\$605.01	\$613.49	\$613.49	
47	\$656.66	\$665.87	\$665.87	\$704.76	\$704.76	\$617.24	\$617.24	\$718.92	\$718.92	\$728.98	\$728.98	\$771.56	\$771.56	\$541.25	\$541.25	\$630.42	\$630.42	\$639.25	\$639.25	
48	\$686.91	\$696.54	\$696.54	\$737.22	\$737.22	\$645.68	\$645.68	\$752.03	\$752.03	\$762.56	\$762.56	\$807.10	\$807.10	\$566.18	\$566.18	\$659.46	\$659.46	\$668.70	\$668.70	
49	\$716.74	\$726.79	\$726.79	\$769.24	\$769.24	\$673.72	\$673.72	\$784.69	\$784.69	\$795.68	\$795.68	\$842.15	\$842.15	\$590.77	\$590.77	\$688.10	\$688.10	\$697.74	\$697.74	
50	\$750.35	\$760.87	\$760.87	\$805.31	\$805.31	\$705.31	\$705.31	\$821.49	\$821.49	\$832.99	\$832.99	\$881.64	\$881.64	\$618.47	\$618.47	\$720.37	\$720.37	\$730.46	\$730.46	
51	\$783.54	\$794.53	\$794.53	\$840.93	\$840.93	\$736.51	\$736.51	\$857.83	\$857.83	\$869.84	\$869.84	\$920.64	\$920.64	\$645.83	\$645.83	\$752.23	\$752.23	\$762.77	\$762.77	
52	\$820.09	\$831.59	\$831.59	\$880.16	\$880.16	\$770.86	\$770.86	\$897.84	\$897.84	\$910.41	\$910.41	\$963.59	\$963.59	\$675.96	\$675.96	\$787.32	\$787.32	\$798.35	\$798.35	
53	\$857.07	\$869.08	\$869.08	\$919.84	\$919.84	\$805.62	\$805.62	\$938.32	\$938.32	\$951.46	\$951.46	\$1,007.03	\$1,007.03	\$706.43	\$706.43	\$822.81	\$822.81	\$834.34	\$834.34	
54	\$896.98	\$909.55	\$909.55	\$962.67	\$962.67	\$843.13	\$843.13	\$982.01	\$982.01	\$995.76	\$995.76	\$1,053.92	\$1,053.92	\$739.33	\$739.33	\$861.13	\$861.13	\$873.19	\$873.19	
55	\$936.89	\$950.02	\$950.02	\$1,005.51	\$1,005.51	\$880.65	\$880.65	\$1,025.71	\$1,025.71	\$1,040.07	\$1,040.07	\$1,100.82	\$1,100.82	\$772.23	\$772.23	\$899.45	\$899.45	\$912.05	\$912.05	
56	\$980.16	\$993.90	\$993.90	\$1,051.95	\$1,051.95	\$921.33	\$921.33	\$1,073.09	\$1,073.09	\$1,088.11	\$1,088.11	\$1,151.66	\$1,151.66	\$807.89	\$807.89	\$940.99	\$940.99	\$954.17	\$954.17	
57	\$1,023.86	\$1,038.21	\$1,038.21	\$1,098.84	\$1,098.84	\$962.40	\$962.40	\$1,120.92	\$1,120.92	\$1,136.62	\$1,136.62	\$1,203.00	\$1,203.00	\$843.91	\$843.91	\$982.94	\$982.94	\$996.71	\$996.71	
58	\$1,070.49	\$1,085.50	\$1,085.50	\$1,148.89	\$1,148.89	\$1,006.23	\$1,006.23	\$1,171.98	\$1,171.98	\$1,188.39	\$1,188.39	\$1,257.79	\$1,257.79	\$882.35	\$882.35	\$1,027.71	\$1,027.71	\$1,042.11	\$1,042.11	
59	\$1,093.60	\$1,108.93	\$1,108.93	\$1,173.69	\$1,173.69	\$1,027.95	\$1,027.95	\$1,197.28	\$1,197.28	\$1,214.04	\$1,214.04	\$1,284.94	\$1,284.94	\$919.39	\$919.39	\$1,049.89	\$1,049.89	\$1,064.60	\$1,064.60	
60	\$1,140.23	\$1,156.22	\$1,156.22	\$1,223.74	\$1,223.74	\$1,071.79	\$1,071.79	\$1,248.33	\$1,248.33	\$1,265.81	\$1,265.81	\$1,339.74	\$1,339.74	\$939.83	\$939.83	\$1,094.66	\$1,094.66	\$1,110.00	\$1,110.00	
61	\$1,180.57	\$1,197.12	\$1,197.12	\$1,267.03	\$1,267.03	\$1,109.70	\$1,109.70	\$1,292.49	\$1,292.49	\$1,310.58	\$1,310.58	\$1,387.13	\$1,387.13	\$973.07	\$973.07	\$1,133.39	\$1,133.39	\$1,149.26	\$1,149.26	
62	\$1,207.03	\$1,223.96	\$1,223.96	\$1,295.44	\$1,295.44	\$1,134.58	\$1,134.58	\$1,321.47	\$1,321.47	\$1,339.97	\$1,339.97	\$1,418.23	\$1,418.							

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) =>	79279PA0210004				79279PA0210003				79279PA0210003				79279PA0210003				79279PA0210003				79279PA0210003	
Plan Marketing Name =>	Blue Qualified \$2750 100/80 Silver				Qualified Embedded \$3400 100/80 Silver				Qualified Embedded \$3400 100/80 Silver				Qualified Embedded \$3400 100/80 Silver				PPO Blue \$0 100/80 Silver				Qualified Embedded \$3400 100/80 Silver	
Form # =>	CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025	
Rating Area =>	Area 6				Area 1				Area 2,4				Area 5				Area 6				Area 6	
Network =>	AM				AM				AM				AM				AM				AM	
Metal =>	Gold				Gold				Gold				Gold				Silver				Silver	
Deductible =>	2750				3400				3400				3400				0				0	
Coinsurance =>	1				1				1				1				1				1	
Copays =>	14.25				0				0				0				57				57	
OOP Maximum =>	4800				4500				4500				4500				9200				9200	
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	
0 - 14	\$331.15	\$331.15	\$273.11	\$273.11	\$318.09	\$318.09	\$322.54	\$322.54	\$341.38	\$341.38	\$315.92	\$315.92	\$367.96	\$367.96	\$373.11	\$373.11	\$394.91	\$394.91	\$394.91	\$394.91	\$255.34	
15	\$360.59	\$360.59	\$297.38	\$297.38	\$346.36	\$346.36	\$351.21	\$351.21	\$371.73	\$371.73	\$344.00	\$344.00	\$400.66	\$400.66	\$406.28	\$406.28	\$430.01	\$430.01	\$430.01	\$430.01	\$278.04	
16	\$371.84	\$371.84	\$306.66	\$306.66	\$357.17	\$357.17	\$362.17	\$362.17	\$383.33	\$383.33	\$354.74	\$354.74	\$413.17	\$413.17	\$418.96	\$418.96	\$443.43	\$443.43	\$443.43	\$443.43	\$286.72	
17	\$383.10	\$383.10	\$315.95	\$315.95	\$367.98	\$367.98	\$373.13	\$373.13	\$394.93	\$394.93	\$365.48	\$365.48	\$425.68	\$425.68	\$431.64	\$431.64	\$456.85	\$456.85	\$456.85	\$456.85	\$295.40	
18	\$395.22	\$395.22	\$325.94	\$325.94	\$379.63	\$379.63	\$384.94	\$384.94	\$407.43	\$407.43	\$377.04	\$377.04	\$439.14	\$439.14	\$445.30	\$445.30	\$471.31	\$471.31	\$471.31	\$471.31	\$304.74	
19	\$407.34	\$407.34	\$335.94	\$335.94	\$391.27	\$391.27	\$396.74	\$396.74	\$419.92	\$419.92	\$388.60	\$388.60	\$452.61	\$452.61	\$458.95	\$458.95	\$485.76	\$485.76	\$485.76	\$485.76	\$314.09	
20	\$419.89	\$419.89	\$346.29	\$346.29	\$403.33	\$403.33	\$408.97	\$408.97	\$432.86	\$432.86	\$400.58	\$400.58	\$466.56	\$466.56	\$473.10	\$473.10	\$500.73	\$500.73	\$500.73	\$500.73	\$323.77	
21	\$432.88	\$432.88	\$357.00	\$357.00	\$415.80	\$415.80	\$421.62	\$421.62	\$446.25	\$446.25	\$412.97	\$412.97	\$480.99	\$480.99	\$487.73	\$487.73	\$516.22	\$516.22	\$516.22	\$516.22	\$333.78	
22	\$432.88	\$432.88	\$357.00	\$357.00	\$415.80	\$415.80	\$421.62	\$421.62	\$446.25	\$446.25	\$412.97	\$412.97	\$480.99	\$480.99	\$487.73	\$487.73	\$516.22	\$516.22	\$516.22	\$516.22	\$333.78	
23	\$432.88	\$432.88	\$357.00	\$357.00	\$415.80	\$415.80	\$421.62	\$421.62	\$446.25	\$446.25	\$412.97	\$412.97	\$480.99	\$480.99	\$487.73	\$487.73	\$516.22	\$516.22	\$516.22	\$516.22	\$333.78	
24	\$432.88	\$432.88	\$357.00	\$357.00	\$415.80	\$415.80	\$421.62	\$421.62	\$446.25	\$446.25	\$412.97	\$412.97	\$480.99	\$480.99	\$487.73	\$487.73	\$516.22	\$516.22	\$516.22	\$516.22	\$333.78	
25	\$434.61	\$434.61	\$358.43	\$358.43	\$417.46	\$417.46	\$423.31	\$423.31	\$448.04	\$448.04	\$414.62	\$414.62	\$482.91	\$482.91	\$489.68	\$489.68	\$518.28	\$518.28	\$518.28	\$518.28	\$335.12	
26	\$443.27	\$443.27	\$365.57	\$365.57	\$425.78	\$425.78	\$431.74	\$431.74	\$456.96	\$456.96	\$422.88	\$422.88	\$492.53	\$492.53	\$499.44	\$499.44	\$528.61	\$528.61	\$528.61	\$528.61	\$341.79	
27	\$453.66	\$453.66	\$374.14	\$374.14	\$435.76	\$435.76	\$441.86	\$441.86	\$467.67	\$467.67	\$432.79	\$432.79	\$504.08	\$504.08	\$511.14	\$511.14	\$541.00	\$541.00	\$541.00	\$541.00	\$349.80	
28	\$470.54	\$470.54	\$388.06	\$388.06	\$451.97	\$451.97	\$458.30	\$458.30	\$485.07	\$485.07	\$448.90	\$448.90	\$522.84	\$522.84	\$530.16	\$530.16	\$561.13	\$561.13	\$561.13	\$561.13	\$362.82	
29	\$484.39	\$484.39	\$399.48	\$399.48	\$465.28	\$465.28	\$471.79	\$471.79	\$499.35	\$499.35	\$462.11	\$462.11	\$538.23	\$538.23	\$545.77	\$545.77	\$577.65	\$577.65	\$577.65	\$577.65	\$373.50	
30	\$491.32	\$491.32	\$405.20	\$405.20	\$471.93	\$471.93	\$478.54	\$478.54	\$506.49	\$506.49	\$468.72	\$468.72	\$545.92	\$545.92	\$553.57	\$553.57	\$585.91	\$585.91	\$585.91	\$585.91	\$378.84	
31	\$501.71	\$501.71	\$413.76	\$413.76	\$481.91	\$481.91	\$488.66	\$488.66	\$517.20	\$517.20	\$478.63	\$478.63	\$557.47	\$557.47	\$565.28	\$565.28	\$598.30	\$598.30	\$598.30	\$598.30	\$386.85	
32	\$512.10	\$512.10	\$422.33	\$422.33	\$491.89	\$491.89	\$498.78	\$498.78	\$527.91	\$527.91	\$488.54	\$488.54	\$569.01	\$569.01	\$576.98	\$576.98	\$610.69	\$610.69	\$610.69	\$610.69	\$394.86	
33	\$518.59	\$518.59	\$427.69	\$427.69	\$498.13	\$498.13	\$505.10	\$505.10	\$534.61	\$534.61	\$494.74	\$494.74	\$576.23	\$576.23	\$584.30	\$584.30	\$618.43	\$618.43	\$618.43	\$618.43	\$399.87	
34	\$525.52	\$525.52	\$433.40	\$433.40	\$504.78	\$504.78	\$511.85	\$511.85	\$541.75	\$541.75	\$501.35	\$501.35	\$583.92	\$583.92	\$592.10	\$592.10	\$626.69	\$626.69	\$626.69	\$626.69	\$405.21	
35	\$528.98	\$528.98	\$436.25	\$436.25	\$508.11	\$508.11	\$515.22	\$515.22	\$545.32	\$545.32	\$504.65	\$504.65	\$587.77	\$587.77	\$596.01	\$596.01	\$630.82	\$630.82	\$630.82	\$630.82	\$407.88	
36	\$532.44	\$532.44	\$439.11	\$439.11	\$511.43	\$511.43	\$518.59	\$518.59	\$548.89	\$548.89	\$507.95	\$507.95	\$591.62	\$591.62	\$599.91	\$599.91	\$634.95	\$634.95	\$634.95	\$634.95	\$410.55	
37	\$535.91	\$535.91	\$441.97	\$441.97	\$514.76	\$514.76	\$521.97	\$521.97	\$552.46	\$552.46	\$511.26	\$511.26	\$595.47	\$595.47	\$603.81	\$603.81	\$639.08	\$639.08	\$639.08	\$639.08	\$413.22	
38	\$539.37	\$539.37	\$444.82	\$444.82	\$518.09	\$518.09	\$525.34	\$525.34	\$556.03	\$556.03	\$514.56	\$514.56	\$599.31	\$599.31	\$607.71	\$607.71	\$643.21	\$643.21	\$643.21	\$643.21	\$415.89	
39	\$546.29	\$546.29	\$450.53	\$450.53	\$524.74	\$524.74	\$532.08	\$532.08	\$563.17	\$563.17	\$521.17	\$521.17	\$607.01	\$607.01	\$615.52	\$615.52	\$651.47	\$651.47	\$651.47	\$651.47	\$421.23	
40	\$553.22	\$553.22	\$456.25	\$456.25	\$531.39	\$531.39	\$538.83	\$538.83	\$570.31	\$570.31	\$527.78	\$527.78	\$614.71	\$614.71	\$623.32	\$623.32	\$659.73	\$659.73	\$659.73	\$659.73	\$426.57	
41	\$563.61	\$563.61	\$464.81	\$464.81	\$541.37	\$541.37	\$548.95	\$548.95	\$581.02	\$581.02	\$537.69	\$537.69	\$626.25	\$626.25	\$635.02	\$635.02	\$672.12	\$672.12	\$672.12	\$672.12	\$434.58	
42	\$573.57	\$573.57	\$473.03	\$473.03	\$550.94	\$550.94	\$558.65	\$558.65	\$591.28	\$591.28	\$547.19	\$547.19	\$637.31	\$637.31	\$646.24	\$646.24	\$683.99	\$683.99	\$683.99	\$683.99	\$442.26	
43	\$587.42	\$587.42	\$484.45	\$484.45	\$564.24	\$564.24	\$572.14	\$572.14	\$605.56	\$605.56	\$560.40	\$560.40	\$652.70	\$652.70	\$661.85	\$661.85	\$700.51	\$700.51	\$700.51	\$700.51	\$452.94	
44	\$604.73	\$604.73	\$498.73	\$498.73	\$580.87	\$580.87	\$589.00	\$589.00	\$623.41	\$623.41	\$576.92	\$576.92	\$671.94	\$671.94	\$681.36	\$681.36	\$721.16	\$721.16	\$721.16	\$721.16	\$466.29	
45	\$625.08	\$625.08	\$515.51	\$515.51	\$600.42	\$600.42	\$608.82	\$608.82	\$644.39	\$644.39	\$596.33	\$596.33	\$694.55	\$694.55	\$704.28	\$704.28	\$745.42	\$745.42	\$745.42	\$745.42	\$481.98	
46	\$649.32	\$649.32	\$535.50	\$535.50	\$623.70	\$623.70	\$632.43	\$632.43	\$669.38	\$669.38	\$619.46	\$619.46	\$721.49	\$721.49	\$731.60	\$731.60	\$774.33	\$774.33	\$774.33	\$774.33	\$500.67	
47	\$676.59	\$676.59	\$557.99	\$557.99	\$649.90	\$649.90	\$658.99	\$658.99	\$697.49	\$697.49	\$645.47	\$645.47	\$751.79	\$751.79	\$762.32	\$762.32	\$806.85	\$806.85	\$806.85	\$806.85	\$521.70	
48	\$707.76	\$707.76	\$583.70	\$583.70	\$679.83	\$679.83	\$689.35	\$689.35	\$729.62	\$729.62	\$675.21	\$675.21	\$786.42	\$786.42	\$797.44	\$797.44	\$844.02	\$844.02	\$844.02	\$844.02	\$545.73	
49	\$738.49	\$738.49	\$609.04	\$609.04	\$709.35	\$709.35	\$719.28	\$719.28	\$761.30	\$761.30	\$704.53	\$704.53	\$820.57	\$820.57	\$832.07	\$832.07	\$880.67	\$880.67	\$880.67	\$880.67	\$569.43	
50	\$773.12	\$773.12	\$637.60	\$637.60	\$742.62	\$742.62	\$753.01	\$753.01	\$797.00	\$797.00	\$737.56	\$737.56	\$859.05	\$859.05	\$871.09	\$871.09	\$921.97	\$921.97	\$921.97	\$921.97	\$596.13	
51	\$807.32	\$807.32	\$665.81	\$665.81	\$775.47	\$775.47	\$786.32	\$786.32	\$832.26	\$832.26	\$770.19	\$770.19	\$897.05	\$897.05	\$909.62	\$909.62	\$962.75	\$962.75	\$962.75	\$962.75	\$622.50	
52	\$844.98	\$844.98	\$696.86	\$696.86	\$811.64	\$811.64	\$823.00	\$823.00	\$871.08	\$871.08	\$806.12	\$806.12	\$938.89	\$938.89	\$952.05	\$952.05	\$1,007.66	\$1,007.66	\$1,007.66	\$1,007.66	\$651.54	
53	\$883.08	\$883.08	\$728.28	\$728.28	\$848.23	\$848.23	\$860.10	\$860.10	\$910.35	\$910.35	\$842.46	\$842.46	\$981.22	\$981.22	\$994.97	\$994.97	\$1,053.09	\$1,053.09	\$1,053.09	\$1,053.09	\$680.91	
54	\$924.20	\$924.20	\$762.20	\$762.20	\$887.73	\$887.73	\$900.16	\$900.16	\$952.74	\$952.74	\$881.69	\$881.69	\$1,026.91	\$1,026.91	\$1,041.30	\$1,041.30	\$1,102.13	\$1,102.13	\$1,102.13	\$1,102.13	\$712.62	
55	\$965.32	\$965.32	\$796.11	\$796.11	\$927.23	\$927.23	\$940.21	\$940.21	\$995.14	\$995.14	\$920.92	\$920.92	\$1,072.61	\$1,072.61	\$1,087.64	\$1,087.64	\$1,151.17	\$1,151.17	\$1,151.17	\$1,151.17	\$744.33	
56	\$1,009.91	\$1,009.91	\$832.88	\$832.88	\$970.06	\$970.06	\$983.64	\$983.64	\$1,041.10	\$1,041.10	\$963.46	\$963.46	\$1,122.15	\$1,122.15	\$1,137.87	\$1,137.87	\$1,204.34	\$1,204.34	\$1,204.34	\$1,204.34	\$778.71	
57	\$1,054.93	\$1,054.93	\$870.01	\$870.01	\$1,013.30	\$1,013.30	\$1,027.49	\$1,027.49	\$1,087.51	\$1,087.51	\$1,006.41	\$1,006.41	\$1,172.17	\$1,172.17	\$1,188.60	\$1,188.60	\$1,258.03	\$1,258.03	\$1,258.03	\$1,258.03	\$813.42	
58	\$1,102.98	\$1,102.98	\$909.64																			

Company Name:							
Market:							
Product:							
Effective Date of Rates:							
HIOS Plan ID (On Exchange)=>	N/A	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0210002	79279PA0210002		79279PA0210002		79279PA0210002	
Plan Marketing Name =>	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100
Form # =>	DHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025
Rating Area =>	Area 1	Area 2,4		Area 5		Area 6	
Network =>	M	AM		AM		AM	
Metal =>	Silver	Silver		Silver		Silver	
Deductible =>	00	4800		4800		4800	
Coinsurance =>	1	1		1		1	
Copays =>	0	0		0		0	
OOP Maximum =>	00	5400		5400		5400	
Pediatric Dental (Yes/No) =>	Yes	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$255.34	\$297.40	\$297.40	\$301.57	\$301.57	\$319.18	\$319.18
15	\$278.04	\$323.84	\$323.84	\$328.38	\$328.38	\$347.55	\$347.55
16	\$286.72	\$333.94	\$333.94	\$338.63	\$338.63	\$358.40	\$358.40
17	\$295.40	\$344.05	\$344.05	\$348.88	\$348.88	\$369.25	\$369.25
18	\$304.74	\$354.94	\$354.94	\$359.91	\$359.91	\$380.93	\$380.93
19	\$314.09	\$365.82	\$365.82	\$370.95	\$370.95	\$392.61	\$392.61
20	\$323.77	\$377.10	\$377.10	\$382.38	\$382.38	\$404.71	\$404.71
21	\$333.78	\$388.76	\$388.76	\$394.21	\$394.21	\$417.23	\$417.23
22	\$333.78	\$388.76	\$388.76	\$394.21	\$394.21	\$417.23	\$417.23
23	\$333.78	\$388.76	\$388.76	\$394.21	\$394.21	\$417.23	\$417.23
24	\$333.78	\$388.76	\$388.76	\$394.21	\$394.21	\$417.23	\$417.23
25	\$335.12	\$390.32	\$390.32	\$395.79	\$395.79	\$418.90	\$418.90
26	\$341.79	\$398.09	\$398.09	\$403.67	\$403.67	\$427.24	\$427.24
27	\$349.80	\$407.42	\$407.42	\$413.13	\$413.13	\$437.26	\$437.26
28	\$362.82	\$422.58	\$422.58	\$428.51	\$428.51	\$453.53	\$453.53
29	\$373.50	\$435.02	\$435.02	\$441.12	\$441.12	\$466.88	\$466.88
30	\$378.84	\$441.24	\$441.24	\$447.43	\$447.43	\$473.56	\$473.56
31	\$386.85	\$450.57	\$450.57	\$456.89	\$456.89	\$483.57	\$483.57
32	\$394.86	\$459.90	\$459.90	\$466.35	\$466.35	\$493.58	\$493.58
33	\$399.87	\$465.73	\$465.73	\$472.26	\$472.26	\$499.84	\$499.84
34	\$405.21	\$471.95	\$471.95	\$478.57	\$478.57	\$506.52	\$506.52
35	\$407.88	\$475.06	\$475.06	\$481.72	\$481.72	\$509.86	\$509.86
36	\$410.55	\$478.17	\$478.17	\$484.88	\$484.88	\$513.19	\$513.19
37	\$413.22	\$481.28	\$481.28	\$488.03	\$488.03	\$516.53	\$516.53
38	\$415.89	\$484.39	\$484.39	\$491.19	\$491.19	\$519.87	\$519.87
39	\$421.23	\$490.62	\$490.62	\$497.49	\$497.49	\$526.54	\$526.54
40	\$426.57	\$496.84	\$496.84	\$503.80	\$503.80	\$533.22	\$533.22
41	\$434.58	\$506.17	\$506.17	\$513.26	\$513.26	\$543.23	\$543.23
42	\$442.26	\$515.11	\$515.11	\$522.33	\$522.33	\$552.83	\$552.83
43	\$452.94	\$527.55	\$527.55	\$534.94	\$534.94	\$566.18	\$566.18
44	\$466.29	\$543.10	\$543.10	\$550.71	\$550.71	\$582.87	\$582.87
45	\$481.98	\$561.37	\$561.37	\$569.24	\$569.24	\$602.48	\$602.48
46	\$500.67	\$583.14	\$583.14	\$591.32	\$591.32	\$625.85	\$625.85
47	\$521.70	\$607.63	\$607.63	\$616.15	\$616.15	\$652.13	\$652.13
48	\$545.73	\$635.62	\$635.62	\$644.53	\$644.53	\$682.17	\$682.17
49	\$569.43	\$663.22	\$663.22	\$672.52	\$672.52	\$711.79	\$711.79
50	\$596.13	\$694.33	\$694.33	\$704.06	\$704.06	\$745.17	\$745.17
51	\$622.50	\$725.04	\$725.04	\$735.20	\$735.20	\$778.13	\$778.13
52	\$651.54	\$758.86	\$758.86	\$769.50	\$769.50	\$814.43	\$814.43
53	\$680.91	\$793.07	\$793.07	\$804.19	\$804.19	\$851.15	\$851.15
54	\$712.62	\$830.00	\$830.00	\$841.64	\$841.64	\$890.79	\$890.79
55	\$744.33	\$866.93	\$866.93	\$879.09	\$879.09	\$930.42	\$930.42
56	\$778.71	\$906.98	\$906.98	\$919.69	\$919.69	\$973.40	\$973.40
57	\$813.42	\$947.41	\$947.41	\$960.69	\$960.69	\$1,016.79	\$1,016.79
58	\$850.47	\$990.56	\$990.56	\$1,004.45	\$1,004.45	\$1,063.10	\$1,063.10
59	\$868.83	\$1,011.94	\$1,011.94	\$1,026.13	\$1,026.13	\$1,086.05	\$1,086.05
60	\$905.88	\$1,055.09	\$1,055.09	\$1,069.89	\$1,069.89	\$1,132.36	\$1,132.36
61	\$937.92	\$1,092.42	\$1,092.42	\$1,107.73	\$1,107.73	\$1,172.42	\$1,172.42
62	\$958.95	\$1,116.91	\$1,116.91	\$1,132.57	\$1,132.57	\$1,198.70	\$1,198.70
63	\$985.32	\$1,147.62	\$1,147.62	\$1,163.71	\$1,163.71	\$1,231.66	\$1,231.66
64+	\$1,001.34	\$1,166.28	\$1,166.28	\$1,182.63	\$1,182.63	\$1,251.69	\$1,251.69

Company Name:	Shark Coverage Advantage (H)																			
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	
HIOS Plan ID (Off Exchange)=>	79279PA0180001		79279PA0180002		79279PA0180003		79279PA0180004		79279PA0180006		79279PA0180005		79279PA0180007		79279PA0180008		79279PA0180009		79279PA0180010	
Plan Marketing Name =>	PPO Blue \$0 100/80 Platinum		PPO Blue \$0 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1400 100/80 Gold		PPO Blue \$2000 100/80 Gold		PPO Blue \$2500 100/80 Gold		PPO Blue \$1000 80/60 Gold		PPO Blue \$2000 90/70 Gold		PPO Blue Qualified	
Form # =>	CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1		Area 1		Area 1		Area 1		Area 1		Area 1	
Network =>	AA		AA		AA		AA		AA		AA		AA		AA		AA		AA	
Metal =>	Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$500		\$1,000		\$1,400		\$2,000		\$2,500		\$1,000		\$2,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		80%		90%		100%	
Copays =>	19		33.25		28.5		28.5		42.75		28.5		42.75		57		42.75		10	
OOP Maximum =>	\$4,000		\$9,100		\$8,550		\$9,100		\$7,900		\$7,900		\$7,900		\$6,900		\$7,900		\$3,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$351.36	\$351.36	\$311.33	\$311.33	\$305.38	\$305.38	\$293.69	\$293.69	\$280.72	\$280.72	\$281.91	\$281.91	\$265.42	\$265.42	\$260.28	\$260.28	\$260.70	\$260.70	\$260.70	\$260.70
15	\$382.60	\$382.60	\$339.01	\$339.01	\$332.53	\$332.53	\$319.80	\$319.80	\$305.67	\$305.67	\$306.97	\$306.97	\$289.01	\$289.01	\$283.41	\$283.41	\$283.87	\$283.87	\$283.87	\$310.68
16	\$394.54	\$394.54	\$349.59	\$349.59	\$342.90	\$342.90	\$329.78	\$329.78	\$315.21	\$315.21	\$316.55	\$316.55	\$298.03	\$298.03	\$292.26	\$292.26	\$292.73	\$292.73	\$292.73	\$320.38
17	\$406.48	\$406.48	\$360.17	\$360.17	\$353.28	\$353.28	\$339.76	\$339.76	\$324.75	\$324.75	\$326.13	\$326.13	\$307.05	\$307.05	\$301.10	\$301.10	\$301.59	\$301.59	\$301.59	\$330.08
18	\$419.34	\$419.34	\$371.56	\$371.56	\$364.46	\$364.46	\$350.51	\$350.51	\$335.03	\$335.03	\$336.45	\$336.45	\$316.77	\$316.77	\$310.63	\$310.63	\$311.13	\$311.13	\$311.13	\$340.52
19	\$432.20	\$432.20	\$382.96	\$382.96	\$375.64	\$375.64	\$361.26	\$361.26	\$345.30	\$345.30	\$346.77	\$346.77	\$326.48	\$326.48	\$320.16	\$320.16	\$320.67	\$320.67	\$320.67	\$350.96
20	\$445.52	\$445.52	\$394.76	\$394.76	\$387.21	\$387.21	\$372.39	\$372.39	\$355.94	\$355.94	\$357.45	\$357.45	\$336.54	\$336.54	\$330.02	\$330.02	\$330.56	\$330.56	\$330.56	\$361.78
21	\$459.30	\$459.30	\$406.97	\$406.97	\$399.19	\$399.19	\$383.91	\$383.91	\$366.95	\$366.95	\$368.51	\$368.51	\$346.95	\$346.95	\$340.23	\$340.23	\$340.78	\$340.78	\$340.78	\$372.97
22	\$459.30	\$459.30	\$406.97	\$406.97	\$399.19	\$399.19	\$383.91	\$383.91	\$366.95	\$366.95	\$368.51	\$368.51	\$346.95	\$346.95	\$340.23	\$340.23	\$340.78	\$340.78	\$340.78	\$372.97
23	\$459.30	\$459.30	\$406.97	\$406.97	\$399.19	\$399.19	\$383.91	\$383.91	\$366.95	\$366.95	\$368.51	\$368.51	\$346.95	\$346.95	\$340.23	\$340.23	\$340.78	\$340.78	\$340.78	\$372.97
24	\$459.30	\$459.30	\$406.97	\$406.97	\$399.19	\$399.19	\$383.91	\$383.91	\$366.95	\$366.95	\$368.51	\$368.51	\$346.95	\$346.95	\$340.23	\$340.23	\$340.78	\$340.78	\$340.78	\$372.97
25	\$461.14	\$461.14	\$408.60	\$408.60	\$400.79	\$400.79	\$383.91	\$383.91	\$366.95	\$366.95	\$368.51	\$368.51	\$346.95	\$346.95	\$340.23	\$340.23	\$340.78	\$340.78	\$340.78	\$372.97
26	\$470.32	\$470.32	\$416.74	\$416.74	\$408.77	\$408.77	\$393.12	\$393.12	\$375.76	\$375.76	\$377.35	\$377.35	\$355.28	\$355.28	\$348.40	\$348.40	\$348.96	\$348.96	\$348.96	\$381.92
27	\$481.35	\$481.35	\$426.50	\$426.50	\$418.35	\$418.35	\$402.34	\$402.34	\$384.56	\$384.56	\$386.20	\$386.20	\$363.60	\$363.60	\$356.56	\$356.56	\$357.14	\$357.14	\$357.14	\$390.87
28	\$499.26	\$499.26	\$442.38	\$442.38	\$433.92	\$433.92	\$417.31	\$417.31	\$398.87	\$398.87	\$400.57	\$400.57	\$377.13	\$377.13	\$369.83	\$369.83	\$370.43	\$370.43	\$370.43	\$405.42
29	\$513.96	\$513.96	\$455.40	\$455.40	\$446.69	\$446.69	\$429.60	\$429.60	\$410.62	\$410.62	\$412.36	\$412.36	\$388.24	\$388.24	\$380.72	\$380.72	\$381.33	\$381.33	\$381.33	\$417.35
30	\$521.31	\$521.31	\$461.91	\$461.91	\$453.08	\$453.08	\$435.74	\$435.74	\$416.49	\$416.49	\$418.26	\$418.26	\$393.79	\$393.79	\$386.16	\$386.16	\$386.79	\$386.79	\$386.79	\$423.32
31	\$532.33	\$532.33	\$471.68	\$471.68	\$462.66	\$462.66	\$444.95	\$444.95	\$425.30	\$425.30	\$427.10	\$427.10	\$402.12	\$402.12	\$394.33	\$394.33	\$394.96	\$394.96	\$394.96	\$432.27
32	\$543.35	\$543.35	\$481.45	\$481.45	\$472.24	\$472.24	\$454.17	\$454.17	\$434.10	\$434.10	\$435.95	\$435.95	\$410.44	\$410.44	\$402.49	\$402.49	\$403.14	\$403.14	\$403.14	\$441.22
33	\$550.24	\$550.24	\$487.55	\$487.55	\$478.23	\$478.23	\$459.92	\$459.92	\$439.61	\$439.61	\$441.47	\$441.47	\$415.65	\$415.65	\$407.60	\$407.60	\$408.25	\$408.25	\$408.25	\$446.82
34	\$557.59	\$557.59	\$494.06	\$494.06	\$484.62	\$484.62	\$466.07	\$466.07	\$445.48	\$445.48	\$447.37	\$447.37	\$421.20	\$421.20	\$413.04	\$413.04	\$413.71	\$413.71	\$413.71	\$452.79
35	\$561.26	\$561.26	\$497.32	\$497.32	\$487.81	\$487.81	\$469.14	\$469.14	\$448.41	\$448.41	\$450.32	\$450.32	\$423.97	\$423.97	\$415.76	\$415.76	\$416.43	\$416.43	\$416.43	\$455.77
36	\$564.94	\$564.94	\$500.57	\$500.57	\$491.00	\$491.00	\$472.21	\$472.21	\$451.35	\$451.35	\$453.27	\$453.27	\$426.75	\$426.75	\$418.48	\$418.48	\$419.16	\$419.16	\$419.16	\$458.75
37	\$568.61	\$568.61	\$503.83	\$503.83	\$494.20	\$494.20	\$475.28	\$475.28	\$454.28	\$454.28	\$456.22	\$456.22	\$429.52	\$429.52	\$421.20	\$421.20	\$421.89	\$421.89	\$421.89	\$464.74
38	\$572.29	\$572.29	\$507.08	\$507.08	\$497.39	\$497.39	\$478.35	\$478.35	\$457.22	\$457.22	\$459.16	\$459.16	\$432.30	\$432.30	\$423.93	\$423.93	\$424.61	\$424.61	\$424.61	\$464.72
39	\$579.64	\$579.64	\$513.60	\$513.60	\$503.78	\$503.78	\$484.49	\$484.49	\$463.09	\$463.09	\$465.06	\$465.06	\$437.85	\$437.85	\$429.37	\$429.37	\$430.06	\$430.06	\$430.06	\$470.69
40	\$586.99	\$586.99	\$520.11	\$520.11	\$510.16	\$510.16	\$490.64	\$490.64	\$468.96	\$468.96	\$470.96	\$470.96	\$443.40	\$443.40	\$434.81	\$434.81	\$435.52	\$435.52	\$435.52	\$476.66
41	\$598.01	\$598.01	\$529.87	\$529.87	\$519.75	\$519.75	\$499.85	\$499.85	\$477.77	\$477.77	\$479.80	\$479.80	\$451.73	\$451.73	\$442.98	\$442.98	\$443.70	\$443.70	\$443.70	\$485.61
42	\$608.57	\$608.57	\$539.24	\$539.24	\$528.93	\$528.93	\$508.68	\$508.68	\$486.21	\$486.21	\$488.28	\$488.28	\$459.71	\$459.71	\$450.80	\$450.80	\$451.53	\$451.53	\$451.53	\$494.19
43	\$623.27	\$623.27	\$552.26	\$552.26	\$541.70	\$541.70	\$520.97	\$520.97	\$497.95	\$497.95	\$500.07	\$500.07	\$470.81	\$470.81	\$461.69	\$461.69	\$462.44	\$462.44	\$462.44	\$506.12
44	\$641.64	\$641.64	\$568.54	\$568.54	\$557.67	\$557.67	\$536.32	\$536.32	\$512.63	\$512.63	\$514.81	\$514.81	\$484.69	\$484.69	\$475.30	\$475.30	\$476.07	\$476.07	\$476.07	\$521.04
45	\$663.23	\$663.23	\$587.66	\$587.66	\$576.43	\$576.43	\$554.37	\$554.37	\$529.88	\$529.88	\$532.13	\$532.13	\$501.00	\$501.00	\$491.29	\$491.29	\$492.09	\$492.09	\$492.09	\$538.57
46	\$688.95	\$688.95	\$610.46	\$610.46	\$598.79	\$598.79	\$575.87	\$575.87	\$550.43	\$550.43	\$552.77	\$552.77	\$520.43	\$520.43	\$510.35	\$510.35	\$511.17	\$511.17	\$511.17	\$559.46
47	\$717.89	\$717.89	\$636.09	\$636.09	\$623.93	\$623.93	\$600.05	\$600.05	\$573.54	\$573.54	\$575.98	\$575.98	\$542.28	\$542.28	\$531.78	\$531.78	\$532.64	\$532.64	\$532.64	\$582.95
48	\$750.96	\$750.96	\$665.40	\$665.40	\$652.68	\$652.68	\$627.69	\$627.69	\$599.96	\$599.96	\$602.51	\$602.51	\$567.26	\$567.26	\$556.28	\$556.28	\$557.18	\$557.18	\$557.18	\$609.81
49	\$783.57	\$783.57	\$694.29	\$694.29	\$681.02	\$681.02	\$654.95	\$654.95	\$626.02	\$626.02	\$628.68	\$628.68	\$591.90	\$591.90	\$580.43	\$580.43	\$581.37	\$581.37	\$581.37	\$636.29
50	\$820.31	\$820.31	\$726.85	\$726.85	\$712.95	\$712.95	\$685.66	\$685.66	\$655.37	\$655.37	\$658.16	\$658.16	\$619.65	\$619.65	\$607.65	\$607.65	\$608.63	\$608.63	\$608.63	\$666.12
51	\$856.59	\$856.59	\$759.00	\$759.00	\$744.49	\$744.49	\$715.99	\$715.99	\$684.36	\$684.36	\$687.27	\$687.27	\$647.06	\$647.06	\$634.53	\$634.53	\$635.55	\$635.55	\$635.55	\$695.

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	
HIOS Plan ID (Off Exchange)=>	79279PA0200001		79279PA0200001		79279PA0200001		79279PA0200009		79279PA0200009		79279PA0200009		79279PA0200009		79279PA0200003		79279PA0200003		79279PA0200003	
Plan Marketing Name =>	PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1000 100/80 Gold	
Form # =>	CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 6	
Network =>	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$500		\$500		\$500		\$500		\$1,000		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	33.25		33.25		33.25		28.5		28.5		28.5		28.5		28.5		28.5		28.5	
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$8,550		\$8,550		\$8,550		\$8,550		\$9,100		\$9,100		\$9,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$390.04	\$390.04	\$395.50	\$395.50	\$418.60	\$418.60	\$328.45	\$328.45	\$382.56	\$382.56	\$387.92	\$387.92	\$410.58	\$410.58	\$315.84	\$315.84	\$367.87	\$367.87	\$373.01	\$373.01
15	\$424.71	\$424.71	\$430.65	\$430.65	\$455.81	\$455.81	\$357.65	\$357.65	\$416.57	\$416.57	\$422.40	\$422.40	\$447.07	\$447.07	\$343.91	\$343.91	\$400.56	\$400.56	\$406.17	\$406.17
16	\$437.96	\$437.96	\$444.09	\$444.09	\$470.04	\$470.04	\$368.81	\$368.81	\$429.57	\$429.57	\$435.58	\$435.58	\$461.03	\$461.03	\$354.65	\$354.65	\$413.07	\$413.07	\$418.85	\$418.85
17	\$451.22	\$451.22	\$457.54	\$457.54	\$484.26	\$484.26	\$379.97	\$379.97	\$442.57	\$442.57	\$448.77	\$448.77	\$474.98	\$474.98	\$365.38	\$365.38	\$425.57	\$425.57	\$431.53	\$431.53
18	\$465.49	\$465.49	\$472.01	\$472.01	\$499.58	\$499.58	\$392.00	\$392.00	\$456.57	\$456.57	\$462.96	\$462.96	\$490.01	\$490.01	\$376.94	\$376.94	\$439.03	\$439.03	\$445.18	\$445.18
19	\$479.77	\$479.77	\$486.49	\$486.49	\$514.91	\$514.91	\$404.02	\$404.02	\$470.58	\$470.58	\$477.16	\$477.16	\$505.03	\$505.03	\$388.50	\$388.50	\$452.50	\$452.50	\$458.83	\$458.83
20	\$494.55	\$494.55	\$501.48	\$501.48	\$530.77	\$530.77	\$416.47	\$416.47	\$485.08	\$485.08	\$491.87	\$491.87	\$520.60	\$520.60	\$400.47	\$400.47	\$466.44	\$466.44	\$472.97	\$472.97
21	\$509.85	\$509.85	\$516.99	\$516.99	\$547.19	\$547.19	\$429.35	\$429.35	\$500.08	\$500.08	\$507.08	\$507.08	\$536.70	\$536.70	\$412.86	\$412.86	\$480.87	\$480.87	\$487.60	\$487.60
22	\$509.85	\$509.85	\$516.99	\$516.99	\$547.19	\$547.19	\$429.35	\$429.35	\$500.08	\$500.08	\$507.08	\$507.08	\$536.70	\$536.70	\$412.86	\$412.86	\$480.87	\$480.87	\$487.60	\$487.60
23	\$509.85	\$509.85	\$516.99	\$516.99	\$547.19	\$547.19	\$429.35	\$429.35	\$500.08	\$500.08	\$507.08	\$507.08	\$536.70	\$536.70	\$412.86	\$412.86	\$480.87	\$480.87	\$487.60	\$487.60
24	\$509.85	\$509.85	\$516.99	\$516.99	\$547.19	\$547.19	\$429.35	\$429.35	\$500.08	\$500.08	\$507.08	\$507.08	\$536.70	\$536.70	\$412.86	\$412.86	\$480.87	\$480.87	\$487.60	\$487.60
25	\$511.89	\$511.89	\$519.06	\$519.06	\$549.38	\$549.38	\$431.07	\$431.07	\$502.08	\$502.08	\$509.11	\$509.11	\$538.85	\$538.85	\$414.51	\$414.51	\$482.79	\$482.79	\$489.55	\$489.55
26	\$522.09	\$522.09	\$529.40	\$529.40	\$560.32	\$560.32	\$439.65	\$439.65	\$512.08	\$512.08	\$519.25	\$519.25	\$549.58	\$549.58	\$422.77	\$422.77	\$492.41	\$492.41	\$499.30	\$499.30
27	\$534.32	\$534.32	\$541.81	\$541.81	\$573.46	\$573.46	\$449.96	\$449.96	\$524.08	\$524.08	\$531.42	\$531.42	\$562.46	\$562.46	\$432.68	\$432.68	\$503.95	\$503.95	\$511.00	\$511.00
28	\$554.21	\$554.21	\$561.97	\$561.97	\$594.80	\$594.80	\$466.70	\$466.70	\$543.59	\$543.59	\$551.20	\$551.20	\$583.39	\$583.39	\$448.78	\$448.78	\$522.71	\$522.71	\$530.02	\$530.02
29	\$570.52	\$570.52	\$578.51	\$578.51	\$612.31	\$612.31	\$480.44	\$480.44	\$559.59	\$559.59	\$567.42	\$567.42	\$600.57	\$600.57	\$461.99	\$461.99	\$538.09	\$538.09	\$545.62	\$545.62
30	\$578.68	\$578.68	\$586.78	\$586.78	\$621.06	\$621.06	\$487.31	\$487.31	\$567.59	\$567.59	\$575.54	\$575.54	\$609.15	\$609.15	\$468.60	\$468.60	\$545.79	\$545.79	\$553.43	\$553.43
31	\$590.92	\$590.92	\$599.19	\$599.19	\$634.19	\$634.19	\$497.62	\$497.62	\$579.59	\$579.59	\$587.71	\$587.71	\$622.04	\$622.04	\$478.50	\$478.50	\$557.33	\$557.33	\$565.13	\$565.13
32	\$603.15	\$603.15	\$611.60	\$611.60	\$647.33	\$647.33	\$507.92	\$507.92	\$591.59	\$591.59	\$599.88	\$599.88	\$634.92	\$634.92	\$488.41	\$488.41	\$568.87	\$568.87	\$576.83	\$576.83
33	\$610.80	\$610.80	\$619.35	\$619.35	\$655.53	\$655.53	\$514.36	\$514.36	\$599.10	\$599.10	\$607.48	\$607.48	\$642.97	\$642.97	\$494.61	\$494.61	\$576.08	\$576.08	\$584.14	\$584.14
34	\$618.96	\$618.96	\$627.63	\$627.63	\$664.29	\$664.29	\$521.23	\$521.23	\$607.10	\$607.10	\$615.60	\$615.60	\$651.55	\$651.55	\$501.21	\$501.21	\$583.78	\$583.78	\$591.94	\$591.94
35	\$623.04	\$623.04	\$631.76	\$631.76	\$668.67	\$668.67	\$524.67	\$524.67	\$611.10	\$611.10	\$619.65	\$619.65	\$655.85	\$655.85	\$504.51	\$504.51	\$587.62	\$587.62	\$595.85	\$595.85
36	\$627.12	\$627.12	\$635.90	\$635.90	\$673.04	\$673.04	\$528.10	\$528.10	\$615.10	\$615.10	\$623.71	\$623.71	\$660.14	\$660.14	\$507.82	\$507.82	\$591.47	\$591.47	\$599.75	\$599.75
37	\$631.19	\$631.19	\$640.03	\$640.03	\$677.42	\$677.42	\$531.54	\$531.54	\$619.10	\$619.10	\$627.77	\$627.77	\$664.43	\$664.43	\$511.12	\$511.12	\$595.32	\$595.32	\$603.65	\$603.65
38	\$635.27	\$635.27	\$644.17	\$644.17	\$681.80	\$681.80	\$534.97	\$534.97	\$623.10	\$623.10	\$631.82	\$631.82	\$668.73	\$668.73	\$514.42	\$514.42	\$599.16	\$599.16	\$607.55	\$607.55
39	\$643.43	\$643.43	\$652.44	\$652.44	\$690.55	\$690.55	\$541.84	\$541.84	\$631.10	\$631.10	\$639.93	\$639.93	\$677.32	\$677.32	\$521.03	\$521.03	\$606.86	\$606.86	\$615.35	\$615.35
40	\$651.59	\$651.59	\$660.71	\$660.71	\$699.31	\$699.31	\$548.71	\$548.71	\$639.10	\$639.10	\$648.05	\$648.05	\$685.90	\$685.90	\$527.64	\$527.64	\$614.55	\$614.55	\$623.15	\$623.15
41	\$663.82	\$663.82	\$673.12	\$673.12	\$712.44	\$712.44	\$559.01	\$559.01	\$651.10	\$651.10	\$660.22	\$660.22	\$698.78	\$698.78	\$537.54	\$537.54	\$626.09	\$626.09	\$634.86	\$634.86
42	\$675.55	\$675.55	\$685.01	\$685.01	\$725.03	\$725.03	\$568.89	\$568.89	\$662.61	\$662.61	\$671.88	\$671.88	\$711.13	\$711.13	\$547.04	\$547.04	\$637.15	\$637.15	\$646.07	\$646.07
43	\$691.87	\$691.87	\$701.56	\$701.56	\$742.54	\$742.54	\$582.63	\$582.63	\$678.61	\$678.61	\$688.11	\$688.11	\$728.30	\$728.30	\$560.25	\$560.25	\$652.54	\$652.54	\$661.67	\$661.67
44	\$712.26	\$712.26	\$722.24	\$722.24	\$764.42	\$764.42	\$599.80	\$599.80	\$698.61	\$698.61	\$708.39	\$708.39	\$749.77	\$749.77	\$576.77	\$576.77	\$671.78	\$671.78	\$681.18	\$681.18
45	\$736.22	\$736.22	\$746.53	\$746.53	\$790.14	\$790.14	\$619.98	\$619.98	\$722.12	\$722.12	\$732.22	\$732.22	\$774.99	\$774.99	\$596.17	\$596.17	\$694.38	\$694.38	\$704.09	\$704.09
46	\$764.78	\$764.78	\$775.49	\$775.49	\$820.79	\$820.79	\$644.03	\$644.03	\$750.12	\$750.12	\$760.62	\$760.62	\$805.05	\$805.05	\$619.29	\$619.29	\$721.31	\$721.31	\$731.40	\$731.40
47	\$796.90	\$796.90	\$808.06	\$808.06	\$855.26	\$855.26	\$671.07	\$671.07	\$781.63	\$781.63	\$792.57	\$792.57	\$838.86	\$838.86	\$645.30	\$645.30	\$751.60	\$751.60	\$762.12	\$762.12
48	\$833.60	\$833.60	\$845.28	\$845.28	\$894.66	\$894.66	\$701.99	\$701.99	\$817.63	\$817.63	\$829.08	\$829.08	\$877.50	\$877.50	\$675.03	\$675.03	\$786.22	\$786.22	\$797.23	\$797.23
49	\$869.80	\$869.80	\$881.98	\$881.98	\$933.51	\$933.51	\$732.47	\$732.47	\$853.14	\$853.14	\$865.08	\$865.08	\$915.61	\$915.61	\$704.34	\$704.34	\$820.36	\$820.36	\$831.85	\$831.85
50	\$910.59	\$910.59	\$923.34	\$923.34	\$977.28	\$977.28	\$766.82	\$766.82	\$893.14	\$893.14	\$905.64	\$905.64	\$958.55	\$958.55	\$737.37	\$737.37	\$858.83	\$858.83	\$870.85	\$870.85
51	\$950.87	\$950.87	\$964.19	\$964.19	\$1,020.51	\$1,020.51	\$800.74	\$800.74	\$932.65	\$932.65	\$945.70	\$945.70	\$1,000.95	\$1,000.95	\$769.98	\$769.98	\$896.82	\$896.82	\$909.37	\$909.37
52	\$995.23	\$995.23	\$1,009.16	\$1,009.16	\$1,068.11	\$1,068.11	\$838.09	\$838.09	\$976.16	\$976.16	\$989.82	\$989.82	\$1,047.64	\$1,047.64	\$805.90	\$805.90	\$938.66	\$938.66	\$951.80	\$951.80
53	\$1,040.09	\$1,040.09	\$1,054.66	\$1,054.66	\$1,116.27	\$1,116.27	\$875.87	\$875.87	\$1,020.16	\$1,020.16	\$1,034.44	\$1,034.44	\$1,094.87	\$1,094.87	\$842.23	\$842.23	\$980.97	\$980.97	\$994.70	\$994.70
54	\$1,088.53	\$1,088.53	\$1,103.77	\$1,103.77	\$1,168.25	\$1,168.25	\$916.66	\$916.66	\$1,067.67	\$1,067.67	\$1,082.62	\$1,082.62	\$1,145.85	\$1,145.85	\$881.46	\$881.46	\$1,026.66	\$1,026.66	\$1,041.03	\$1,041.03
55	\$1,136.97	\$1,136.97	\$1,152.89	\$1,152.89	\$1,220.23	\$1,220.23	\$957.45	\$957.45	\$1,115.18	\$1,115.18	\$1,130.79	\$1,130.79	\$1,196.84	\$1,196.84	\$920.68	\$920.68	\$1,072.34	\$1,072.34	\$1,087.35	\$1,087.35
56	\$1,189.48	\$1,189.48	\$1,206.14	\$1,206.14	\$1,276.59	\$1,276.59	\$1,001.67	\$1,001.67	\$1,166.69	\$1,166.69	\$1,183.02	\$1,183.02	\$1,252.12	\$1,252.12	\$963.20	\$963.20	\$1,121.87	\$1,121.87	\$1,137.57	\$1,137.57
57	\$1,242.50	\$1,242.50	\$1,259.90	\$1,259.90	\$1,333.50	\$1,333.50	\$1,046.33	\$1,046.33	\$1,218.69	\$1,218.69	\$1,235.75	\$1,235.75	\$1,307.94	\$1,307.94	\$1,006.14	\$1,006.14	\$1,171.88	\$1,171.88	\$1,188.28	\$1,188.28

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	
HIOS Plan ID (Off Exchange) =>	0200003		79279PA0200003		79279PA0200005		79279PA0200005		79279PA0200005		79279PA0200005		79279PA0200006		79279PA0200006		79279PA0200006		79279PA0200006	
Plan Marketing Name =>	10/100/80 Gold		PPO Blue \$1000 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 \$2000 100/80 Gold		PPO Blue \$2000 100/80 Gold		PPO Blue \$2000 100/80 Gold		PPO Blue \$2000 100/80 Gold	
Form # =>	PO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 2,4		Area 1		Area 5		Area 6	
Network =>	M		AM		AM		AM		AM		AM		AM		AM		AM		AM	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$1,000		\$1,400		\$1,400		\$1,400		\$1,400		\$2,000		\$2,000		\$2,000		\$2,000	
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	28.5		28.5		42.75		42.75		42.75		42.75		28.5		28.5		28.5		28.5	
OOP Maximum =>	\$0		\$9,100		\$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	
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
0 - 14	\$373.01	\$394.81	\$394.81	\$301.85	\$301.85	\$351.56	\$351.56	\$356.49	\$356.49	\$377.31	\$377.31	\$303.13	\$303.13	\$353.06	\$353.06	\$358.00	\$358.00	\$378.92	\$378.92	
15	\$406.17	\$429.90	\$429.90	\$328.68	\$328.68	\$382.81	\$382.81	\$388.18	\$388.18	\$410.85	\$410.85	\$330.08	\$330.08	\$384.45	\$384.45	\$389.83	\$389.83	\$412.60	\$412.60	
16	\$418.85	\$443.32	\$443.32	\$338.94	\$338.94	\$394.76	\$394.76	\$400.29	\$400.29	\$423.68	\$423.68	\$340.38	\$340.38	\$396.45	\$396.45	\$401.99	\$401.99	\$425.48	\$425.48	
17	\$431.53	\$456.74	\$456.74	\$349.19	\$349.19	\$406.71	\$406.71	\$412.41	\$412.41	\$436.50	\$436.50	\$350.68	\$350.68	\$408.45	\$408.45	\$414.16	\$414.16	\$438.36	\$438.36	
18	\$445.18	\$471.19	\$471.19	\$360.24	\$360.24	\$419.58	\$419.58	\$425.46	\$425.46	\$450.31	\$450.31	\$361.78	\$361.78	\$421.37	\$421.37	\$427.27	\$427.27	\$452.23	\$452.23	
19	\$458.83	\$485.64	\$485.64	\$371.29	\$371.29	\$432.45	\$432.45	\$438.51	\$438.51	\$464.12	\$464.12	\$372.87	\$372.87	\$434.29	\$434.29	\$440.37	\$440.37	\$466.10	\$466.10	
20	\$472.97	\$500.61	\$500.61	\$382.73	\$382.73	\$445.77	\$445.77	\$452.02	\$452.02	\$478.42	\$478.42	\$384.36	\$384.36	\$447.67	\$447.67	\$453.94	\$453.94	\$480.46	\$480.46	
21	\$487.60	\$516.09	\$516.09	\$394.57	\$394.57	\$459.56	\$459.56	\$466.00	\$466.00	\$493.22	\$493.22	\$396.25	\$396.25	\$461.52	\$461.52	\$467.98	\$467.98	\$495.32	\$495.32	
22	\$487.60	\$516.09	\$516.09	\$394.57	\$394.57	\$459.56	\$459.56	\$466.00	\$466.00	\$493.22	\$493.22	\$396.25	\$396.25	\$461.52	\$461.52	\$467.98	\$467.98	\$495.32	\$495.32	
23	\$487.60	\$516.09	\$516.09	\$394.57	\$394.57	\$459.56	\$459.56	\$466.00	\$466.00	\$493.22	\$493.22	\$396.25	\$396.25	\$461.52	\$461.52	\$467.98	\$467.98	\$495.32	\$495.32	
24	\$487.60	\$516.09	\$516.09	\$394.57	\$394.57	\$459.56	\$459.56	\$466.00	\$466.00	\$493.22	\$493.22	\$396.25	\$396.25	\$461.52	\$461.52	\$467.98	\$467.98	\$495.32	\$495.32	
25	\$489.55	\$518.15	\$518.15	\$396.15	\$396.15	\$461.40	\$461.40	\$467.86	\$467.86	\$495.19	\$495.19	\$397.84	\$397.84	\$463.37	\$463.37	\$469.85	\$469.85	\$497.30	\$497.30	
26	\$499.30	\$528.48	\$528.48	\$404.04	\$404.04	\$470.59	\$470.59	\$477.18	\$477.18	\$505.06	\$505.06	\$405.76	\$405.76	\$472.60	\$472.60	\$479.21	\$479.21	\$507.21	\$507.21	
27	\$511.00	\$540.86	\$540.86	\$413.51	\$413.51	\$481.62	\$481.62	\$488.37	\$488.37	\$516.89	\$516.89	\$415.27	\$415.27	\$483.67	\$483.67	\$490.44	\$490.44	\$519.10	\$519.10	
28	\$530.02	\$560.99	\$560.99	\$428.90	\$428.90	\$499.54	\$499.54	\$506.54	\$506.54	\$536.13	\$536.13	\$430.72	\$430.72	\$501.67	\$501.67	\$508.69	\$508.69	\$538.41	\$538.41	
29	\$545.62	\$577.50	\$577.50	\$441.52	\$441.52	\$514.25	\$514.25	\$521.45	\$521.45	\$551.91	\$551.91	\$443.40	\$443.40	\$516.44	\$516.44	\$523.67	\$523.67	\$554.26	\$554.26	
30	\$553.43	\$585.76	\$585.76	\$447.84	\$447.84	\$521.60	\$521.60	\$528.91	\$528.91	\$559.80	\$559.80	\$449.74	\$449.74	\$523.83	\$523.83	\$531.16	\$531.16	\$562.19	\$562.19	
31	\$565.13	\$598.15	\$598.15	\$457.31	\$457.31	\$532.63	\$532.63	\$540.09	\$540.09	\$571.64	\$571.64	\$459.25	\$459.25	\$534.90	\$534.90	\$542.39	\$542.39	\$574.08	\$574.08	
32	\$576.83	\$610.53	\$610.53	\$466.78	\$466.78	\$543.66	\$543.66	\$551.28	\$551.28	\$583.48	\$583.48	\$468.76	\$468.76	\$553.62	\$553.62	\$558.96	\$558.96	\$585.96	\$585.96	
33	\$584.14	\$618.28	\$618.28	\$472.69	\$472.69	\$550.55	\$550.55	\$558.27	\$558.27	\$590.88	\$590.88	\$474.71	\$474.71	\$552.90	\$552.90	\$560.64	\$560.64	\$593.39	\$593.39	
34	\$591.95	\$626.53	\$626.53	\$479.01	\$479.01	\$557.91	\$557.91	\$565.72	\$565.72	\$598.77	\$598.77	\$481.05	\$481.05	\$560.29	\$560.29	\$568.13	\$568.13	\$601.32	\$601.32	
35	\$595.85	\$630.66	\$630.66	\$482.16	\$482.16	\$561.58	\$561.58	\$569.45	\$569.45	\$602.71	\$602.71	\$484.22	\$484.22	\$563.98	\$563.98	\$571.87	\$571.87	\$605.28	\$605.28	
36	\$599.75	\$634.79	\$634.79	\$485.32	\$485.32	\$565.26	\$565.26	\$573.18	\$573.18	\$606.66	\$606.66	\$487.39	\$487.39	\$567.67	\$567.67	\$575.62	\$575.62	\$609.24	\$609.24	
37	\$603.65	\$638.92	\$638.92	\$488.48	\$488.48	\$568.94	\$568.94	\$576.91	\$576.91	\$610.61	\$610.61	\$490.56	\$490.56	\$571.36	\$571.36	\$579.36	\$579.36	\$613.21	\$613.21	
38	\$607.55	\$643.05	\$643.05	\$491.63	\$491.63	\$572.61	\$572.61	\$580.64	\$580.64	\$614.55	\$614.55	\$493.73	\$493.73	\$575.05	\$575.05	\$583.10	\$583.10	\$617.17	\$617.17	
39	\$615.35	\$651.31	\$651.31	\$497.95	\$497.95	\$579.96	\$579.96	\$588.09	\$588.09	\$622.44	\$622.44	\$500.07	\$500.07	\$582.44	\$582.44	\$590.59	\$590.59	\$625.09	\$625.09	
40	\$623.15	\$659.56	\$659.56	\$504.26	\$504.26	\$587.32	\$587.32	\$595.55	\$595.55	\$630.34	\$630.34	\$506.41	\$506.41	\$589.82	\$589.82	\$598.08	\$598.08	\$633.02	\$633.02	
41	\$634.86	\$671.95	\$671.95	\$513.73	\$513.73	\$598.35	\$598.35	\$606.73	\$606.73	\$642.17	\$642.17	\$515.92	\$515.92	\$600.90	\$600.90	\$609.31	\$609.31	\$644.91	\$644.91	
42	\$646.07	\$683.82	\$683.82	\$522.81	\$522.81	\$608.92	\$608.92	\$617.45	\$617.45	\$653.52	\$653.52	\$525.03	\$525.03	\$611.51	\$611.51	\$620.07	\$620.07	\$656.30	\$656.30	
43	\$661.67	\$700.33	\$700.33	\$535.43	\$535.43	\$623.62	\$623.62	\$632.36	\$632.36	\$669.30	\$669.30	\$537.71	\$537.71	\$626.28	\$626.28	\$635.05	\$635.05	\$672.15	\$672.15	
44	\$681.18	\$720.98	\$720.98	\$551.21	\$551.21	\$642.01	\$642.01	\$651.00	\$651.00	\$689.03	\$689.03	\$553.56	\$553.56	\$644.74	\$644.74	\$653.77	\$653.77	\$691.96	\$691.96	
45	\$704.09	\$745.23	\$745.23	\$569.76	\$569.76	\$663.60	\$663.60	\$672.90	\$672.90	\$712.21	\$712.21	\$572.19	\$572.19	\$666.43	\$666.43	\$675.76	\$675.76	\$715.24	\$715.24	
46	\$731.40	\$774.14	\$774.14	\$591.86	\$591.86	\$689.34	\$689.34	\$699.00	\$699.00	\$739.83	\$739.83	\$594.38	\$594.38	\$692.28	\$692.28	\$701.97	\$701.97	\$742.98	\$742.98	
47	\$762.12	\$806.65	\$806.65	\$616.71	\$616.71	\$718.29	\$718.29	\$728.36	\$728.36	\$770.90	\$770.90	\$731.45	\$731.45	\$721.36	\$721.36	\$731.45	\$731.45	\$774.19	\$774.19	
48	\$797.23	\$843.81	\$843.81	\$645.12	\$645.12	\$751.38	\$751.38	\$761.91	\$761.91	\$806.41	\$806.41	\$647.87	\$647.87	\$754.59	\$754.59	\$765.15	\$765.15	\$809.85	\$809.85	
49	\$831.85	\$880.45	\$880.45	\$673.14	\$673.14	\$784.01	\$784.01	\$795.00	\$795.00	\$841.43	\$841.43	\$676.00	\$676.00	\$787.35	\$787.35	\$798.37	\$798.37	\$845.02	\$845.02	
50	\$870.85	\$921.74	\$921.74	\$704.70	\$704.70	\$820.77	\$820.77	\$832.28	\$832.28	\$880.89	\$880.89	\$707.70	\$707.70	\$824.27	\$824.27	\$835.81	\$835.81	\$884.64	\$884.64	
51	\$909.37	\$962.51	\$962.51	\$735.87	\$735.87	\$857.08	\$857.08	\$869.09	\$869.09	\$919.86	\$919.86	\$739.01	\$739.01	\$860.73	\$860.73	\$872.78	\$872.78	\$923.77	\$923.77	
52	\$951.80	\$1,007.41	\$1,007.41	\$770.20	\$770.20	\$897.06	\$897.06	\$909.63	\$909.63	\$962.77	\$962.77	\$773.48	\$773.48	\$900.89	\$900.89	\$913.50	\$913.50	\$966.86	\$966.86	
53	\$994.70	\$1,052.82	\$1,052.82	\$804.92	\$804.92	\$937.50	\$937.50	\$950.64	\$950.64	\$1,006.17	\$1,006.17	\$808.35	\$808.35	\$941.50	\$941.50	\$954.68	\$954.68	\$1,010.45	\$1,010.45	
54	\$1,041.03	\$1,101.85	\$1,101.85	\$842.41	\$842.41	\$981.16	\$981.16	\$994.91	\$994.91	\$1,053.02	\$1,053.02	\$845.99	\$845.99	\$985.35	\$985.35	\$999.14	\$999.14	\$1,057.51	\$1,057.51	
55	\$1,087.35	\$1,150.88	\$1,150.88	\$879.89	\$879.89	\$1,024.82	\$1,024.82	\$1,039.18	\$1,039.18	\$1,099.88	\$1,099.88	\$883.64	\$883.64	\$1,029.19	\$1,029.19	\$1,043.60	\$1,043.60	\$1,104.56	\$1,104.56	
56	\$1,137.57	\$1,204.04	\$1,204.04	\$920.53	\$920.53	\$1,072.15	\$1,072.15	\$1,087.18	\$1,087.18	\$1,150.68	\$1,150.68	\$924.45	\$924.45	\$1,076.73	\$1,076.73	\$1,091.80	\$1,091.80	\$1,155.58	\$1,155.58	
57	\$1,188.28	\$1,257.71	\$1,257.71	\$961.57	\$961.57	\$1,119.95	\$1,119.95	\$1,135.64	\$1,135.64	\$1,201.98	\$1,201.98	\$965.66	\$965.66	\$1,124.72	\$1,124.72	\$1,140.47	\$1,140.47	\$1,207.09	\$1,207.09	
58	\$1,242.40	\$1,315.00	\$1,315.00	\$1,005.36	\$1,005.36	\$1,170.96	\$1,170.96	\$1,187.37	\$1,187.37	\$1,256.72	\$1,256.72	\$1,009.65	\$1,009.65	\$1,175.95	\$1,175.95	\$1,192.41	\$1,192.41	\$1,2		

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)=>	79279PA0200008		79279PA0200008		79279PA0200008		79279PA0200008		79279PA0200004		79279PA0200004		79279PA0200004		79279PA0200004		79279PA0200004		79279PA0200007		79279PA
Plan Marketing Name =>	PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 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 \$2000 90/70 Gold		PPO Blue \$2000 90/70 Gold		
Form # =>	CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-P
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 1		Area
Network =>	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM		A
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		G
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000		\$1,000		\$1,000		\$1,000		\$2,000		\$2,000		
Coinsurance =>	100%		100%		100%		100%		80%		80%		80%		80%		80%		90%		
Copays =>	42.75		42.75		42.75		42.75		57		57		57		57		42.75		42.75		
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900		\$6,900		\$6,900		\$6,900		\$6,900		\$7,900		
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco
0 - 14	\$285.34	\$285.34	\$332.35	\$332.35	\$337.00	\$337.00	\$356.68	\$356.68	\$279.80	\$279.80	\$325.89	\$325.89	\$330.45	\$330.45	\$349.75	\$349.75	\$280.25	\$280.25	\$280.25	\$326.41	
15	\$310.70	\$310.70	\$361.89	\$361.89	\$366.95	\$366.95	\$388.39	\$388.39	\$304.67	\$304.67	\$354.86	\$354.86	\$359.82	\$359.82	\$380.84	\$380.84	\$305.16	\$305.16	\$305.16	\$355.42	
16	\$320.40	\$320.40	\$373.18	\$373.18	\$378.41	\$378.41	\$400.51	\$400.51	\$314.18	\$314.18	\$365.93	\$365.93	\$371.05	\$371.05	\$392.73	\$392.73	\$314.69	\$314.69	\$314.69	\$366.52	
17	\$330.10	\$330.10	\$384.48	\$384.48	\$389.86	\$389.86	\$412.63	\$412.63	\$323.69	\$323.69	\$377.01	\$377.01	\$382.28	\$382.28	\$404.61	\$404.61	\$324.21	\$324.21	\$324.21	\$377.61	
18	\$340.54	\$340.54	\$396.64	\$396.64	\$402.19	\$402.19	\$425.69	\$425.69	\$333.93	\$333.93	\$388.94	\$388.94	\$394.38	\$394.38	\$417.41	\$417.41	\$334.47	\$334.47	\$334.47	\$389.56	
19	\$350.98	\$350.98	\$408.81	\$408.81	\$414.53	\$414.53	\$438.74	\$438.74	\$344.17	\$344.17	\$400.87	\$400.87	\$406.47	\$406.47	\$430.22	\$430.22	\$344.73	\$344.73	\$344.73	\$401.51	
20	\$361.80	\$361.80	\$421.41	\$421.41	\$427.30	\$427.30	\$452.26	\$452.26	\$354.78	\$354.78	\$413.22	\$413.22	\$419.00	\$419.00	\$443.47	\$443.47	\$355.35	\$355.35	\$355.35	\$413.88	
21	\$372.99	\$372.99	\$434.44	\$434.44	\$440.52	\$440.52	\$466.25	\$466.25	\$365.75	\$365.75	\$426.00	\$426.00	\$431.96	\$431.96	\$457.19	\$457.19	\$366.34	\$366.34	\$366.34	\$426.68	
22	\$372.99	\$372.99	\$434.44	\$434.44	\$440.52	\$440.52	\$466.25	\$466.25	\$365.75	\$365.75	\$426.00	\$426.00	\$431.96	\$431.96	\$457.19	\$457.19	\$366.34	\$366.34	\$366.34	\$426.68	
23	\$372.99	\$372.99	\$434.44	\$434.44	\$440.52	\$440.52	\$466.25	\$466.25	\$365.75	\$365.75	\$426.00	\$426.00	\$431.96	\$431.96	\$457.19	\$457.19	\$366.34	\$366.34	\$366.34	\$426.68	
24	\$372.99	\$372.99	\$434.44	\$434.44	\$440.52	\$440.52	\$466.25	\$466.25	\$365.75	\$365.75	\$426.00	\$426.00	\$431.96	\$431.96	\$457.19	\$457.19	\$366.34	\$366.34	\$366.34	\$426.68	
25	\$374.48	\$374.48	\$436.18	\$436.18	\$442.28	\$442.28	\$468.12	\$468.12	\$367.21	\$367.21	\$427.70	\$427.70	\$433.69	\$433.69	\$459.02	\$459.02	\$367.81	\$367.81	\$367.81	\$428.39	
26	\$381.94	\$381.94	\$444.87	\$444.87	\$451.09	\$451.09	\$477.44	\$477.44	\$374.53	\$374.53	\$436.22	\$436.22	\$442.33	\$442.33	\$468.16	\$468.16	\$375.13	\$375.13	\$375.13	\$436.92	
27	\$390.89	\$390.89	\$455.29	\$455.29	\$461.66	\$461.66	\$488.63	\$488.63	\$383.31	\$383.31	\$446.45	\$446.45	\$452.69	\$452.69	\$479.14	\$479.14	\$383.92	\$383.92	\$383.92	\$447.16	
28	\$405.44	\$405.44	\$472.24	\$472.24	\$478.85	\$478.85	\$506.81	\$506.81	\$397.57	\$397.57	\$463.06	\$463.06	\$469.54	\$469.54	\$496.97	\$496.97	\$398.21	\$398.21	\$398.21	\$463.80	
29	\$417.38	\$417.38	\$486.14	\$486.14	\$492.94	\$492.94	\$521.73	\$521.73	\$409.27	\$409.27	\$476.69	\$476.69	\$483.36	\$483.36	\$511.60	\$511.60	\$409.93	\$409.93	\$409.93	\$477.45	
30	\$423.34	\$423.34	\$493.09	\$493.09	\$499.99	\$499.99	\$529.19	\$529.19	\$415.13	\$415.13	\$483.51	\$483.51	\$490.27	\$490.27	\$518.91	\$518.91	\$415.80	\$415.80	\$415.80	\$484.28	
31	\$432.30	\$432.30	\$503.52	\$503.52	\$510.56	\$510.56	\$540.38	\$540.38	\$423.90	\$423.90	\$493.73	\$493.73	\$500.64	\$500.64	\$529.88	\$529.88	\$424.59	\$424.59	\$424.59	\$494.52	
32	\$441.25	\$441.25	\$513.94	\$513.94	\$521.14	\$521.14	\$551.57	\$551.57	\$432.68	\$432.68	\$503.96	\$503.96	\$511.01	\$511.01	\$540.86	\$540.86	\$433.38	\$433.38	\$433.38	\$504.76	
33	\$446.84	\$446.84	\$520.46	\$520.46	\$527.74	\$527.74	\$558.57	\$558.57	\$438.17	\$438.17	\$510.35	\$510.35	\$517.49	\$517.49	\$547.71	\$547.71	\$438.88	\$438.88	\$438.88	\$511.16	
34	\$452.81	\$452.81	\$527.41	\$527.41	\$534.79	\$534.79	\$566.03	\$566.03	\$444.02	\$444.02	\$517.16	\$517.16	\$524.40	\$524.40	\$555.03	\$555.03	\$444.74	\$444.74	\$444.74	\$517.99	
35	\$455.79	\$455.79	\$530.89	\$530.89	\$538.32	\$538.32	\$569.76	\$569.76	\$446.95	\$446.95	\$520.57	\$520.57	\$527.86	\$527.86	\$558.69	\$558.69	\$447.67	\$447.67	\$447.67	\$521.40	
36	\$458.78	\$458.78	\$534.36	\$534.36	\$541.84	\$541.84	\$573.49	\$573.49	\$449.87	\$449.87	\$523.98	\$523.98	\$531.31	\$531.31	\$562.34	\$562.34	\$450.60	\$450.60	\$450.60	\$524.82	
37	\$461.76	\$461.76	\$537.84	\$537.84	\$545.36	\$545.36	\$577.22	\$577.22	\$452.80	\$452.80	\$527.39	\$527.39	\$534.77	\$534.77	\$566.00	\$566.00	\$453.53	\$453.53	\$453.53	\$528.23	
38	\$464.75	\$464.75	\$541.31	\$541.31	\$548.89	\$548.89	\$580.95	\$580.95	\$455.72	\$455.72	\$530.80	\$530.80	\$538.22	\$538.22	\$569.66	\$569.66	\$456.46	\$456.46	\$456.46	\$531.64	
39	\$470.71	\$470.71	\$548.26	\$548.26	\$555.94	\$555.94	\$588.41	\$588.41	\$461.58	\$461.58	\$537.61	\$537.61	\$545.13	\$545.13	\$576.97	\$576.97	\$462.32	\$462.32	\$462.32	\$538.47	
40	\$476.68	\$476.68	\$555.21	\$555.21	\$562.98	\$562.98	\$595.87	\$595.87	\$467.43	\$467.43	\$544.43	\$544.43	\$552.04	\$552.04	\$584.29	\$584.29	\$468.18	\$468.18	\$468.18	\$545.30	
41	\$485.63	\$485.63	\$565.64	\$565.64	\$573.56	\$573.56	\$607.06	\$607.06	\$476.21	\$476.21	\$554.65	\$554.65	\$562.41	\$562.41	\$595.26	\$595.26	\$476.97	\$476.97	\$476.97	\$555.54	
42	\$494.21	\$494.21	\$575.63	\$575.63	\$583.69	\$583.69	\$617.78	\$617.78	\$484.62	\$484.62	\$564.45	\$564.45	\$572.35	\$572.35	\$605.78	\$605.78	\$485.40	\$485.40	\$485.40	\$565.35	
43	\$506.15	\$506.15	\$589.54	\$589.54	\$597.79	\$597.79	\$632.70	\$632.70	\$496.32	\$496.32	\$578.08	\$578.08	\$586.17	\$586.17	\$620.41	\$620.41	\$497.12	\$497.12	\$497.12	\$579.00	
44	\$521.07	\$521.07	\$606.91	\$606.91	\$615.41	\$615.41	\$651.35	\$651.35	\$510.95	\$510.95	\$595.12	\$595.12	\$603.45	\$603.45	\$638.69	\$638.69	\$511.78	\$511.78	\$511.78	\$596.07	
45	\$538.60	\$538.60	\$627.33	\$627.33	\$636.11	\$636.11	\$673.27	\$673.27	\$528.14	\$528.14	\$615.14	\$615.14	\$623.75	\$623.75	\$660.18	\$660.18	\$528.99	\$528.99	\$528.99	\$616.13	
46	\$559.49	\$559.49	\$651.66	\$651.66	\$660.78	\$660.78	\$699.38	\$699.38	\$548.63	\$548.63	\$639.00	\$639.00	\$647.94	\$647.94	\$685.79	\$685.79	\$549.51	\$549.51	\$549.51	\$640.02	
47	\$582.98	\$582.98	\$679.03	\$679.03	\$688.53	\$688.53	\$728.75	\$728.75	\$571.67	\$571.67	\$665.84	\$665.84	\$675.15	\$675.15	\$714.59	\$714.59	\$572.59	\$572.59	\$572.59	\$666.90	
48	\$609.84	\$609.84	\$710.31	\$710.31	\$720.25	\$720.25	\$762.32	\$762.32	\$598.00	\$598.00	\$696.51	\$696.51	\$706.25	\$706.25	\$747.51	\$747.51	\$598.97	\$598.97	\$598.97	\$697.62	
49	\$636.32	\$636.32	\$741.15	\$741.15	\$751.53	\$751.53	\$795.42	\$795.42	\$623.97	\$623.97	\$726.76	\$726.76	\$736.92	\$736.92	\$779.97	\$779.97	\$624.98	\$624.98	\$624.98	\$727.92	
50	\$666.16	\$666.16	\$775.91	\$775.91	\$786.77	\$786.77	\$832.72	\$832.72	\$653.23	\$653.23	\$760.84	\$760.84	\$771.48	\$771.48	\$816.54	\$816.54	\$654.28	\$654.28	\$654.28	\$762.05	
51	\$695.63	\$695.63	\$810.23	\$810.23	\$821.57	\$821.57	\$869.56	\$869.56	\$682.12	\$682.12	\$794.49	\$794.49	\$805.61	\$805.61	\$852.66	\$852.66	\$683.22	\$683.22	\$683.22	\$795.76	
52	\$728.08	\$728.08	\$848.03	\$848.03	\$859.90	\$859.90	\$910.12	\$910.12	\$713.94	\$713.94	\$831.55	\$831.55	\$843.19	\$843.19	\$892.43	\$892.43	\$715.10	\$715.10	\$715.10	\$832.88	
53	\$760.90	\$760.90	\$886.26	\$886.26	\$898.66	\$898.66	\$951.15	\$951.15	\$746.13	\$746.13	\$869.04	\$869.04	\$881.20	\$881.20	\$932.67	\$932.67	\$747.33	\$747.33	\$747.33	\$870.43	
54	\$796.33	\$796.33	\$927.53	\$927.53	\$940.51	\$940.51	\$995.44	\$995.44	\$780.88	\$780.88	\$909.51	\$909.51	\$922.23	\$922.23	\$976.10	\$976.10	\$782.14	\$782.14	\$782.14	\$910.96	
55	\$831.77	\$831.77	\$968.80	\$968.80	\$982.36	\$982.36	\$1,039.74	\$1,039.74	\$815.62	\$815.62	\$949.98	\$949.98	\$963.27	\$963.27	\$1,019.53	\$1,019.53	\$816.94	\$816.94	\$816.94	\$951.50	
56	\$870.19	\$870.19	\$1,013.55	\$1,013.55	\$1,027.73	\$1,027.73	\$1,087.76	\$1,087.76	\$853.29	\$853.29	\$993.86	\$993.86	\$1,007.76	\$1,007.76	\$1,066.62	\$1,066.62	\$854.67	\$854.67	\$854.67	\$995.44	
57	\$908.98	\$908.98	\$1,058.73	\$1,058.73	\$																

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	
HIOS Plan ID (Off Exchange)=>	0200007	79279PA0200007		79279PA0200007		79279PA0210001		79279PA0210001		79279PA0210001		79279PA0210001		79279PA0210004		79279PA0210004		79279PA0210004	
Plan Marketing Name =>	PO 90/70 Gold	PPO Blue \$2000 90/70 Gold	PPO Blue \$2000 90/70 Gold	PPO Blue \$2000 90/70 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	Blue Qualified \$1700 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80
Form # =>	PO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025
Rating Area =>	A 2,4	Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	M	AM		AM		AM		AM		AM		AM		AM		AM		AM	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$000	\$2,000		\$2,000		\$1,700		\$1,700		\$1,700		\$1,700		\$2,750		\$2,750		\$2,750	
Coinsurance =>	100%	90%		90%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$75	42.75		42.75		14.25		14.25		14.25		14.25		14.25		14.25		14.25	
OOP Maximum =>	\$900	\$7,900		\$7,900		\$3,750		\$3,750		\$3,750		\$3,750		\$4,800		\$4,800		\$4,800	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$326.41	\$330.98	\$330.98	\$350.32	\$350.32	\$306.81	\$306.81	\$357.35	\$357.35	\$362.36	\$362.36	\$383.53	\$383.53	\$269.04	\$269.04	\$313.37	\$313.37	\$317.75	\$317.75
15	\$355.42	\$360.41	\$360.41	\$381.46	\$381.46	\$334.08	\$334.08	\$389.12	\$389.12	\$394.57	\$394.57	\$417.62	\$417.62	\$292.96	\$292.96	\$341.22	\$341.22	\$345.99	\$345.99
16	\$366.52	\$371.65	\$371.65	\$393.36	\$393.36	\$344.51	\$344.51	\$401.26	\$401.26	\$406.88	\$406.88	\$430.65	\$430.65	\$302.10	\$302.10	\$351.87	\$351.87	\$356.79	\$356.79
17	\$377.61	\$382.90	\$382.90	\$405.27	\$405.27	\$354.94	\$354.94	\$413.41	\$413.41	\$419.20	\$419.20	\$443.69	\$443.69	\$311.25	\$311.25	\$362.52	\$362.52	\$367.59	\$367.59
18	\$389.56	\$395.02	\$395.02	\$418.09	\$418.09	\$366.17	\$366.17	\$426.49	\$426.49	\$432.46	\$432.46	\$457.72	\$457.72	\$321.09	\$321.09	\$373.99	\$373.99	\$379.22	\$379.22
19	\$401.51	\$407.13	\$407.13	\$430.91	\$430.91	\$377.40	\$377.40	\$439.57	\$439.57	\$445.72	\$445.72	\$471.76	\$471.76	\$330.94	\$330.94	\$385.46	\$385.46	\$390.85	\$390.85
20	\$413.88	\$419.68	\$419.68	\$444.19	\$444.19	\$389.03	\$389.03	\$453.12	\$453.12	\$459.46	\$459.46	\$486.30	\$486.30	\$341.14	\$341.14	\$397.34	\$397.34	\$402.90	\$402.90
21	\$426.68	\$432.66	\$432.66	\$457.93	\$457.93	\$401.06	\$401.06	\$467.13	\$467.13	\$473.67	\$473.67	\$501.34	\$501.34	\$351.69	\$351.69	\$409.63	\$409.63	\$415.36	\$415.36
22	\$432.68	\$438.66	\$438.66	\$457.93	\$457.93	\$401.06	\$401.06	\$467.13	\$467.13	\$473.67	\$473.67	\$501.34	\$501.34	\$351.69	\$351.69	\$409.63	\$409.63	\$415.36	\$415.36
23	\$432.68	\$438.66	\$438.66	\$457.93	\$457.93	\$401.06	\$401.06	\$467.13	\$467.13	\$473.67	\$473.67	\$501.34	\$501.34	\$351.69	\$351.69	\$409.63	\$409.63	\$415.36	\$415.36
24	\$432.68	\$438.66	\$438.66	\$457.93	\$457.93	\$401.06	\$401.06	\$467.13	\$467.13	\$473.67	\$473.67	\$501.34	\$501.34	\$351.69	\$351.69	\$409.63	\$409.63	\$415.36	\$415.36
25	\$432.68	\$438.66	\$438.66	\$457.93	\$457.93	\$401.06	\$401.06	\$467.13	\$467.13	\$473.67	\$473.67	\$501.34	\$501.34	\$351.69	\$351.69	\$409.63	\$409.63	\$415.36	\$415.36
26	\$436.92	\$443.04	\$443.04	\$468.92	\$468.92	\$410.69	\$410.69	\$478.34	\$478.34	\$485.04	\$485.04	\$513.37	\$513.37	\$360.13	\$360.13	\$419.46	\$419.46	\$425.33	\$425.33
27	\$447.16	\$453.43	\$453.43	\$479.91	\$479.91	\$420.31	\$420.31	\$489.55	\$489.55	\$496.41	\$496.41	\$525.40	\$525.40	\$368.57	\$368.57	\$429.29	\$429.29	\$435.30	\$435.30
28	\$463.80	\$470.30	\$470.30	\$497.77	\$497.77	\$435.95	\$435.95	\$507.77	\$507.77	\$514.88	\$514.88	\$544.96	\$544.96	\$382.29	\$382.29	\$445.27	\$445.27	\$451.50	\$451.50
29	\$477.45	\$484.15	\$484.15	\$512.42	\$512.42	\$448.79	\$448.79	\$522.72	\$522.72	\$530.04	\$530.04	\$561.00	\$561.00	\$393.54	\$393.54	\$458.38	\$458.38	\$464.79	\$464.79
30	\$484.28	\$491.07	\$491.07	\$519.75	\$519.75	\$455.20	\$455.20	\$530.19	\$530.19	\$537.62	\$537.62	\$569.02	\$569.02	\$399.17	\$399.17	\$464.93	\$464.93	\$471.43	\$471.43
31	\$494.52	\$501.45	\$501.45	\$530.74	\$530.74	\$464.83	\$464.83	\$541.40	\$541.40	\$548.98	\$548.98	\$581.05	\$581.05	\$407.61	\$407.61	\$474.76	\$474.76	\$481.40	\$481.40
32	\$504.76	\$511.84	\$511.84	\$541.73	\$541.73	\$474.45	\$474.45	\$552.61	\$552.61	\$560.35	\$560.35	\$593.09	\$593.09	\$416.05	\$416.05	\$484.59	\$484.59	\$491.37	\$491.37
33	\$511.16	\$518.33	\$518.33	\$548.60	\$548.60	\$480.47	\$480.47	\$559.62	\$559.62	\$567.46	\$567.46	\$600.61	\$600.61	\$421.32	\$421.32	\$490.74	\$490.74	\$497.60	\$497.60
34	\$517.99	\$525.25	\$525.25	\$555.93	\$555.93	\$486.89	\$486.89	\$567.10	\$567.10	\$575.04	\$575.04	\$608.63	\$608.63	\$426.95	\$426.95	\$497.29	\$497.29	\$504.25	\$504.25
35	\$521.40	\$528.71	\$528.71	\$559.59	\$559.59	\$490.10	\$490.10	\$570.83	\$570.83	\$578.82	\$578.82	\$612.64	\$612.64	\$429.77	\$429.77	\$500.57	\$500.57	\$507.57	\$507.57
36	\$524.82	\$532.17	\$532.17	\$563.25	\$563.25	\$493.30	\$493.30	\$574.57	\$574.57	\$582.61	\$582.61	\$616.65	\$616.65	\$432.58	\$432.58	\$503.84	\$503.84	\$510.89	\$510.89
37	\$528.23	\$535.63	\$535.63	\$566.92	\$566.92	\$496.51	\$496.51	\$578.31	\$578.31	\$586.40	\$586.40	\$620.66	\$620.66	\$435.39	\$435.39	\$507.12	\$507.12	\$514.22	\$514.22
38	\$531.64	\$539.09	\$539.09	\$570.58	\$570.58	\$499.72	\$499.72	\$582.04	\$582.04	\$590.19	\$590.19	\$624.67	\$624.67	\$438.21	\$438.21	\$510.40	\$510.40	\$517.54	\$517.54
39	\$538.47	\$546.02	\$546.02	\$577.91	\$577.91	\$506.14	\$506.14	\$589.52	\$589.52	\$597.77	\$597.77	\$632.69	\$632.69	\$443.83	\$443.83	\$516.95	\$516.95	\$524.18	\$524.18
40	\$545.30	\$552.94	\$552.94	\$585.23	\$585.23	\$512.55	\$512.55	\$596.99	\$596.99	\$605.35	\$605.35	\$640.71	\$640.71	\$449.46	\$449.46	\$523.51	\$523.51	\$530.83	\$530.83
41	\$555.54	\$563.32	\$563.32	\$596.22	\$596.22	\$522.18	\$522.18	\$608.20	\$608.20	\$616.72	\$616.72	\$652.74	\$652.74	\$457.90	\$457.90	\$533.34	\$533.34	\$540.80	\$540.80
42	\$565.35	\$573.27	\$573.27	\$606.76	\$606.76	\$531.40	\$531.40	\$618.95	\$618.95	\$627.61	\$627.61	\$664.28	\$664.28	\$465.99	\$465.99	\$542.76	\$542.76	\$550.35	\$550.35
43	\$579.00	\$587.12	\$587.12	\$621.41	\$621.41	\$544.24	\$544.24	\$633.90	\$633.90	\$642.77	\$642.77	\$680.32	\$680.32	\$477.24	\$477.24	\$555.87	\$555.87	\$563.64	\$563.64
44	\$596.07	\$604.43	\$604.43	\$639.73	\$639.73	\$560.28	\$560.28	\$652.58	\$652.58	\$661.72	\$661.72	\$700.37	\$700.37	\$491.31	\$491.31	\$572.25	\$572.25	\$580.26	\$580.26
45	\$616.13	\$624.76	\$624.76	\$661.25	\$661.25	\$579.13	\$579.13	\$674.54	\$674.54	\$683.98	\$683.98	\$723.93	\$723.93	\$507.84	\$507.84	\$591.51	\$591.51	\$599.78	\$599.78
46	\$640.02	\$648.99	\$648.99	\$686.90	\$686.90	\$601.59	\$601.59	\$700.70	\$700.70	\$710.51	\$710.51	\$752.01	\$752.01	\$527.54	\$527.54	\$614.45	\$614.45	\$623.04	\$623.04
47	\$666.90	\$676.25	\$676.25	\$715.74	\$715.74	\$626.86	\$626.86	\$730.12	\$730.12	\$740.35	\$740.35	\$783.59	\$783.59	\$549.69	\$549.69	\$640.25	\$640.25	\$649.21	\$649.21
48	\$697.62	\$707.40	\$707.40	\$748.72	\$748.72	\$655.73	\$655.73	\$763.76	\$763.76	\$774.45	\$774.45	\$819.69	\$819.69	\$575.01	\$575.01	\$669.75	\$669.75	\$679.11	\$679.11
49	\$727.92	\$738.12	\$738.12	\$781.23	\$781.23	\$684.21	\$684.21	\$796.92	\$796.92	\$808.08	\$808.08	\$855.29	\$855.29	\$599.98	\$599.98	\$698.83	\$698.83	\$708.60	\$708.60
50	\$762.05	\$772.73	\$772.73	\$817.86	\$817.86	\$716.29	\$716.29	\$834.29	\$834.29	\$845.97	\$845.97	\$895.39	\$895.39	\$628.12	\$628.12	\$731.60	\$731.60	\$741.83	\$741.83
51	\$795.76	\$806.91	\$806.91	\$854.04	\$854.04	\$747.98	\$747.98	\$871.20	\$871.20	\$883.39	\$883.39	\$935.00	\$935.00	\$655.90	\$655.90	\$763.96	\$763.96	\$774.65	\$774.65
52	\$832.88	\$844.55	\$844.55	\$893.88	\$893.88	\$782.87	\$782.87	\$911.84	\$911.84	\$924.60	\$924.60	\$978.62	\$978.62	\$686.50	\$686.50	\$799.60	\$799.60	\$810.78	\$810.78
53	\$870.43	\$882.63	\$882.63	\$934.18	\$934.18	\$818.16	\$818.16	\$952.95	\$952.95	\$966.29	\$966.29	\$1,022.73	\$1,022.73	\$717.45	\$717.45	\$835.65	\$835.65	\$847.33	\$847.33
54	\$910.96	\$923.73	\$923.73	\$977.68	\$977.68	\$856.26	\$856.26	\$997.32	\$997.32	\$1,011.29	\$1,011.29	\$1,070.36	\$1,070.36	\$750.86	\$750.86	\$874.56	\$874.56	\$886.79	\$886.79
55	\$951.50	\$964.83	\$964.83	\$1,021.18	\$1,021.18	\$894.36	\$894.36	\$1,041.70	\$1,041.70	\$1,056.28	\$1,056.28	\$1,117.99	\$1,117.99	\$784.27	\$784.27	\$913.47	\$913.47	\$926.25	\$926.25
56	\$995.44	\$1,009.40	\$1,009.40	\$1,068.35	\$1,068.35	\$935.67	\$935.67	\$1,089.81	\$1,089.81	\$1,105.07	\$1,105.07	\$1,169.63	\$1,169.63	\$820.49	\$820.49	\$955.67	\$955.67	\$969.03	\$969.03
57	\$1,039.82	\$1,054.39	\$1,054.39	\$1,115.98	\$1,115.98	\$977.38	\$977.38	\$1,138.40	\$1,138.40	\$1,154.33	\$1,154.33	\$1,221.77	\$1,221.77	\$857.07	\$857.07	\$998.27	\$998.27	\$1,012.23	\$1,012.23
58	\$1,087.18	\$1,102.42	\$1,1																

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	
HIOS Plan ID (Off Exchange)=>	79279PA0210004		79279PA0210003		79279PA0210003		79279PA0210003		79279PA0210003		79279PA0210003		79279PA0200010		79279PA0200010		79279PA0200010		79279PA0200010	
Plan Marketing Name =>	Blue Qualified \$2750 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		PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		Qualified Embedded \$3400 100/80 Silver	
Form # =>	CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM	
Metal =>	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$2,750		\$3,400		\$3,400		\$3,400		\$3,400		\$0		\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	14.25		0		0		0		0		57		57		57		57		57	
OOP Maximum =>	\$4,800		\$4,500		\$4,500		\$4,500		\$4,500		\$9,200		\$9,200		\$9,200		\$9,200		\$9,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$336.31	\$336.31	\$277.36	\$277.36	\$323.05	\$323.05	\$327.57	\$327.57	\$346.71	\$346.71	\$320.85	\$320.85	\$373.69	\$373.69	\$378.93	\$378.93	\$401.07	\$401.07	\$401.07	\$259.32
15	\$366.20	\$366.20	\$302.01	\$302.01	\$351.77	\$351.77	\$356.69	\$356.69	\$377.52	\$377.52	\$349.37	\$349.37	\$406.91	\$406.91	\$412.61	\$412.61	\$436.72	\$436.72	\$436.72	\$282.37
16	\$377.63	\$377.63	\$311.44	\$311.44	\$362.75	\$362.75	\$367.82	\$367.82	\$389.31	\$389.31	\$360.27	\$360.27	\$419.61	\$419.61	\$425.49	\$425.49	\$450.35	\$450.35	\$450.35	\$291.18
17	\$389.06	\$389.06	\$320.87	\$320.87	\$373.73	\$373.73	\$378.96	\$378.96	\$401.09	\$401.09	\$371.18	\$371.18	\$432.31	\$432.31	\$438.37	\$438.37	\$463.98	\$463.98	\$463.98	\$300.00
18	\$401.37	\$401.37	\$331.02	\$331.02	\$385.55	\$385.55	\$390.95	\$390.95	\$413.78	\$413.78	\$382.92	\$382.92	\$445.99	\$445.99	\$452.24	\$452.24	\$478.66	\$478.66	\$478.66	\$309.49
19	\$413.68	\$413.68	\$341.17	\$341.17	\$397.37	\$397.37	\$402.94	\$402.94	\$426.47	\$426.47	\$394.66	\$394.66	\$459.67	\$459.67	\$466.11	\$466.11	\$493.34	\$493.34	\$493.34	\$318.98
20	\$426.43	\$426.43	\$351.68	\$351.68	\$409.62	\$409.62	\$415.35	\$415.35	\$439.61	\$439.61	\$406.83	\$406.83	\$473.84	\$473.84	\$480.47	\$480.47	\$508.54	\$508.54	\$508.54	\$326.81
21	\$439.62	\$439.62	\$362.56	\$362.56	\$422.29	\$422.29	\$428.20	\$428.20	\$453.21	\$453.21	\$419.41	\$419.41	\$488.49	\$488.49	\$495.33	\$495.33	\$524.27	\$524.27	\$524.27	\$338.98
22	\$439.62	\$439.62	\$362.56	\$362.56	\$422.29	\$422.29	\$428.20	\$428.20	\$453.21	\$453.21	\$419.41	\$419.41	\$488.49	\$488.49	\$495.33	\$495.33	\$524.27	\$524.27	\$524.27	\$338.98
23	\$439.62	\$439.62	\$362.56	\$362.56	\$422.29	\$422.29	\$428.20	\$428.20	\$453.21	\$453.21	\$419.41	\$419.41	\$488.49	\$488.49	\$495.33	\$495.33	\$524.27	\$524.27	\$524.27	\$338.98
24	\$439.62	\$439.62	\$362.56	\$362.56	\$422.29	\$422.29	\$428.20	\$428.20	\$453.21	\$453.21	\$419.41	\$419.41	\$488.49	\$488.49	\$495.33	\$495.33	\$524.27	\$524.27	\$524.27	\$338.98
25	\$441.38	\$441.38	\$364.01	\$364.01	\$423.98	\$423.98	\$429.91	\$429.91	\$455.02	\$455.02	\$421.09	\$421.09	\$490.44	\$490.44	\$497.31	\$497.31	\$526.37	\$526.37	\$526.37	\$340.34
26	\$450.17	\$450.17	\$371.26	\$371.26	\$432.42	\$432.42	\$438.48	\$438.48	\$464.09	\$464.09	\$429.48	\$429.48	\$500.21	\$500.21	\$507.22	\$507.22	\$536.85	\$536.85	\$536.85	\$347.12
27	\$460.72	\$460.72	\$379.96	\$379.96	\$442.56	\$442.56	\$448.75	\$448.75	\$474.96	\$474.96	\$439.54	\$439.54	\$511.94	\$511.94	\$519.41	\$519.41	\$549.43	\$549.43	\$549.43	\$355.25
28	\$477.87	\$477.87	\$394.10	\$394.10	\$459.03	\$459.03	\$465.45	\$465.45	\$492.64	\$492.64	\$455.90	\$455.90	\$530.99	\$530.99	\$538.42	\$538.42	\$569.88	\$569.88	\$569.88	\$368.47
29	\$491.93	\$491.93	\$405.70	\$405.70	\$472.54	\$472.54	\$479.16	\$479.16	\$507.14	\$507.14	\$469.32	\$469.32	\$546.62	\$546.62	\$554.27	\$554.27	\$586.66	\$586.66	\$586.66	\$379.32
30	\$498.97	\$498.97	\$411.51	\$411.51	\$479.30	\$479.30	\$486.01	\$486.01	\$514.39	\$514.39	\$476.03	\$476.03	\$554.44	\$554.44	\$562.20	\$562.20	\$595.05	\$595.05	\$595.05	\$384.74
31	\$509.52	\$509.52	\$420.21	\$420.21	\$489.43	\$489.43	\$496.28	\$496.28	\$525.27	\$525.27	\$486.10	\$486.10	\$566.16	\$566.16	\$574.09	\$574.09	\$607.63	\$607.63	\$607.63	\$392.88
32	\$520.07	\$520.07	\$428.91	\$428.91	\$499.57	\$499.57	\$506.56	\$506.56	\$536.15	\$536.15	\$496.16	\$496.16	\$577.88	\$577.88	\$585.98	\$585.98	\$620.21	\$620.21	\$620.21	\$401.01
33	\$526.66	\$526.66	\$434.35	\$434.35	\$505.90	\$505.90	\$512.98	\$512.98	\$542.95	\$542.95	\$502.45	\$502.45	\$585.21	\$585.21	\$593.41	\$593.41	\$628.08	\$628.08	\$628.08	\$406.10
34	\$533.70	\$533.70	\$440.15	\$440.15	\$512.66	\$512.66	\$519.83	\$519.83	\$550.20	\$550.20	\$509.16	\$509.16	\$593.03	\$593.03	\$601.33	\$601.33	\$636.46	\$636.46	\$636.46	\$411.52
35	\$537.22	\$537.22	\$443.05	\$443.05	\$516.04	\$516.04	\$523.26	\$523.26	\$553.82	\$553.82	\$512.52	\$512.52	\$596.93	\$596.93	\$605.29	\$605.29	\$640.66	\$640.66	\$640.66	\$414.23
36	\$540.73	\$540.73	\$445.95	\$445.95	\$519.42	\$519.42	\$526.69	\$526.69	\$557.45	\$557.45	\$515.87	\$515.87	\$600.84	\$600.84	\$609.26	\$609.26	\$644.85	\$644.85	\$644.85	\$416.95
37	\$544.25	\$544.25	\$448.85	\$448.85	\$522.80	\$522.80	\$530.11	\$530.11	\$561.07	\$561.07	\$519.23	\$519.23	\$604.75	\$604.75	\$613.22	\$613.22	\$649.05	\$649.05	\$649.05	\$419.66
38	\$547.77	\$547.77	\$451.75	\$451.75	\$526.17	\$526.17	\$533.54	\$533.54	\$564.70	\$564.70	\$522.58	\$522.58	\$608.66	\$608.66	\$617.18	\$617.18	\$653.24	\$653.24	\$653.24	\$422.37
39	\$554.80	\$554.80	\$457.55	\$457.55	\$532.93	\$532.93	\$540.39	\$540.39	\$571.95	\$571.95	\$529.30	\$529.30	\$616.47	\$616.47	\$625.11	\$625.11	\$661.63	\$661.63	\$661.63	\$427.79
40	\$561.83	\$561.83	\$463.35	\$463.35	\$539.69	\$539.69	\$547.24	\$547.24	\$579.20	\$579.20	\$536.01	\$536.01	\$624.29	\$624.29	\$633.03	\$633.03	\$670.02	\$670.02	\$670.02	\$433.22
41	\$572.39	\$572.39	\$472.05	\$472.05	\$549.82	\$549.82	\$557.52	\$557.52	\$590.08	\$590.08	\$546.07	\$546.07	\$636.01	\$636.01	\$644.92	\$644.92	\$682.60	\$682.60	\$682.60	\$441.35
42	\$582.50	\$582.50	\$480.39	\$480.39	\$559.53	\$559.53	\$567.37	\$567.37	\$600.50	\$600.50	\$555.72	\$555.72	\$647.25	\$647.25	\$656.31	\$656.31	\$694.66	\$694.66	\$694.66	\$449.15
43	\$596.56	\$596.56	\$491.99	\$491.99	\$573.05	\$573.05	\$581.07	\$581.07	\$615.01	\$615.01	\$569.14	\$569.14	\$662.88	\$662.88	\$672.16	\$672.16	\$711.43	\$711.43	\$711.43	\$460.00
44	\$614.15	\$614.15	\$506.50	\$506.50	\$589.94	\$589.94	\$598.20	\$598.20	\$633.13	\$633.13	\$585.92	\$585.92	\$682.42	\$682.42	\$691.98	\$691.98	\$732.41	\$732.41	\$732.41	\$473.56
45	\$634.81	\$634.81	\$523.54	\$523.54	\$609.79	\$609.79	\$618.32	\$618.32	\$654.44	\$654.44	\$605.63	\$605.63	\$705.38	\$705.38	\$715.26	\$715.26	\$757.05	\$757.05	\$757.05	\$489.49
46	\$659.43	\$659.43	\$543.84	\$543.84	\$633.44	\$633.44	\$642.30	\$642.30	\$679.82	\$679.82	\$629.12	\$629.12	\$732.74	\$732.74	\$743.00	\$743.00	\$786.41	\$786.41	\$786.41	\$508.47
47	\$687.13	\$687.13	\$566.68	\$566.68	\$660.04	\$660.04	\$669.28	\$669.28	\$708.37	\$708.37	\$655.54	\$655.54	\$763.51	\$763.51	\$774.20	\$774.20	\$819.43	\$819.43	\$819.43	\$529.83
48	\$718.78	\$718.78	\$592.79	\$592.79	\$690.44	\$690.44	\$700.11	\$700.11	\$741.00	\$741.00	\$685.74	\$685.74	\$798.68	\$798.68	\$809.86	\$809.86	\$857.18	\$857.18	\$857.18	\$554.23
49	\$749.99	\$749.99	\$618.53	\$618.53	\$720.43	\$720.43	\$730.51	\$730.51	\$773.18	\$773.18	\$715.51	\$715.51	\$833.36	\$833.36	\$845.03	\$845.03	\$894.40	\$894.40	\$894.40	\$578.30
50	\$785.16	\$785.16	\$647.53	\$647.53	\$754.21	\$754.21	\$764.77	\$764.77	\$809.43	\$809.43	\$749.07	\$749.07	\$872.44	\$872.44	\$884.66	\$884.66	\$936.35	\$936.35	\$936.35	\$605.42
51	\$819.89	\$819.89	\$676.17	\$676.17	\$787.57	\$787.57	\$798.59	\$798.59	\$845.24	\$845.24	\$782.20	\$782.20	\$911.03	\$911.03	\$923.79	\$923.79	\$977.76	\$977.76	\$977.76	\$632.20
52	\$858.14	\$858.14	\$707.72	\$707.72	\$824.31	\$824.31	\$835.85	\$835.85	\$884.67	\$884.67	\$818.69	\$818.69	\$953.53	\$953.53	\$966.88	\$966.88	\$1,023.38	\$1,023.38	\$1,023.38	\$661.69
53	\$896.82	\$896.82	\$739.62	\$739.62	\$861.47	\$861.47	\$873.53	\$873.53	\$924.55	\$924.55	\$855.60	\$855.60	\$996.52	\$996.52	\$1,010.47	\$1,010.47	\$1,069.51	\$1,069.51	\$1,069.51	\$691.52
54	\$938.59	\$938.59	\$774.07	\$774.07	\$901.59	\$901.59	\$914.21	\$914.21	\$967.60	\$967.60	\$895.44	\$895.44	\$1,042.93	\$1,042.93	\$1,057.53	\$1,057.53	\$1,119.32	\$1,119.32	\$1,119.32	\$723.72
55	\$980.35	\$980.35	\$808.51	\$808.51	\$941.71	\$941.71	\$954.89	\$954.89	\$1,010.66	\$1,010.66	\$935.28	\$935.28	\$1,089.33	\$1,089.33	\$1,104.59	\$1,104.59	\$1,169.12	\$1,169.12	\$1,169.12	\$755.93
56	\$1,025.63	\$1,025.63	\$845.85	\$845.85	\$985.20	\$985.20	\$998.99	\$998.99	\$1,057.34	\$1,057.34	\$978.48	\$978.48	\$1,139.65	\$1,139.65	\$1,155.60	\$1,155.60	\$1,223.12	\$1,223.12	\$1,223.12	\$790.84
57	\$1,071.35	\$1,071.35	\$883.56	\$883.56	\$1,0															

Company Name:							
Market:							
Product:							
Effective Date of Rates:							
HIOS Plan ID (On Exchange)=>	N/A	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0210002	79279PA0210002		79279PA0210002		79279PA0210002	
Plan Marketing Name =>	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100
Form # =>	DHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025
Rating Area =>	Area 1	Area 2,4		Area 5		Area 6	
Network =>	M	AM		AM		AM	
Metal =>	Silver	Silver		Silver		Silver	
Deductible =>	\$0	\$4,800		\$4,800		\$4,800	
Coinsurance =>	0%	100%		100%		100%	
Copays =>	0	0		0		0	
OOP Maximum =>	\$0	\$5,400		\$5,400		\$5,400	
Pediatric Dental (Yes/No) =>	Yes	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$259.32	\$302.04	\$302.04	\$306.27	\$306.27	\$324.16	\$324.16
15	\$282.37	\$328.89	\$328.89	\$333.49	\$333.49	\$352.98	\$352.98
16	\$291.18	\$339.15	\$339.15	\$343.90	\$343.90	\$363.99	\$363.99
17	\$300.00	\$349.42	\$349.42	\$354.31	\$354.31	\$375.01	\$375.01
18	\$309.49	\$360.47	\$360.47	\$365.52	\$365.52	\$386.87	\$386.87
19	\$318.98	\$371.53	\$371.53	\$376.73	\$376.73	\$398.74	\$398.74
20	\$328.81	\$382.98	\$382.98	\$388.34	\$388.34	\$411.03	\$411.03
21	\$338.98	\$394.82	\$394.82	\$400.35	\$400.35	\$423.74	\$423.74
22	\$338.98	\$394.82	\$394.82	\$400.35	\$400.35	\$423.74	\$423.74
23	\$338.98	\$394.82	\$394.82	\$400.35	\$400.35	\$423.74	\$423.74
24	\$338.98	\$394.82	\$394.82	\$400.35	\$400.35	\$423.74	\$423.74
25	\$340.34	\$396.40	\$396.40	\$401.95	\$401.95	\$425.43	\$425.43
26	\$347.12	\$404.30	\$404.30	\$409.96	\$409.96	\$433.91	\$433.91
27	\$355.25	\$413.77	\$413.77	\$419.57	\$419.57	\$444.08	\$444.08
28	\$368.47	\$429.17	\$429.17	\$435.18	\$435.18	\$460.61	\$460.61
29	\$379.32	\$441.80	\$441.80	\$447.99	\$447.99	\$474.17	\$474.17
30	\$384.74	\$448.12	\$448.12	\$454.40	\$454.40	\$480.94	\$480.94
31	\$392.88	\$457.60	\$457.60	\$464.01	\$464.01	\$491.11	\$491.11
32	\$401.01	\$467.07	\$467.07	\$473.61	\$473.61	\$501.28	\$501.28
33	\$406.10	\$472.99	\$472.99	\$479.62	\$479.62	\$507.64	\$507.64
34	\$411.52	\$479.31	\$479.31	\$486.02	\$486.02	\$514.42	\$514.42
35	\$414.23	\$482.47	\$482.47	\$489.23	\$489.23	\$517.81	\$517.81
36	\$416.95	\$485.63	\$485.63	\$492.43	\$492.43	\$521.20	\$521.20
37	\$419.66	\$488.79	\$488.79	\$495.63	\$495.63	\$524.59	\$524.59
38	\$422.37	\$491.95	\$491.95	\$498.84	\$498.84	\$527.98	\$527.98
39	\$427.79	\$498.26	\$498.26	\$505.24	\$505.24	\$534.76	\$534.76
40	\$433.22	\$504.58	\$504.58	\$511.65	\$511.65	\$541.54	\$541.54
41	\$441.35	\$514.06	\$514.06	\$521.26	\$521.26	\$551.71	\$551.71
42	\$449.15	\$523.14	\$523.14	\$530.46	\$530.46	\$561.46	\$561.46
43	\$460.00	\$535.77	\$535.77	\$543.27	\$543.27	\$575.02	\$575.02
44	\$473.56	\$551.56	\$551.56	\$559.29	\$559.29	\$591.96	\$591.96
45	\$489.49	\$570.12	\$570.12	\$578.11	\$578.11	\$611.88	\$611.88
46	\$508.47	\$592.23	\$592.23	\$600.53	\$600.53	\$635.61	\$635.61
47	\$529.83	\$617.10	\$617.10	\$625.75	\$625.75	\$662.31	\$662.31
48	\$554.23	\$645.53	\$645.53	\$654.57	\$654.57	\$692.81	\$692.81
49	\$578.30	\$673.56	\$673.56	\$683.00	\$683.00	\$722.90	\$722.90
50	\$605.42	\$705.15	\$705.15	\$715.03	\$715.03	\$756.80	\$756.80
51	\$632.20	\$736.34	\$736.34	\$746.65	\$746.65	\$790.28	\$790.28
52	\$661.69	\$770.69	\$770.69	\$781.48	\$781.48	\$827.14	\$827.14
53	\$691.52	\$805.43	\$805.43	\$816.71	\$816.71	\$864.43	\$864.43
54	\$723.72	\$842.94	\$842.94	\$854.75	\$854.75	\$904.68	\$904.68
55	\$755.93	\$880.45	\$880.45	\$892.78	\$892.78	\$944.94	\$944.94
56	\$790.84	\$921.12	\$921.12	\$934.02	\$934.02	\$988.59	\$988.59
57	\$826.09	\$962.18	\$962.18	\$975.65	\$975.65	\$1,032.65	\$1,032.65
58	\$863.72	\$1,006.00	\$1,006.00	\$1,020.09	\$1,020.09	\$1,079.69	\$1,079.69
59	\$882.36	\$1,027.72	\$1,027.72	\$1,042.11	\$1,042.11	\$1,103.00	\$1,103.00
60	\$919.99	\$1,071.54	\$1,071.54	\$1,086.55	\$1,086.55	\$1,150.03	\$1,150.03
61	\$952.53	\$1,109.44	\$1,109.44	\$1,124.98	\$1,124.98	\$1,190.71	\$1,190.71
62	\$973.89	\$1,134.32	\$1,134.32	\$1,150.21	\$1,150.21	\$1,217.41	\$1,217.41
63	\$1,000.67	\$1,165.51	\$1,165.51	\$1,181.83	\$1,181.83	\$1,250.88	\$1,250.88
64+	\$1,016.94	\$1,184.46	\$1,184.46	\$1,201.05	\$1,201.05	\$1,271.22	\$1,271.22

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	
HIOS Plan ID (Off Exchange)=>	0190001	79279PA0190004		79279PA0190003		79279PA0180010		79279PA0190002		79279PA0200002		79279PA0200002		79279PA0200002		79279PA0200002		79279PA0200002		79279PA0200001	
Plan Marketing Name =>	\$1700 100/80	Blue Qualified	\$2750 100/80	Qualified Embedded	\$3400 100	PPO Blue \$0 100/80 Silver	Qualified Embedded	\$4800 100	PPO Blue \$0 100/80 Platinum	Qualified Embedded	\$4800 100	PPO Blue \$0 100/80 Platinum	Qualified Embedded	\$4800 100	PPO Blue \$0 100/80 Platinum	Qualified Embedded	\$4800 100	PPO Blue \$0 100/80 Platinum	Qualified Embedded	\$4800 100	PPO Blue \$0 100/80 Gold
Form # =>	HP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025
Rating Area =>	Area 1	Area 1		Area 1		Area 1		Area 1		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 1	
Network =>	A	AA		AA		AA		AA		AM		AM		AM		AM		AM		AM	
Metal =>	Gold	Gold		Gold		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0	\$2,750		\$3,400		\$0		\$4,800		\$0		\$0		\$0		\$0		\$0		\$0	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	25	14.25		0		57		19		19		19		19		19		19		33.25	
OOP Maximum =>	\$50	\$4,800		\$4,500		\$9,200		\$5,400		\$4,000		\$4,000		\$4,000		\$4,000		\$4,000		\$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
0 - 14	\$289.17	\$253.68	\$253.68	\$261.49	\$261.49	\$302.35	\$302.35	\$244.55	\$244.55	\$383.16	\$383.16	\$446.27	\$446.27	\$452.52	\$452.52	\$478.95	\$478.95	\$339.38	\$339.38	\$339.38	\$339.38
15	\$314.87	\$276.23	\$276.23	\$284.74	\$284.74	\$329.23	\$329.23	\$266.29	\$266.29	\$417.22	\$417.22	\$485.94	\$485.94	\$492.74	\$492.74	\$521.52	\$521.52	\$369.55	\$369.55	\$369.55	\$369.55
16	\$324.70	\$284.85	\$284.85	\$293.62	\$293.62	\$339.50	\$339.50	\$274.60	\$274.60	\$430.24	\$430.24	\$501.11	\$501.11	\$508.12	\$508.12	\$537.80	\$537.80	\$381.09	\$381.09	\$381.09	\$381.09
17	\$334.53	\$293.47	\$293.47	\$302.51	\$302.51	\$349.78	\$349.78	\$282.91	\$282.91	\$443.26	\$443.26	\$516.27	\$516.27	\$523.50	\$523.50	\$554.08	\$554.08	\$392.62	\$392.62	\$392.62	\$392.62
18	\$345.11	\$302.76	\$302.76	\$312.08	\$312.08	\$360.84	\$360.84	\$291.86	\$291.86	\$457.29	\$457.29	\$532.61	\$532.61	\$540.07	\$540.07	\$571.61	\$571.61	\$405.04	\$405.04	\$405.04	\$405.04
19	\$355.70	\$312.05	\$312.05	\$321.65	\$321.65	\$371.91	\$371.91	\$300.81	\$300.81	\$471.31	\$471.31	\$548.94	\$548.94	\$556.63	\$556.63	\$589.14	\$589.14	\$417.47	\$417.47	\$417.47	\$417.47
20	\$366.66	\$321.66	\$321.66	\$331.57	\$331.57	\$383.37	\$383.37	\$310.08	\$310.08	\$485.83	\$485.83	\$565.86	\$565.86	\$573.78	\$573.78	\$607.30	\$607.30	\$430.33	\$430.33	\$430.33	\$430.33
21	\$378.00	\$331.61	\$331.61	\$341.82	\$341.82	\$395.23	\$395.23	\$319.67	\$319.67	\$500.86	\$500.86	\$583.36	\$583.36	\$591.53	\$591.53	\$626.08	\$626.08	\$443.64	\$443.64	\$443.64	\$443.64
22	\$378.00	\$331.61	\$331.61	\$341.82	\$341.82	\$395.23	\$395.23	\$319.67	\$319.67	\$500.86	\$500.86	\$583.36	\$583.36	\$591.53	\$591.53	\$626.08	\$626.08	\$443.64	\$443.64	\$443.64	\$443.64
23	\$378.00	\$331.61	\$331.61	\$341.82	\$341.82	\$395.23	\$395.23	\$319.67	\$319.67	\$500.86	\$500.86	\$583.36	\$583.36	\$591.53	\$591.53	\$626.08	\$626.08	\$443.64	\$443.64	\$443.64	\$443.64
24	\$378.00	\$331.61	\$331.61	\$341.82	\$341.82	\$395.23	\$395.23	\$319.67	\$319.67	\$500.86	\$500.86	\$583.36	\$583.36	\$591.53	\$591.53	\$626.08	\$626.08	\$443.64	\$443.64	\$443.64	\$443.64
25	\$379.51	\$332.94	\$332.94	\$343.19	\$343.19	\$396.81	\$396.81	\$320.95	\$320.95	\$502.86	\$502.86	\$585.69	\$585.69	\$593.90	\$593.90	\$628.58	\$628.58	\$445.41	\$445.41	\$445.41	\$445.41
26	\$387.07	\$339.57	\$339.57	\$350.02	\$350.02	\$404.72	\$404.72	\$327.34	\$327.34	\$512.88	\$512.88	\$597.36	\$597.36	\$605.73	\$605.73	\$641.11	\$641.11	\$454.29	\$454.29	\$454.29	\$454.29
27	\$396.14	\$347.53	\$347.53	\$358.23	\$358.23	\$414.20	\$414.20	\$335.01	\$335.01	\$524.90	\$524.90	\$611.36	\$611.36	\$619.92	\$619.92	\$656.13	\$656.13	\$464.93	\$464.93	\$464.93	\$464.93
28	\$410.89	\$360.46	\$360.46	\$371.56	\$371.56	\$429.62	\$429.62	\$347.48	\$347.48	\$544.43	\$544.43	\$634.11	\$634.11	\$642.99	\$642.99	\$680.55	\$680.55	\$482.24	\$482.24	\$482.24	\$482.24
29	\$422.98	\$371.07	\$371.07	\$382.50	\$382.50	\$442.26	\$442.26	\$357.71	\$357.71	\$560.46	\$560.46	\$652.78	\$652.78	\$661.92	\$661.92	\$700.58	\$700.58	\$496.43	\$496.43	\$496.43	\$496.43
30	\$429.03	\$376.38	\$376.38	\$387.97	\$387.97	\$448.59	\$448.59	\$362.83	\$362.83	\$568.48	\$568.48	\$662.11	\$662.11	\$671.39	\$671.39	\$710.60	\$710.60	\$503.53	\$503.53	\$503.53	\$503.53
31	\$438.10	\$384.34	\$384.34	\$396.17	\$396.17	\$458.07	\$458.07	\$370.50	\$370.50	\$580.50	\$580.50	\$676.11	\$676.11	\$685.58	\$685.58	\$725.63	\$725.63	\$514.18	\$514.18	\$514.18	\$514.18
32	\$447.17	\$392.29	\$392.29	\$404.37	\$404.37	\$467.56	\$467.56	\$378.17	\$378.17	\$592.52	\$592.52	\$690.11	\$690.11	\$699.78	\$699.78	\$740.65	\$740.65	\$524.83	\$524.83	\$524.83	\$524.83
33	\$452.84	\$397.27	\$397.27	\$409.50	\$409.50	\$473.49	\$473.49	\$382.96	\$382.96	\$600.03	\$600.03	\$698.87	\$698.87	\$708.65	\$708.65	\$750.04	\$750.04	\$531.48	\$531.48	\$531.48	\$531.48
34	\$458.89	\$402.57	\$402.57	\$414.97	\$414.97	\$479.81	\$479.81	\$388.08	\$388.08	\$608.04	\$608.04	\$708.20	\$708.20	\$718.12	\$718.12	\$760.06	\$760.06	\$538.58	\$538.58	\$538.58	\$538.58
35	\$461.92	\$405.23	\$405.23	\$417.70	\$417.70	\$482.97	\$482.97	\$390.64	\$390.64	\$612.05	\$612.05	\$712.87	\$712.87	\$722.85	\$722.85	\$765.07	\$765.07	\$542.13	\$542.13	\$542.13	\$542.13
36	\$464.94	\$407.88	\$407.88	\$420.44	\$420.44	\$486.13	\$486.13	\$393.19	\$393.19	\$616.06	\$616.06	\$717.53	\$717.53	\$727.58	\$727.58	\$770.08	\$770.08	\$545.68	\$545.68	\$545.68	\$545.68
37	\$467.96	\$410.53	\$410.53	\$423.17	\$423.17	\$489.29	\$489.29	\$395.75	\$395.75	\$620.06	\$620.06	\$722.20	\$722.20	\$732.31	\$732.31	\$775.09	\$775.09	\$549.23	\$549.23	\$549.23	\$549.23
38	\$470.99	\$413.19	\$413.19	\$425.91	\$425.91	\$492.46	\$492.46	\$398.31	\$398.31	\$624.07	\$624.07	\$726.87	\$726.87	\$737.05	\$737.05	\$780.10	\$780.10	\$552.78	\$552.78	\$552.78	\$552.78
39	\$477.04	\$418.49	\$418.49	\$431.38	\$431.38	\$498.78	\$498.78	\$403.42	\$403.42	\$632.09	\$632.09	\$736.20	\$736.20	\$746.51	\$746.51	\$790.11	\$790.11	\$559.87	\$559.87	\$559.87	\$559.87
40	\$483.08	\$423.80	\$423.80	\$436.85	\$436.85	\$505.10	\$505.10	\$408.54	\$408.54	\$640.10	\$640.10	\$745.53	\$745.53	\$755.98	\$755.98	\$800.13	\$800.13	\$566.97	\$566.97	\$566.97	\$566.97
41	\$492.16	\$431.76	\$431.76	\$445.05	\$445.05	\$514.59	\$514.59	\$416.21	\$416.21	\$652.12	\$652.12	\$759.53	\$759.53	\$770.17	\$770.17	\$815.16	\$815.16	\$577.62	\$577.62	\$577.62	\$577.62
42	\$500.85	\$439.38	\$439.38	\$452.91	\$452.91	\$523.68	\$523.68	\$423.56	\$423.56	\$663.64	\$663.64	\$772.95	\$772.95	\$783.78	\$783.78	\$829.56	\$829.56	\$587.82	\$587.82	\$587.82	\$587.82
43	\$512.95	\$449.99	\$449.99	\$463.85	\$463.85	\$536.33	\$536.33	\$433.79	\$433.79	\$679.67	\$679.67	\$791.62	\$791.62	\$802.71	\$802.71	\$849.59	\$849.59	\$602.02	\$602.02	\$602.02	\$602.02
44	\$528.07	\$463.26	\$463.26	\$477.52	\$477.52	\$552.14	\$552.14	\$446.58	\$446.58	\$699.70	\$699.70	\$814.95	\$814.95	\$826.37	\$826.37	\$874.63	\$874.63	\$619.77	\$619.77	\$619.77	\$619.77
45	\$545.83	\$478.84	\$478.84	\$493.59	\$493.59	\$570.71	\$570.71	\$461.60	\$461.60	\$723.24	\$723.24	\$842.37	\$842.37	\$854.17	\$854.17	\$904.06	\$904.06	\$640.62	\$640.62	\$640.62	\$640.62
46	\$567.00	\$497.42	\$497.42	\$512.73	\$512.73	\$592.85	\$592.85	\$479.51	\$479.51	\$751.29	\$751.29	\$875.04	\$875.04	\$887.30	\$887.30	\$939.12	\$939.12	\$665.46	\$665.46	\$665.46	\$665.46
47	\$590.81	\$518.31	\$518.31	\$534.26	\$534.26	\$617.74	\$617.74	\$499.64	\$499.64	\$782.84	\$782.84	\$911.79	\$911.79	\$924.56	\$924.56	\$978.56	\$978.56	\$693.41	\$693.41	\$693.41	\$693.41
48	\$618.03	\$542.18	\$542.18	\$558.88	\$558.88	\$646.20	\$646.20	\$522.66	\$522.66	\$818.91	\$818.91	\$953.79	\$953.79	\$967.15	\$967.15	\$1,023.64	\$1,023.64	\$725.35	\$725.35	\$725.35	\$725.35
49	\$644.87	\$565.73	\$565.73	\$583.14	\$583.14	\$674.26	\$674.26	\$545.36	\$545.36	\$854.47	\$854.47	\$995.21	\$995.21	\$1,009.15	\$1,009.15	\$1,068.09	\$1,068.09	\$756.85	\$756.85	\$756.85	\$756.85
50	\$675.11	\$592.26	\$592.26	\$610.49	\$610.49	\$705.88	\$705.88	\$570.93	\$570.93	\$894.54	\$894.54	\$1,041.88	\$1,041.88	\$1,056.47	\$1,056.47	\$1,118.18	\$1,118.18	\$792.34	\$792.34	\$792.34	\$792.34
51	\$704.97	\$618.45	\$618.45	\$637.49	\$637.49	\$737.10	\$737.10	\$596.18	\$596.18	\$934.10	\$934.10	\$1,087.97	\$1,087.97	\$1,103.20	\$1,103.20	\$1,167.64	\$1,167.64	\$827.39	\$827.39	\$827.39	\$827.39
52	\$737.86	\$647.30	\$647.30	\$667.23	\$667.23	\$771.49	\$771.49	\$624.00	\$624.00	\$977.68	\$977.68	\$1,138.72	\$1,138.72	\$1,154.67	\$1,154.67	\$1,222.11	\$1,222.11	\$			

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		
HIOS Plan ID (Off Exchange)=>	79279PA0200001		79279PA0200001		79279PA0200001		79279PA0200009		79279PA0200009		79279PA0200009		79279PA0200009		79279PA0200003		79279PA0200003		79279PA0200003		
Plan Marketing Name =>	PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$0 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$500 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1000 100/80 Gold		PPO Blue \$1000 100/80 Gold		
Form # =>	CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		
Network =>	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM		
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		
Deductible =>	\$0		\$0		\$0		\$500		\$500		\$500		\$500		\$1,000		\$1,000		\$1,000		
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		
Copays =>	33.25		33.25		33.25		28.5		28.5		28.5		28.5		28.5		28.5		28.5		
OOP Maximum =>	\$9,100		\$9,100		\$9,100		\$8,550		\$8,550		\$8,550		\$8,550		\$9,100		\$9,100		\$9,100		
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$395.29	\$395.29	\$400.83	\$400.83	\$424.24	\$424.24	\$332.88	\$332.88	\$387.71	\$387.71	\$393.14	\$393.14	\$416.11	\$416.11	\$320.09	\$320.09	\$372.82	\$372.82	\$378.04	\$378.04	
15	\$430.43	\$430.43	\$436.46	\$436.46	\$461.95	\$461.95	\$362.47	\$362.47	\$422.17	\$422.17	\$428.09	\$428.09	\$453.09	\$453.09	\$348.54	\$348.54	\$405.96	\$405.96	\$411.64	\$411.64	
16	\$443.86	\$443.86	\$450.08	\$450.08	\$476.37	\$476.37	\$373.79	\$373.79	\$435.35	\$435.35	\$441.45	\$441.45	\$467.24	\$467.24	\$359.42	\$359.42	\$418.63	\$418.63	\$424.49	\$424.49	
17	\$457.30	\$457.30	\$463.70	\$463.70	\$490.79	\$490.79	\$385.10	\$385.10	\$448.53	\$448.53	\$454.81	\$454.81	\$481.38	\$481.38	\$370.30	\$370.30	\$431.30	\$431.30	\$437.34	\$437.34	
18	\$471.77	\$471.77	\$478.38	\$478.38	\$506.31	\$506.31	\$397.28	\$397.28	\$462.72	\$462.72	\$469.20	\$469.20	\$496.61	\$496.61	\$382.02	\$382.02	\$444.95	\$444.95	\$451.18	\$451.18	
19	\$486.23	\$486.23	\$493.05	\$493.05	\$521.84	\$521.84	\$409.47	\$409.47	\$476.91	\$476.91	\$483.59	\$483.59	\$511.84	\$511.84	\$393.73	\$393.73	\$458.60	\$458.60	\$465.01	\$465.01	
20	\$501.22	\$501.22	\$508.24	\$508.24	\$537.92	\$537.92	\$422.09	\$422.09	\$491.61	\$491.61	\$498.49	\$498.49	\$527.61	\$527.61	\$405.87	\$405.87	\$472.73	\$472.73	\$479.34	\$479.34	
21	\$516.72	\$516.72	\$523.96	\$523.96	\$554.56	\$554.56	\$435.14	\$435.14	\$506.81	\$506.81	\$513.91	\$513.91	\$543.93	\$543.93	\$418.42	\$418.42	\$487.35	\$487.35	\$494.17	\$494.17	
22	\$516.72	\$516.72	\$523.96	\$523.96	\$554.56	\$554.56	\$435.14	\$435.14	\$506.81	\$506.81	\$513.91	\$513.91	\$543.93	\$543.93	\$418.42	\$418.42	\$487.35	\$487.35	\$494.17	\$494.17	
23	\$516.72	\$516.72	\$523.96	\$523.96	\$554.56	\$554.56	\$435.14	\$435.14	\$506.81	\$506.81	\$513.91	\$513.91	\$543.93	\$543.93	\$418.42	\$418.42	\$487.35	\$487.35	\$494.17	\$494.17	
24	\$516.72	\$516.72	\$523.96	\$523.96	\$554.56	\$554.56	\$435.14	\$435.14	\$506.81	\$506.81	\$513.91	\$513.91	\$543.93	\$543.93	\$418.42	\$418.42	\$487.35	\$487.35	\$494.17	\$494.17	
25	\$518.79	\$518.79	\$526.06	\$526.06	\$556.78	\$556.78	\$436.88	\$436.88	\$508.84	\$508.84	\$515.97	\$515.97	\$546.11	\$546.11	\$420.09	\$420.09	\$489.30	\$489.30	\$496.15	\$496.15	
26	\$529.12	\$529.12	\$536.54	\$536.54	\$567.87	\$567.87	\$445.58	\$445.58	\$518.97	\$518.97	\$526.24	\$526.24	\$556.98	\$556.98	\$428.46	\$428.46	\$499.05	\$499.05	\$506.03	\$506.03	
27	\$541.52	\$541.52	\$549.11	\$549.11	\$581.18	\$581.18	\$456.03	\$456.03	\$531.14	\$531.14	\$538.58	\$538.58	\$570.04	\$570.04	\$438.50	\$438.50	\$510.74	\$510.74	\$517.89	\$517.89	
28	\$561.67	\$561.67	\$569.54	\$569.54	\$602.81	\$602.81	\$473.00	\$473.00	\$550.90	\$550.90	\$558.62	\$558.62	\$591.25	\$591.25	\$454.82	\$454.82	\$529.75	\$529.75	\$537.16	\$537.16	
29	\$578.21	\$578.21	\$586.31	\$586.31	\$620.55	\$620.55	\$486.92	\$486.92	\$567.12	\$567.12	\$575.07	\$575.07	\$608.66	\$608.66	\$468.21	\$468.21	\$545.34	\$545.34	\$552.98	\$552.98	
30	\$586.48	\$586.48	\$594.69	\$594.69	\$629.43	\$629.43	\$493.88	\$493.88	\$575.23	\$575.23	\$583.29	\$583.29	\$617.36	\$617.36	\$474.91	\$474.91	\$553.14	\$553.14	\$560.88	\$560.88	
31	\$598.88	\$598.88	\$607.27	\$607.27	\$642.74	\$642.74	\$504.33	\$504.33	\$587.39	\$587.39	\$595.62	\$595.62	\$630.41	\$630.41	\$484.95	\$484.95	\$564.84	\$564.84	\$572.74	\$572.74	
32	\$611.28	\$611.28	\$619.84	\$619.84	\$656.04	\$656.04	\$514.77	\$514.77	\$599.56	\$599.56	\$607.96	\$607.96	\$643.47	\$643.47	\$494.99	\$494.99	\$576.54	\$576.54	\$584.60	\$584.60	
33	\$619.03	\$619.03	\$627.70	\$627.70	\$664.36	\$664.36	\$521.30	\$521.30	\$607.16	\$607.16	\$615.66	\$615.66	\$651.63	\$651.63	\$501.27	\$501.27	\$583.85	\$583.85	\$592.02	\$592.02	
34	\$627.30	\$627.30	\$636.09	\$636.09	\$673.24	\$673.24	\$528.26	\$528.26	\$615.27	\$615.27	\$623.89	\$623.89	\$660.33	\$660.33	\$507.96	\$507.96	\$591.64	\$591.64	\$599.92	\$599.92	
35	\$631.43	\$631.43	\$640.28	\$640.28	\$677.67	\$677.67	\$531.74	\$531.74	\$619.32	\$619.32	\$628.00	\$628.00	\$664.68	\$664.68	\$511.31	\$511.31	\$595.54	\$595.54	\$603.88	\$603.88	
36	\$635.57	\$635.57	\$644.47	\$644.47	\$682.11	\$682.11	\$535.22	\$535.22	\$623.38	\$623.38	\$632.11	\$632.11	\$669.03	\$669.03	\$514.66	\$514.66	\$599.44	\$599.44	\$607.83	\$607.83	
37	\$639.70	\$639.70	\$648.66	\$648.66	\$686.55	\$686.55	\$538.70	\$538.70	\$627.43	\$627.43	\$636.22	\$636.22	\$673.39	\$673.39	\$518.00	\$518.00	\$603.34	\$603.34	\$611.78	\$611.78	
38	\$643.83	\$643.83	\$652.85	\$652.85	\$690.98	\$690.98	\$542.18	\$542.18	\$631.49	\$631.49	\$640.33	\$640.33	\$677.74	\$677.74	\$521.35	\$521.35	\$607.24	\$607.24	\$615.74	\$615.74	
39	\$652.10	\$652.10	\$661.24	\$661.24	\$699.85	\$699.85	\$549.15	\$549.15	\$639.59	\$639.59	\$648.55	\$648.55	\$686.44	\$686.44	\$528.05	\$528.05	\$615.04	\$615.04	\$623.64	\$623.64	
40	\$660.37	\$660.37	\$669.62	\$669.62	\$708.73	\$708.73	\$556.11	\$556.11	\$647.70	\$647.70	\$656.78	\$656.78	\$695.14	\$695.14	\$534.74	\$534.74	\$622.83	\$622.83	\$631.55	\$631.55	
41	\$672.77	\$672.77	\$682.20	\$682.20	\$722.04	\$722.04	\$566.55	\$566.55	\$659.87	\$659.87	\$669.11	\$669.11	\$708.20	\$708.20	\$544.78	\$544.78	\$634.53	\$634.53	\$643.41	\$643.41	
42	\$684.65	\$684.65	\$694.25	\$694.25	\$734.79	\$734.79	\$576.56	\$576.56	\$671.52	\$671.52	\$680.93	\$680.93	\$720.71	\$720.71	\$554.41	\$554.41	\$645.74	\$645.74	\$654.78	\$654.78	
43	\$701.19	\$701.19	\$711.01	\$711.01	\$752.54	\$752.54	\$590.48	\$590.48	\$687.74	\$687.74	\$697.38	\$697.38	\$738.11	\$738.11	\$567.80	\$567.80	\$661.33	\$661.33	\$670.59	\$670.59	
44	\$721.86	\$721.86	\$731.97	\$731.97	\$774.72	\$774.72	\$607.89	\$607.89	\$708.01	\$708.01	\$717.93	\$717.93	\$759.87	\$759.87	\$584.53	\$584.53	\$660.83	\$660.83	\$679.36	\$679.36	
45	\$746.14	\$746.14	\$756.60	\$756.60	\$800.78	\$800.78	\$628.34	\$628.34	\$731.83	\$731.83	\$742.09	\$742.09	\$785.43	\$785.43	\$604.20	\$604.20	\$703.73	\$703.73	\$713.58	\$713.58	
46	\$775.08	\$775.08	\$785.94	\$785.94	\$831.84	\$831.84	\$652.71	\$652.71	\$760.22	\$760.22	\$770.87	\$770.87	\$815.90	\$815.90	\$627.63	\$627.63	\$731.03	\$731.03	\$741.26	\$741.26	
47	\$807.63	\$807.63	\$818.95	\$818.95	\$866.78	\$866.78	\$680.12	\$680.12	\$792.14	\$792.14	\$803.24	\$803.24	\$850.16	\$850.16	\$653.99	\$653.99	\$761.73	\$761.73	\$772.39	\$772.39	
48	\$844.84	\$844.84	\$856.67	\$856.67	\$906.71	\$906.71	\$711.45	\$711.45	\$828.63	\$828.63	\$840.24	\$840.24	\$889.33	\$889.33	\$684.12	\$684.12	\$796.82	\$796.82	\$807.97	\$807.97	
49	\$881.52	\$881.52	\$893.88	\$893.88	\$946.08	\$946.08	\$742.35	\$742.35	\$864.62	\$864.62	\$876.73	\$876.73	\$927.94	\$927.94	\$713.82	\$713.82	\$831.42	\$831.42	\$843.05	\$843.05	
50	\$922.86	\$922.86	\$935.79	\$935.79	\$990.44	\$990.44	\$777.16	\$777.16	\$905.16	\$905.16	\$917.84	\$917.84	\$971.46	\$971.46	\$747.30	\$747.30	\$870.41	\$870.41	\$882.59	\$882.59	
51	\$963.68	\$963.68	\$977.19	\$977.19	\$1,034.25	\$1,034.25	\$811.54	\$811.54	\$945.20	\$945.20	\$958.44	\$958.44	\$1,014.43	\$1,014.43	\$780.35	\$780.35	\$908.91	\$908.91	\$921.63	\$921.63	
52	\$1,008.64	\$1,008.64	\$1,022.77	\$1,022.77	\$1,082.50	\$1,082.50	\$849.39	\$849.39	\$989.29	\$989.29	\$1,003.15	\$1,003.15	\$1,061.75	\$1,061.75	\$816.76	\$816.76	\$951.31	\$951.31	\$964.62	\$964.62	
53	\$1,054.11	\$1,054.11	\$1,068.88	\$1,068.88	\$1,131.30	\$1,131.30	\$887.69	\$887.69	\$1,033.89	\$1,033.89	\$1,048.38	\$1,048.38	\$1,109.62	\$1,109.62	\$853.58	\$853.58	\$994.19	\$994.19	\$1,008.11	\$1,008.11	
54	\$1,103.20	\$1,103.20	\$1,118.65	\$1,118.65	\$1,183.99	\$1,183.99	\$929.02	\$929.02	\$1,082.04	\$1,082.04	\$1,097.20	\$1,097.20	\$1,161.29	\$1,161.29	\$893.33	\$893.33	\$1,040.49	\$1,040.49	\$1,055.05	\$1,055.05	
55	\$1,152.29	\$1,152.29	\$1,168.43	\$1,168.43	\$1,236.67	\$1,236.67	\$970.36	\$970.36	\$1,130.19	\$1,130.19	\$1,146.02	\$1,146.02	\$1,212.96	\$1,212.96	\$933.08	\$933.08	\$1,086.79	\$1,086.79	\$1,102.00	\$1,102.00	
56	\$1,205.51	\$1,205.51	\$1,222.40	\$1,222.40	\$1,293.79	\$1,293.79	\$1,015.18	\$1,015.18	\$1,182.39	\$1,182.39	\$1,198.95	\$1,198.95	\$1,268.99	\$1,268.99	\$976.17	\$976.17	\$1,136.99				

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	
HIOS Plan ID (Off Exchange)=>	0200003		79279PA0200003		79279PA0200005		79279PA0200005		79279PA0200005		79279PA0200005		79279PA0200006		79279PA0200006		79279PA0200006		79279PA0200006	
Plan Marketing Name =>	0 100/80 Gold	PPO Blue \$1000 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 \$1400 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 \$1400 100/80 Gold	PPO Blue \$1400 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 # =>	PO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025
Rating Area =>	Area 5	Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		
Network =>	M	AM		AM		AM		AM		AM		AM		AM		AM		AM		
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		
Deductible =>	\$0	\$1,000		\$1,400		\$1,400		\$1,400		\$1,400		\$2,000		\$2,000		\$2,000		\$2,000		
Coinsurance =>	100%	100%		100%		100%		100%		100%		100%		100%		100%		100%		
Copays =>	\$5	28.5		42.75		42.75		42.75		42.75		28.5		28.5		28.5		28.5		
OOP Maximum =>	\$0	\$9,100		\$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		
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
0 - 14	\$378.04	\$400.13	\$400.13	\$305.91	\$305.91	\$356.31	\$356.31	\$361.29	\$361.29	\$382.39	\$382.39	\$307.22	\$307.22	\$357.82	\$357.82	\$362.83	\$362.83	\$384.02	\$384.02	
15	\$411.64	\$435.69	\$435.69	\$333.10	\$333.10	\$387.98	\$387.98	\$393.41	\$393.41	\$416.38	\$416.38	\$334.52	\$334.52	\$389.63	\$389.63	\$395.08	\$395.08	\$418.16	\$418.16	
16	\$424.49	\$449.29	\$449.29	\$343.50	\$343.50	\$400.09	\$400.09	\$405.69	\$405.69	\$429.38	\$429.38	\$344.97	\$344.97	\$401.79	\$401.79	\$407.42	\$407.42	\$431.21	\$431.21	
17	\$437.34	\$462.89	\$462.89	\$353.89	\$353.89	\$412.20	\$412.20	\$417.97	\$417.97	\$442.38	\$442.38	\$355.41	\$355.41	\$413.95	\$413.95	\$419.75	\$419.75	\$444.26	\$444.26	
18	\$451.18	\$477.54	\$477.54	\$365.09	\$365.09	\$425.24	\$425.24	\$431.19	\$431.19	\$456.37	\$456.37	\$366.65	\$366.65	\$427.05	\$427.05	\$433.03	\$433.03	\$458.32	\$458.32	
19	\$465.01	\$492.18	\$492.18	\$376.29	\$376.29	\$438.28	\$438.28	\$444.42	\$444.42	\$470.37	\$470.37	\$377.90	\$377.90	\$440.14	\$440.14	\$446.31	\$446.31	\$472.37	\$472.37	
20	\$479.34	\$507.35	\$507.35	\$387.88	\$387.88	\$451.79	\$451.79	\$458.11	\$458.11	\$484.86	\$484.86	\$389.54	\$389.54	\$453.71	\$453.71	\$460.06	\$460.06	\$486.93	\$486.93	
21	\$494.17	\$523.04	\$523.04	\$399.88	\$399.88	\$465.76	\$465.76	\$472.28	\$472.28	\$499.86	\$499.86	\$401.59	\$401.59	\$467.74	\$467.74	\$474.29	\$474.29	\$501.99	\$501.99	
22	\$494.17	\$523.04	\$523.04	\$399.88	\$399.88	\$465.76	\$465.76	\$472.28	\$472.28	\$499.86	\$499.86	\$401.59	\$401.59	\$467.74	\$467.74	\$474.29	\$474.29	\$501.99	\$501.99	
23	\$494.17	\$523.04	\$523.04	\$399.88	\$399.88	\$465.76	\$465.76	\$472.28	\$472.28	\$499.86	\$499.86	\$401.59	\$401.59	\$467.74	\$467.74	\$474.29	\$474.29	\$501.99	\$501.99	
24	\$494.17	\$523.04	\$523.04	\$399.88	\$399.88	\$465.76	\$465.76	\$472.28	\$472.28	\$499.86	\$499.86	\$401.59	\$401.59	\$467.74	\$467.74	\$474.29	\$474.29	\$501.99	\$501.99	
25	\$496.15	\$525.13	\$525.13	\$401.48	\$401.48	\$467.62	\$467.62	\$474.17	\$474.17	\$501.86	\$501.86	\$403.20	\$403.20	\$469.61	\$469.61	\$476.19	\$476.19	\$504.00	\$504.00	
26	\$506.03	\$535.59	\$535.59	\$409.48	\$409.48	\$476.94	\$476.94	\$483.61	\$483.61	\$511.86	\$511.86	\$411.23	\$411.23	\$478.97	\$478.97	\$485.67	\$485.67	\$514.04	\$514.04	
27	\$517.89	\$548.15	\$548.15	\$419.07	\$419.07	\$488.12	\$488.12	\$494.95	\$494.95	\$523.85	\$523.85	\$420.87	\$420.87	\$490.19	\$490.19	\$497.06	\$497.06	\$526.09	\$526.09	
28	\$537.16	\$568.54	\$568.54	\$434.67	\$434.67	\$506.28	\$506.28	\$513.37	\$513.37	\$543.35	\$543.35	\$436.53	\$436.53	\$508.43	\$508.43	\$515.55	\$515.55	\$545.66	\$545.66	
29	\$552.98	\$585.28	\$585.28	\$447.47	\$447.47	\$521.19	\$521.19	\$528.48	\$528.48	\$559.34	\$559.34	\$449.38	\$449.38	\$523.40	\$523.40	\$530.73	\$530.73	\$561.73	\$561.73	
30	\$560.88	\$593.65	\$593.65	\$453.86	\$453.86	\$528.64	\$528.64	\$536.04	\$536.04	\$567.34	\$567.34	\$455.80	\$455.80	\$530.88	\$530.88	\$538.32	\$538.32	\$569.76	\$569.76	
31	\$572.74	\$606.20	\$606.20	\$463.46	\$463.46	\$539.82	\$539.82	\$547.37	\$547.37	\$579.34	\$579.34	\$465.44	\$465.44	\$542.11	\$542.11	\$549.70	\$549.70	\$581.81	\$581.81	
32	\$584.60	\$618.76	\$618.76	\$473.06	\$473.06	\$550.99	\$550.99	\$558.71	\$558.71	\$591.33	\$591.33	\$475.08	\$475.08	\$553.34	\$553.34	\$561.09	\$561.09	\$593.85	\$593.85	
33	\$592.02	\$626.60	\$626.60	\$479.06	\$479.06	\$557.98	\$557.98	\$565.79	\$565.79	\$598.83	\$598.83	\$481.10	\$481.10	\$560.35	\$560.35	\$568.20	\$568.20	\$601.38	\$601.38	
34	\$599.92	\$634.97	\$634.97	\$485.45	\$485.45	\$565.43	\$565.43	\$573.35	\$573.35	\$606.83	\$606.83	\$487.53	\$487.53	\$567.84	\$567.84	\$575.79	\$575.79	\$609.42	\$609.42	
35	\$603.88	\$639.15	\$639.15	\$488.65	\$488.65	\$569.16	\$569.16	\$577.13	\$577.13	\$610.83	\$610.83	\$490.74	\$490.74	\$571.58	\$571.58	\$579.58	\$579.58	\$613.43	\$613.43	
36	\$607.83	\$643.34	\$643.34	\$491.85	\$491.85	\$572.88	\$572.88	\$580.90	\$580.90	\$614.83	\$614.83	\$493.96	\$493.96	\$575.32	\$575.32	\$583.38	\$583.38	\$617.45	\$617.45	
37	\$611.78	\$647.52	\$647.52	\$495.05	\$495.05	\$576.61	\$576.61	\$584.68	\$584.68	\$618.83	\$618.83	\$497.17	\$497.17	\$581.46	\$581.46	\$587.17	\$587.17	\$621.46	\$621.46	
38	\$615.74	\$651.71	\$651.71	\$498.25	\$498.25	\$580.34	\$580.34	\$588.46	\$588.46	\$622.83	\$622.83	\$500.38	\$500.38	\$582.80	\$582.80	\$590.97	\$590.97	\$625.48	\$625.48	
39	\$623.64	\$660.08	\$660.08	\$504.65	\$504.65	\$587.79	\$587.79	\$596.02	\$596.02	\$630.82	\$630.82	\$506.81	\$506.81	\$590.29	\$590.29	\$598.55	\$598.55	\$633.51	\$633.51	
40	\$631.55	\$668.45	\$668.45	\$511.05	\$511.05	\$595.24	\$595.24	\$603.57	\$603.57	\$638.82	\$638.82	\$513.23	\$513.23	\$597.77	\$597.77	\$606.14	\$606.14	\$641.54	\$641.54	
41	\$643.41	\$681.00	\$681.00	\$520.64	\$520.64	\$606.42	\$606.42	\$614.91	\$614.91	\$650.82	\$650.82	\$522.87	\$522.87	\$609.00	\$609.00	\$617.53	\$617.53	\$653.59	\$653.59	
42	\$654.78	\$693.03	\$693.03	\$529.84	\$529.84	\$617.13	\$617.13	\$625.77	\$625.77	\$619.76	\$619.76	\$532.11	\$532.11	\$619.76	\$619.76	\$628.43	\$628.43	\$665.14	\$665.14	
43	\$670.59	\$709.77	\$709.77	\$542.64	\$542.64	\$632.04	\$632.04	\$640.88	\$640.88	\$678.31	\$678.31	\$544.96	\$544.96	\$634.72	\$634.72	\$643.61	\$643.61	\$681.20	\$681.20	
44	\$690.36	\$730.69	\$730.69	\$558.63	\$558.63	\$650.67	\$650.67	\$659.78	\$659.78	\$698.30	\$698.30	\$561.02	\$561.02	\$653.43	\$653.43	\$662.58	\$662.58	\$701.28	\$701.28	
45	\$713.58	\$755.27	\$755.27	\$577.43	\$577.43	\$672.56	\$672.56	\$681.97	\$681.97	\$721.80	\$721.80	\$579.90	\$579.90	\$675.42	\$675.42	\$684.87	\$684.87	\$724.87	\$724.87	
46	\$741.26	\$784.56	\$784.56	\$599.82	\$599.82	\$698.64	\$698.64	\$708.42	\$708.42	\$749.79	\$749.79	\$602.39	\$602.39	\$701.61	\$701.61	\$711.44	\$711.44	\$752.99	\$752.99	
47	\$772.39	\$817.51	\$817.51	\$625.01	\$625.01	\$727.98	\$727.98	\$738.17	\$738.17	\$781.28	\$781.28	\$627.69	\$627.69	\$731.08	\$731.08	\$741.32	\$741.32	\$784.61	\$784.61	
48	\$807.97	\$855.17	\$855.17	\$653.80	\$653.80	\$761.52	\$761.52	\$772.18	\$772.18	\$817.27	\$817.27	\$656.60	\$656.60	\$764.75	\$764.75	\$775.46	\$775.46	\$820.75	\$820.75	
49	\$843.05	\$892.31	\$892.31	\$682.20	\$682.20	\$794.59	\$794.59	\$805.71	\$805.71	\$852.76	\$852.76	\$685.11	\$685.11	\$797.96	\$797.96	\$809.14	\$809.14	\$856.39	\$856.39	
50	\$882.59	\$934.15	\$934.15	\$714.19	\$714.19	\$831.85	\$831.85	\$843.49	\$843.49	\$892.75	\$892.75	\$717.24	\$717.24	\$835.38	\$835.38	\$847.08	\$847.08	\$896.55	\$896.55	
51	\$921.63	\$975.47	\$975.47	\$745.78	\$745.78	\$868.64	\$868.64	\$880.80	\$880.80	\$932.24	\$932.24	\$748.97	\$748.97	\$872.34	\$872.34	\$884.55	\$884.55	\$936.21	\$936.21	
52	\$964.62	\$1,020.97	\$1,020.97	\$780.57	\$780.57	\$909.16	\$909.16	\$921.89	\$921.89	\$975.73	\$975.73	\$783.90	\$783.90	\$913.03	\$913.03	\$925.81	\$925.81	\$979.88	\$979.88	
53	\$1,008.11	\$1,067.00	\$1,067.00	\$815.76	\$815.76	\$950.15	\$950.15	\$963.45	\$963.45	\$1,019.71	\$1,019.71	\$819.24	\$819.24	\$954.19	\$954.19	\$967.55	\$967.55	\$1,024.06	\$1,024.06	
54	\$1,055.05	\$1,116.69	\$1,116.69	\$853.74	\$853.74	\$994.40	\$994.40	\$1,008.32	\$1,008.32	\$1,067.20	\$1,067.20	\$857.39	\$857.39	\$998.62	\$998.62	\$1,012.61	\$1,012.61	\$1,071.75	\$1,071.75	
55	\$1,102.00	\$1,166.38	\$1,166.38	\$891.73	\$891.73	\$1,038.64	\$1,038.64	\$1,053.18	\$1,053.18	\$1,114.69	\$1,114.69	\$895.55	\$895.55	\$1,043.06	\$1,043.06	\$1,057.67	\$1,057.67	\$1,119.44	\$1,119.44	
56	\$1,152.90	\$1,220.25	\$1,220.25	\$932.92	\$932.92	\$1,086.62	\$1,086.62	\$1,101.83	\$1,101.83	\$1,166.17	\$1,166.17	\$936.91	\$936.91	\$1,091.24	\$1,091.24	\$1,106.52	\$1,106.52	\$1,171.14	\$1,171.14	
57	\$1,204.29	\$1,274.65	\$1,274.65	\$974.51	\$974.51	\$1,135.06	\$1,135.06	\$1,150.95	\$1,150.95	\$1,218.16	\$1,218.16	\$978.67	\$978.67	\$1,139.88						

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)=>	79279PA0200008		79279PA0200008		79279PA0200008		79279PA0200008		79279PA0200004		79279PA0200004		79279PA0200004		79279PA0200004		79279PA0200004		79279PA0200007		79279PA
Plan Marketing Name =>	PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 100/80 Gold		PPO Blue \$2500 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 \$2000 90/70 Gold		PPO Blue \$20
Form # =>	CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-PPO-SM-2025		CERT-HCA-P
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 1		Area
Network =>	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM		A
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		G
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000		\$1,000		\$1,000		\$1,000		\$1,000		\$2,000		\$2,
Coinsurance =>	100%		100%		100%		100%		80%		80%		80%		80%		80%		90%		90
Copays =>	42.75		42.75		42.75		42.75		57		57		57		57		57		42.75		42
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900		\$6,900		\$6,900		\$6,900		\$6,900		\$7,900		\$7,
Pediatric Dental (Yes/No) =>	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
0 - 14	\$289.19	\$289.19	\$336.82	\$336.82	\$341.53	\$341.53	\$361.49	\$361.49	\$283.57	\$283.57	\$330.28	\$330.28	\$334.90	\$334.90	\$354.46	\$354.46	\$284.02	\$284.02	\$330.81	\$330.81	
15	\$314.89	\$314.89	\$366.76	\$366.76	\$371.89	\$371.89	\$393.62	\$393.62	\$308.78	\$308.78	\$359.64	\$359.64	\$364.67	\$364.67	\$385.97	\$385.97	\$309.27	\$309.27	\$360.21	\$360.21	
16	\$324.72	\$324.72	\$378.21	\$378.21	\$383.50	\$383.50	\$405.90	\$405.90	\$318.41	\$318.41	\$370.86	\$370.86	\$376.05	\$376.05	\$398.02	\$398.02	\$318.92	\$318.92	\$371.46	\$371.46	
17	\$334.55	\$334.55	\$389.66	\$389.66	\$395.11	\$395.11	\$418.19	\$418.19	\$328.05	\$328.05	\$382.09	\$382.09	\$387.44	\$387.44	\$410.06	\$410.06	\$328.57	\$328.57	\$382.70	\$382.70	
18	\$345.13	\$345.13	\$401.98	\$401.98	\$407.61	\$407.61	\$431.42	\$431.42	\$338.43	\$338.43	\$394.18	\$394.18	\$399.69	\$399.69	\$423.04	\$423.04	\$338.97	\$338.97	\$394.81	\$394.81	
19	\$355.72	\$355.72	\$414.31	\$414.31	\$420.11	\$420.11	\$444.65	\$444.65	\$348.81	\$348.81	\$406.27	\$406.27	\$411.95	\$411.95	\$436.01	\$436.01	\$349.37	\$349.37	\$406.92	\$406.92	
20	\$366.68	\$366.68	\$427.08	\$427.08	\$433.06	\$433.06	\$458.35	\$458.35	\$359.56	\$359.56	\$418.79	\$418.79	\$424.65	\$424.65	\$449.45	\$449.45	\$360.13	\$360.13	\$419.46	\$419.46	
21	\$378.02	\$378.02	\$440.29	\$440.29	\$446.45	\$446.45	\$472.53	\$472.53	\$370.68	\$370.68	\$431.74	\$431.74	\$437.78	\$437.78	\$463.35	\$463.35	\$371.27	\$371.27	\$432.43	\$432.43	
22	\$378.02	\$378.02	\$440.29	\$440.29	\$446.45	\$446.45	\$472.53	\$472.53	\$370.68	\$370.68	\$431.74	\$431.74	\$437.78	\$437.78	\$463.35	\$463.35	\$371.27	\$371.27	\$432.43	\$432.43	
23	\$378.02	\$378.02	\$440.29	\$440.29	\$446.45	\$446.45	\$472.53	\$472.53	\$370.68	\$370.68	\$431.74	\$431.74	\$437.78	\$437.78	\$463.35	\$463.35	\$371.27	\$371.27	\$432.43	\$432.43	
24	\$378.02	\$378.02	\$440.29	\$440.29	\$446.45	\$446.45	\$472.53	\$472.53	\$370.68	\$370.68	\$431.74	\$431.74	\$437.78	\$437.78	\$463.35	\$463.35	\$371.27	\$371.27	\$432.43	\$432.43	
25	\$379.53	\$379.53	\$442.05	\$442.05	\$448.24	\$448.24	\$474.42	\$474.42	\$372.16	\$372.16	\$433.47	\$433.47	\$439.53	\$439.53	\$465.20	\$465.20	\$372.76	\$372.76	\$434.16	\$434.16	
26	\$387.09	\$387.09	\$450.86	\$450.86	\$457.16	\$457.16	\$483.87	\$483.87	\$379.58	\$379.58	\$442.10	\$442.10	\$448.29	\$448.29	\$474.47	\$474.47	\$380.18	\$380.18	\$442.81	\$442.81	
27	\$396.16	\$396.16	\$461.42	\$461.42	\$467.88	\$467.88	\$495.21	\$495.21	\$388.47	\$388.47	\$452.46	\$452.46	\$458.79	\$458.79	\$485.59	\$485.59	\$389.09	\$389.09	\$453.19	\$453.19	
28	\$410.91	\$410.91	\$478.60	\$478.60	\$485.29	\$485.29	\$513.64	\$513.64	\$402.93	\$402.93	\$469.30	\$469.30	\$475.87	\$475.87	\$503.66	\$503.66	\$403.57	\$403.57	\$470.05	\$470.05	
29	\$423.00	\$423.00	\$492.68	\$492.68	\$499.58	\$499.58	\$528.76	\$528.76	\$414.79	\$414.79	\$483.12	\$483.12	\$489.88	\$489.88	\$518.49	\$518.49	\$415.45	\$415.45	\$483.89	\$483.89	
30	\$429.05	\$429.05	\$499.73	\$499.73	\$506.72	\$506.72	\$536.32	\$536.32	\$420.72	\$420.72	\$490.02	\$490.02	\$496.88	\$496.88	\$525.90	\$525.90	\$421.39	\$421.39	\$490.81	\$490.81	
31	\$438.13	\$438.13	\$510.30	\$510.30	\$517.44	\$517.44	\$547.66	\$547.66	\$429.62	\$429.62	\$500.39	\$500.39	\$507.39	\$507.39	\$537.02	\$537.02	\$430.30	\$430.30	\$501.19	\$501.19	
32	\$447.20	\$447.20	\$520.86	\$520.86	\$528.15	\$528.15	\$559.00	\$559.00	\$438.51	\$438.51	\$510.75	\$510.75	\$517.89	\$517.89	\$548.14	\$548.14	\$439.21	\$439.21	\$511.56	\$511.56	
33	\$452.87	\$452.87	\$527.47	\$527.47	\$534.85	\$534.85	\$566.09	\$566.09	\$444.07	\$444.07	\$517.22	\$517.22	\$524.46	\$524.46	\$555.09	\$555.09	\$444.78	\$444.78	\$518.05	\$518.05	
34	\$458.92	\$458.92	\$534.51	\$534.51	\$541.99	\$541.99	\$573.65	\$573.65	\$450.01	\$450.01	\$524.13	\$524.13	\$531.46	\$531.46	\$562.51	\$562.51	\$450.72	\$450.72	\$525.95	\$525.95	
35	\$461.94	\$461.94	\$538.03	\$538.03	\$545.56	\$545.56	\$577.43	\$577.43	\$452.97	\$452.97	\$527.59	\$527.59	\$534.97	\$534.97	\$566.21	\$566.21	\$453.69	\$453.69	\$528.43	\$528.43	
36	\$464.96	\$464.96	\$541.56	\$541.56	\$549.13	\$549.13	\$581.21	\$581.21	\$455.94	\$455.94	\$531.04	\$531.04	\$538.47	\$538.47	\$569.92	\$569.92	\$456.66	\$456.66	\$531.89	\$531.89	
37	\$467.99	\$467.99	\$545.08	\$545.08	\$552.71	\$552.71	\$584.99	\$584.99	\$458.99	\$458.99	\$534.49	\$534.49	\$541.97	\$541.97	\$573.63	\$573.63	\$459.63	\$459.63	\$535.35	\$535.35	
38	\$471.01	\$471.01	\$548.60	\$548.60	\$556.28	\$556.28	\$588.77	\$588.77	\$461.87	\$461.87	\$537.95	\$537.95	\$545.47	\$545.47	\$577.33	\$577.33	\$462.60	\$462.60	\$538.81	\$538.81	
39	\$477.06	\$477.06	\$555.65	\$555.65	\$563.42	\$563.42	\$596.33	\$596.33	\$467.80	\$467.80	\$544.86	\$544.86	\$552.48	\$552.48	\$584.75	\$584.75	\$468.54	\$468.54	\$545.73	\$545.73	
40	\$483.11	\$483.11	\$562.69	\$562.69	\$570.56	\$570.56	\$603.89	\$603.89	\$473.73	\$473.73	\$551.76	\$551.76	\$559.48	\$559.48	\$592.16	\$592.16	\$474.48	\$474.48	\$552.65	\$552.65	
41	\$492.18	\$492.18	\$573.26	\$573.26	\$581.28	\$581.28	\$615.23	\$615.23	\$482.63	\$482.63	\$562.13	\$562.13	\$569.99	\$569.99	\$603.28	\$603.28	\$483.39	\$483.39	\$563.02	\$563.02	
42	\$500.88	\$500.88	\$583.38	\$583.38	\$591.55	\$591.55	\$626.10	\$626.10	\$491.15	\$491.15	\$572.06	\$572.06	\$580.06	\$580.06	\$613.94	\$613.94	\$491.93	\$491.93	\$572.97	\$572.97	
43	\$512.97	\$512.97	\$597.47	\$597.47	\$605.83	\$605.83	\$641.22	\$641.22	\$503.01	\$503.01	\$585.87	\$585.87	\$594.07	\$594.07	\$628.77	\$628.77	\$503.81	\$503.81	\$586.81	\$586.81	
44	\$528.09	\$528.09	\$615.09	\$615.09	\$623.69	\$623.69	\$660.12	\$660.12	\$517.84	\$517.84	\$603.14	\$603.14	\$611.58	\$611.58	\$647.30	\$647.30	\$518.66	\$518.66	\$604.10	\$604.10	
45	\$545.86	\$545.86	\$635.78	\$635.78	\$644.67	\$644.67	\$682.33	\$682.33	\$535.26	\$535.26	\$623.43	\$623.43	\$632.15	\$632.15	\$669.08	\$669.08	\$536.11	\$536.11	\$624.43	\$624.43	
46	\$567.03	\$567.03	\$660.44	\$660.44	\$669.68	\$669.68	\$708.80	\$708.80	\$556.02	\$556.02	\$647.61	\$647.61	\$656.67	\$656.67	\$695.03	\$695.03	\$556.91	\$556.91	\$648.65	\$648.65	
47	\$590.85	\$590.85	\$688.17	\$688.17	\$697.80	\$697.80	\$738.56	\$738.56	\$579.37	\$579.37	\$674.81	\$674.81	\$684.25	\$684.25	\$724.22	\$724.22	\$580.30	\$580.30	\$675.89	\$675.89	
48	\$618.06	\$618.06	\$719.87	\$719.87	\$729.95	\$729.95	\$772.59	\$772.59	\$606.06	\$606.06	\$705.89	\$705.89	\$715.77	\$715.77	\$757.58	\$757.58	\$607.03	\$607.03	\$707.02	\$707.02	
49	\$644.90	\$644.90	\$751.13	\$751.13	\$761.64	\$761.64	\$806.14	\$806.14	\$632.38	\$632.38	\$736.55	\$736.55	\$746.85	\$746.85	\$790.48	\$790.48	\$633.39	\$633.39	\$737.73	\$737.73	
50	\$675.14	\$675.14	\$786.36	\$786.36	\$797.36	\$797.36	\$843.94	\$843.94	\$662.03	\$662.03	\$771.09	\$771.09	\$781.88	\$781.88	\$827.54	\$827.54	\$663.09	\$663.09	\$772.32	\$772.32	
51	\$705.01	\$705.01	\$821.14	\$821.14	\$832.63	\$832.63	\$881.27	\$881.27	\$691.32	\$691.32	\$805.20	\$805.20	\$816.46	\$816.46	\$864.15	\$864.15	\$692.42	\$692.42	\$806.48	\$806.48	
52	\$737.90	\$737.90	\$859.45	\$859.45	\$871.47	\$871.47	\$922.38	\$922.38	\$723.57	\$723.57	\$842.76	\$842.76	\$854.55	\$854.55	\$904.46	\$904.46	\$724.72	\$724.72	\$844.10	\$844.10	
53	\$771.16	\$771.16	\$898.19	\$898.19	\$910.76	\$910.76	\$963.96	\$963.96	\$756.19	\$756.19	\$880.75	\$880.75	\$893.07	\$893.07	\$945.23	\$945.23	\$757.39	\$757.39	\$882.16	\$882.16	
54	\$807.07	\$807.07	\$940.02	\$940.02	\$953.17	\$953.17	\$1,008.85	\$1,008.85	\$791.40	\$791.40	\$921.76	\$921.76	\$934.66	\$934.66	\$989.25	\$989.25	\$792.66	\$792.66	\$923.24	\$923.24	
55	\$842.98	\$842.98	\$981.85	\$981.85	\$995.58	\$995.58	\$1,053.74	\$1,053.74	\$826.62	\$826.62	\$962.78	\$962.78	\$976.25	\$976.25	\$1,033.27	\$1,033.27	\$827.93	\$827.93	\$964.32	\$964.32	
56	\$881.92	\$881.92	\$1,027.20	\$1,027.20	\$1,041.57	\$1,041.57	\$1,102.41	\$1,102.41	\$864.80	\$864.80	\$1,007.25	\$1,007.25	\$1,021.34	\$1,021.34	\$1,081.00	\$1,081.00	\$867				

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)=>	0200007	79279PA0200007		79279PA0200007		79279PA0210001		79279PA0210001		79279PA0210001		79279PA0210001		79279PA0210004		79279PA0210004		79279PA0210004		79279PA0210004	
Plan Marketing Name =>	PO 90/70 Gold	PPO Blue \$2000 90/70 Gold	PPO Blue \$2000 90/70 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	Blue Qualified \$1700 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80	Blue Qualified \$2750 100/80
Form # =>	PO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025	CERT-HCA-PPO-SM-2025
Rating Area =>	A 2,4	Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 5	
Network =>	M	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM	
Metal =>	Gold	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$000	\$2,000		\$2,000		\$1,700		\$1,700		\$1,700		\$1,700		\$2,750		\$2,750		\$2,750		\$2,750	
Coinsurance =>	100%	90%		90%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	0.75	42.75		42.75		14.25		14.25		14.25		14.25		14.25		14.25		14.25		14.25	
OOP Maximum =>	\$000	\$7,900		\$7,900		\$3,750		\$3,750		\$3,750		\$3,750		\$4,800		\$4,800		\$4,800		\$4,800	
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
0 - 14	\$330.81	\$335.44	\$335.44	\$355.04	\$355.04	\$310.95	\$310.95	\$362.17	\$362.17	\$367.24	\$367.24	\$388.69	\$388.69	\$272.67	\$272.67	\$317.59	\$317.59	\$322.03	\$322.03	\$322.03	\$322.03
15	\$360.21	\$365.26	\$365.26	\$386.60	\$386.60	\$338.59	\$338.59	\$394.36	\$394.36	\$399.88	\$399.88	\$423.24	\$423.24	\$296.91	\$296.91	\$345.82	\$345.82	\$350.66	\$350.66	\$350.66	\$350.66
16	\$371.46	\$376.66	\$376.66	\$398.66	\$398.66	\$349.16	\$349.16	\$406.67	\$406.67	\$412.36	\$412.36	\$436.45	\$436.45	\$306.17	\$306.17	\$356.61	\$356.61	\$361.60	\$361.60	\$361.60	\$361.60
17	\$382.70	\$388.06	\$388.06	\$410.73	\$410.73	\$359.73	\$359.73	\$418.98	\$418.98	\$424.84	\$424.84	\$449.66	\$449.66	\$315.44	\$315.44	\$367.41	\$367.41	\$372.55	\$372.55	\$372.55	\$372.55
18	\$394.81	\$400.34	\$400.34	\$423.72	\$423.72	\$371.11	\$371.11	\$432.23	\$432.23	\$438.29	\$438.29	\$463.89	\$463.89	\$325.42	\$325.42	\$379.03	\$379.03	\$384.34	\$384.34	\$384.34	\$384.34
19	\$406.92	\$412.62	\$412.62	\$436.72	\$436.72	\$382.49	\$382.49	\$445.49	\$445.49	\$451.73	\$451.73	\$478.11	\$478.11	\$335.40	\$335.40	\$390.66	\$390.66	\$396.12	\$396.12	\$396.12	\$396.12
20	\$419.46	\$425.34	\$425.34	\$450.18	\$450.18	\$394.28	\$394.28	\$459.22	\$459.22	\$465.65	\$465.65	\$492.85	\$492.85	\$345.74	\$345.74	\$402.70	\$402.70	\$408.33	\$408.33	\$408.33	\$408.33
21	\$432.43	\$438.49	\$438.49	\$464.10	\$464.10	\$406.47	\$406.47	\$473.42	\$473.42	\$480.05	\$480.05	\$508.09	\$508.09	\$356.43	\$356.43	\$415.15	\$415.15	\$420.96	\$420.96	\$420.96	\$420.96
22	\$432.43	\$438.49	\$438.49	\$464.10	\$464.10	\$406.47	\$406.47	\$473.42	\$473.42	\$480.05	\$480.05	\$508.09	\$508.09	\$356.43	\$356.43	\$415.15	\$415.15	\$420.96	\$420.96	\$420.96	\$420.96
23	\$432.43	\$438.49	\$438.49	\$464.10	\$464.10	\$406.47	\$406.47	\$473.42	\$473.42	\$480.05	\$480.05	\$508.09	\$508.09	\$356.43	\$356.43	\$415.15	\$415.15	\$420.96	\$420.96	\$420.96	\$420.96
24	\$432.43	\$438.49	\$438.49	\$464.10	\$464.10	\$406.47	\$406.47	\$473.42	\$473.42	\$480.05	\$480.05	\$508.09	\$508.09	\$356.43	\$356.43	\$415.15	\$415.15	\$420.96	\$420.96	\$420.96	\$420.96
25	\$434.16	\$440.24	\$440.24	\$465.96	\$465.96	\$408.10	\$408.10	\$475.31	\$475.31	\$481.97	\$481.97	\$510.12	\$510.12	\$357.86	\$357.86	\$416.81	\$416.81	\$422.64	\$422.64	\$422.64	\$422.64
26	\$442.81	\$449.01	\$449.01	\$475.24	\$475.24	\$416.23	\$416.23	\$484.78	\$484.78	\$491.57	\$491.57	\$520.28	\$520.28	\$364.98	\$364.98	\$425.11	\$425.11	\$431.06	\$431.06	\$431.06	\$431.06
27	\$453.19	\$459.54	\$459.54	\$486.38	\$486.38	\$425.98	\$425.98	\$496.14	\$496.14	\$503.09	\$503.09	\$532.48	\$532.48	\$373.54	\$373.54	\$435.08	\$435.08	\$441.17	\$441.17	\$441.17	\$441.17
28	\$470.05	\$476.64	\$476.64	\$504.48	\$504.48	\$441.83	\$441.83	\$514.61	\$514.61	\$521.81	\$521.81	\$552.29	\$552.29	\$387.44	\$387.44	\$451.27	\$451.27	\$457.58	\$457.58	\$457.58	\$457.58
29	\$483.89	\$490.67	\$490.67	\$519.33	\$519.33	\$454.84	\$454.84	\$529.76	\$529.76	\$537.18	\$537.18	\$568.55	\$568.55	\$398.85	\$398.85	\$464.55	\$464.55	\$471.05	\$471.05	\$471.05	\$471.05
30	\$490.81	\$497.69	\$497.69	\$526.75	\$526.75	\$461.34	\$461.34	\$537.33	\$537.33	\$544.86	\$544.86	\$576.68	\$576.68	\$404.55	\$404.55	\$471.20	\$471.20	\$477.79	\$477.79	\$477.79	\$477.79
31	\$501.19	\$508.21	\$508.21	\$537.89	\$537.89	\$471.10	\$471.10	\$548.69	\$548.69	\$556.38	\$556.38	\$588.88	\$588.88	\$413.10	\$413.10	\$481.16	\$481.16	\$487.89	\$487.89	\$487.89	\$487.89
32	\$511.56	\$518.73	\$518.73	\$549.03	\$549.03	\$480.85	\$480.85	\$560.06	\$560.06	\$567.90	\$567.90	\$601.07	\$601.07	\$421.66	\$421.66	\$491.12	\$491.12	\$498.00	\$498.00	\$498.00	\$498.00
33	\$518.05	\$525.31	\$525.31	\$555.99	\$555.99	\$486.95	\$486.95	\$567.16	\$567.16	\$575.10	\$575.10	\$608.69	\$608.69	\$427.00	\$427.00	\$497.35	\$497.35	\$504.31	\$504.31	\$504.31	\$504.31
34	\$524.97	\$532.33	\$532.33	\$563.42	\$563.42	\$493.45	\$493.45	\$574.73	\$574.73	\$582.78	\$582.78	\$616.82	\$616.82	\$432.71	\$432.71	\$503.99	\$503.99	\$511.05	\$511.05	\$511.05	\$511.05
35	\$528.43	\$535.83	\$535.83	\$567.13	\$567.13	\$496.71	\$496.71	\$578.52	\$578.52	\$586.62	\$586.62	\$620.89	\$620.89	\$435.56	\$435.56	\$507.31	\$507.31	\$514.41	\$514.41	\$514.41	\$514.41
36	\$531.89	\$539.34	\$539.34	\$570.84	\$570.84	\$499.96	\$499.96	\$582.31	\$582.31	\$590.46	\$590.46	\$624.95	\$624.95	\$438.41	\$438.41	\$510.63	\$510.63	\$517.78	\$517.78	\$517.78	\$517.78
37	\$535.35	\$542.85	\$542.85	\$574.56	\$574.56	\$503.21	\$503.21	\$586.09	\$586.09	\$594.30	\$594.30	\$629.02	\$629.02	\$441.26	\$441.26	\$513.96	\$513.96	\$521.15	\$521.15	\$521.15	\$521.15
38	\$538.81	\$546.36	\$546.36	\$578.27	\$578.27	\$506.46	\$506.46	\$589.88	\$589.88	\$598.14	\$598.14	\$633.08	\$633.08	\$444.11	\$444.11	\$517.28	\$517.28	\$524.52	\$524.52	\$524.52	\$524.52
39	\$545.73	\$553.37	\$553.37	\$585.69	\$585.69	\$512.97	\$512.97	\$597.46	\$597.46	\$605.82	\$605.82	\$641.21	\$641.21	\$449.81	\$449.81	\$523.92	\$523.92	\$531.25	\$531.25	\$531.25	\$531.25
40	\$552.65	\$560.39	\$560.39	\$593.12	\$593.12	\$519.47	\$519.47	\$605.03	\$605.03	\$613.50	\$613.50	\$649.34	\$649.34	\$455.52	\$455.52	\$530.56	\$530.56	\$537.99	\$537.99	\$537.99	\$537.99
41	\$563.02	\$570.91	\$570.91	\$604.26	\$604.26	\$529.22	\$529.22	\$616.39	\$616.39	\$625.03	\$625.03	\$661.53	\$661.53	\$464.07	\$464.07	\$540.53	\$540.53	\$548.09	\$548.09	\$548.09	\$548.09
42	\$572.97	\$581.00	\$581.00	\$614.93	\$614.93	\$538.57	\$538.57	\$627.28	\$627.28	\$636.07	\$636.07	\$673.22	\$673.22	\$472.27	\$472.27	\$550.07	\$550.07	\$557.77	\$557.77	\$557.77	\$557.77
43	\$586.81	\$595.03	\$595.03	\$629.78	\$629.78	\$551.58	\$551.58	\$642.43	\$642.43	\$651.43	\$651.43	\$689.48	\$689.48	\$483.68	\$483.68	\$563.36	\$563.36	\$571.24	\$571.24	\$571.24	\$571.24
44	\$604.10	\$612.57	\$612.57	\$648.35	\$648.35	\$567.84	\$567.84	\$661.37	\$661.37	\$670.63	\$670.63	\$709.80	\$709.80	\$497.93	\$497.93	\$579.96	\$579.96	\$588.08	\$588.08	\$588.08	\$588.08
45	\$624.43	\$633.18	\$633.18	\$670.16	\$670.16	\$586.94	\$586.94	\$683.62	\$683.62	\$693.19	\$693.19	\$733.68	\$733.68	\$514.68	\$514.68	\$599.48	\$599.48	\$607.87	\$607.87	\$607.87	\$607.87
46	\$648.65	\$657.74	\$657.74	\$696.15	\$696.15	\$609.71	\$609.71	\$710.13	\$710.13	\$720.08	\$720.08	\$762.14	\$762.14	\$534.65	\$534.65	\$622.73	\$622.73	\$631.44	\$631.44	\$631.44	\$631.44
47	\$675.89	\$685.36	\$685.36	\$725.39	\$725.39	\$635.31	\$635.31	\$739.96	\$739.96	\$750.32	\$750.32	\$794.14	\$794.14	\$557.10	\$557.10	\$648.88	\$648.88	\$657.96	\$657.96	\$657.96	\$657.96
48	\$707.02	\$716.93	\$716.93	\$758.80	\$758.80	\$664.58	\$664.58	\$774.04	\$774.04	\$784.88	\$784.88	\$830.73	\$830.73	\$582.76	\$582.76	\$678.77	\$678.77	\$688.27	\$688.27	\$688.27	\$688.27
49	\$737.73	\$748.06	\$748.06	\$791.75	\$791.75	\$693.44	\$693.44	\$807.65	\$807.65	\$818.97	\$818.97	\$866.80	\$866.80	\$608.76	\$608.76	\$708.25	\$708.25	\$718.16	\$718.16	\$718.16	\$718.16
50	\$772.32	\$783.14	\$783.14	\$828.88	\$828.88	\$725.96	\$725.96	\$845.53	\$845.53	\$857.37	\$857.37	\$907.45	\$907.45	\$636.58	\$636.58	\$741.46	\$741.46	\$751.83	\$751.83	\$751.83	\$751.83
51	\$806.48	\$817.78	\$817.78	\$865.55	\$865.55	\$758.07	\$758.07	\$882.93	\$882.93	\$895.29	\$895.29	\$947.59	\$947.59	\$664.74	\$664.74	\$774.25	\$774.25	\$785.09	\$785.09	\$785.09	\$785.09
52	\$844.10	\$855.93	\$855.93	\$905.92	\$905.92	\$793.43	\$7														

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	
HIOS Plan ID (Off Exchange) =>	79279PA0210004		79279PA0210003		79279PA0210003		79279PA0210003		79279PA0210003		79279PA0200010		79279PA0200010		79279PA0200010		79279PA0200010		79279PA0200010	
Plan Marketing Name =>	Blue Qualified \$2750 100/80		Qualified Embedded \$3400 100/80		Qualified Embedded \$3400 100/80		Qualified Embedded \$3400 100/80		Qualified Embedded \$3400 100/80		PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		PPO Blue \$0 100/80 Silver		Qualified Embedded \$3400 100/80	
Form # =>	CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM	
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$2,750		\$3,400		\$3,400		\$3,400		\$0		\$0		\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	14.25		0		0		0		0		57		57		57		57		57	
OOP Maximum =>	\$4,800		\$4,500		\$4,500		\$4,500		\$4,500		\$9,200		\$9,200		\$9,200		\$9,200		\$9,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$340.85	\$340.85	\$281.10	\$281.10	\$327.40	\$327.40	\$331.99	\$331.99	\$351.38	\$351.38	\$325.17	\$325.17	\$378.74	\$378.74	\$384.04	\$384.04	\$406.47	\$406.47	\$262.82	
15	\$371.14	\$371.14	\$306.09	\$306.09	\$356.51	\$356.51	\$361.50	\$361.50	\$382.61	\$382.61	\$354.07	\$354.07	\$412.40	\$412.40	\$418.17	\$418.17	\$442.60	\$442.60	\$286.18	
16	\$382.73	\$382.73	\$315.64	\$315.64	\$367.63	\$367.63	\$372.78	\$372.78	\$394.56	\$394.56	\$365.13	\$365.13	\$425.27	\$425.27	\$431.23	\$431.23	\$456.41	\$456.41	\$295.11	
17	\$394.31	\$394.31	\$325.19	\$325.19	\$378.76	\$378.76	\$384.06	\$384.06	\$406.50	\$406.50	\$376.18	\$376.18	\$438.15	\$438.15	\$444.28	\$444.28	\$470.23	\$470.23	\$304.04	
18	\$406.79	\$406.79	\$335.48	\$335.48	\$390.75	\$390.75	\$396.21	\$396.21	\$419.36	\$419.36	\$388.08	\$388.08	\$452.01	\$452.01	\$458.34	\$458.34	\$485.10	\$485.10	\$313.66	
19	\$419.26	\$419.26	\$345.77	\$345.77	\$402.73	\$402.73	\$408.37	\$408.37	\$432.22	\$432.22	\$399.98	\$399.98	\$465.87	\$465.87	\$472.39	\$472.39	\$499.98	\$499.98	\$323.28	
20	\$432.18	\$432.18	\$356.43	\$356.43	\$415.14	\$415.14	\$420.95	\$420.95	\$445.54	\$445.54	\$412.31	\$412.31	\$480.23	\$480.23	\$486.95	\$486.95	\$515.39	\$515.39	\$333.24	
21	\$445.55	\$445.55	\$367.45	\$367.45	\$427.98	\$427.98	\$433.97	\$433.97	\$459.32	\$459.32	\$425.06	\$425.06	\$495.08	\$495.08	\$502.01	\$502.01	\$531.33	\$531.33	\$343.55	
22	\$445.55	\$445.55	\$367.45	\$367.45	\$427.98	\$427.98	\$433.97	\$433.97	\$459.32	\$459.32	\$425.06	\$425.06	\$495.08	\$495.08	\$502.01	\$502.01	\$531.33	\$531.33	\$343.55	
23	\$445.55	\$445.55	\$367.45	\$367.45	\$427.98	\$427.98	\$433.97	\$433.97	\$459.32	\$459.32	\$425.06	\$425.06	\$495.08	\$495.08	\$502.01	\$502.01	\$531.33	\$531.33	\$343.55	
24	\$445.55	\$445.55	\$367.45	\$367.45	\$427.98	\$427.98	\$433.97	\$433.97	\$459.32	\$459.32	\$425.06	\$425.06	\$495.08	\$495.08	\$502.01	\$502.01	\$531.33	\$531.33	\$343.55	
25	\$447.33	\$447.33	\$368.92	\$368.92	\$429.69	\$429.69	\$435.71	\$435.71	\$461.16	\$461.16	\$426.76	\$426.76	\$497.06	\$497.06	\$504.02	\$504.02	\$533.46	\$533.46	\$344.92	
26	\$456.24	\$456.24	\$376.27	\$376.27	\$438.25	\$438.25	\$444.39	\$444.39	\$470.34	\$470.34	\$435.26	\$435.26	\$506.96	\$506.96	\$514.06	\$514.06	\$544.08	\$544.08	\$351.80	
27	\$466.94	\$466.94	\$385.09	\$385.09	\$448.52	\$448.52	\$454.80	\$454.80	\$481.37	\$481.37	\$445.46	\$445.46	\$518.84	\$518.84	\$526.11	\$526.11	\$556.83	\$556.83	\$360.04	
28	\$484.31	\$484.31	\$399.42	\$399.42	\$465.21	\$465.21	\$471.73	\$471.73	\$499.28	\$499.28	\$462.04	\$462.04	\$538.15	\$538.15	\$545.68	\$545.68	\$577.56	\$577.56	\$373.44	
29	\$498.57	\$498.57	\$411.18	\$411.18	\$478.91	\$478.91	\$485.61	\$485.61	\$513.98	\$513.98	\$475.64	\$475.64	\$553.99	\$553.99	\$561.75	\$561.75	\$594.56	\$594.56	\$384.43	
30	\$505.70	\$505.70	\$417.06	\$417.06	\$485.76	\$485.76	\$492.56	\$492.56	\$521.33	\$521.33	\$482.44	\$482.44	\$561.92	\$561.92	\$569.78	\$569.78	\$603.06	\$603.06	\$389.93	
31	\$516.39	\$516.39	\$425.87	\$425.87	\$496.03	\$496.03	\$502.97	\$502.97	\$532.35	\$532.35	\$492.64	\$492.64	\$573.80	\$573.80	\$581.83	\$581.83	\$615.81	\$615.81	\$398.17	
32	\$527.09	\$527.09	\$434.69	\$434.69	\$506.30	\$506.30	\$513.39	\$513.39	\$543.38	\$543.38	\$502.85	\$502.85	\$585.68	\$585.68	\$593.88	\$593.88	\$628.56	\$628.56	\$406.42	
33	\$533.77	\$533.77	\$440.21	\$440.21	\$512.72	\$512.72	\$519.90	\$519.90	\$550.27	\$550.27	\$509.22	\$509.22	\$593.11	\$593.11	\$601.41	\$601.41	\$636.53	\$636.53	\$411.57	
34	\$540.90	\$540.90	\$446.08	\$446.08	\$519.57	\$519.57	\$526.84	\$526.84	\$557.61	\$557.61	\$519.42	\$519.42	\$601.03	\$601.03	\$609.44	\$609.44	\$645.03	\$645.03	\$417.07	
35	\$544.46	\$544.46	\$449.02	\$449.02	\$522.99	\$522.99	\$530.31	\$530.31	\$561.29	\$561.29	\$519.42	\$519.42	\$604.99	\$604.99	\$613.46	\$613.46	\$649.29	\$649.29	\$419.82	
36	\$548.03	\$548.03	\$451.96	\$451.96	\$526.42	\$526.42	\$533.78	\$533.78	\$564.96	\$564.96	\$522.82	\$522.82	\$608.95	\$608.95	\$617.47	\$617.47	\$653.54	\$653.54	\$422.57	
37	\$551.59	\$551.59	\$454.90	\$454.90	\$529.84	\$529.84	\$537.25	\$537.25	\$568.64	\$568.64	\$526.22	\$526.22	\$612.91	\$612.91	\$621.49	\$621.49	\$657.79	\$657.79	\$425.31	
38	\$555.16	\$555.16	\$457.84	\$457.84	\$533.26	\$533.26	\$540.73	\$540.73	\$572.31	\$572.31	\$529.62	\$529.62	\$616.87	\$616.87	\$625.50	\$625.50	\$662.04	\$662.04	\$428.06	
39	\$562.28	\$562.28	\$463.72	\$463.72	\$540.11	\$540.11	\$547.67	\$547.67	\$579.66	\$579.66	\$536.43	\$536.43	\$624.79	\$624.79	\$633.54	\$633.54	\$670.54	\$670.54	\$433.56	
40	\$569.41	\$569.41	\$469.60	\$469.60	\$546.96	\$546.96	\$554.61	\$554.61	\$587.01	\$587.01	\$543.23	\$543.23	\$632.71	\$632.71	\$641.57	\$641.57	\$679.04	\$679.04	\$439.06	
41	\$580.11	\$580.11	\$478.42	\$478.42	\$557.23	\$557.23	\$565.03	\$565.03	\$598.03	\$598.03	\$553.43	\$553.43	\$644.59	\$644.59	\$653.62	\$653.62	\$691.79	\$691.79	\$447.30	
42	\$590.35	\$590.35	\$486.87	\$486.87	\$567.07	\$567.07	\$575.01	\$575.01	\$608.60	\$608.60	\$563.20	\$563.20	\$655.98	\$655.98	\$665.16	\$665.16	\$704.01	\$704.01	\$455.20	
43	\$604.61	\$604.61	\$498.63	\$498.63	\$580.77	\$580.77	\$588.90	\$588.90	\$623.30	\$623.30	\$576.81	\$576.81	\$671.82	\$671.82	\$681.23	\$681.23	\$721.01	\$721.01	\$466.20	
44	\$622.43	\$622.43	\$513.33	\$513.33	\$597.89	\$597.89	\$606.26	\$606.26	\$641.67	\$641.67	\$593.81	\$593.81	\$691.63	\$691.63	\$701.31	\$701.31	\$742.27	\$742.27	\$479.94	
45	\$643.37	\$643.37	\$530.60	\$530.60	\$618.00	\$618.00	\$626.65	\$626.65	\$663.26	\$663.26	\$613.79	\$613.79	\$714.90	\$714.90	\$724.90	\$724.90	\$767.24	\$767.24	\$496.09	
46	\$668.33	\$668.33	\$551.18	\$551.18	\$641.97	\$641.97	\$650.96	\$650.96	\$688.98	\$688.98	\$637.59	\$637.59	\$742.62	\$742.62	\$753.02	\$753.02	\$797.00	\$797.00	\$515.33	
47	\$696.39	\$696.39	\$574.32	\$574.32	\$668.93	\$668.93	\$678.30	\$678.30	\$717.92	\$717.92	\$664.37	\$664.37	\$773.81	\$773.81	\$784.64	\$784.64	\$830.47	\$830.47	\$536.97	
48	\$728.47	\$728.47	\$600.78	\$600.78	\$699.75	\$699.75	\$709.54	\$709.54	\$750.99	\$750.99	\$694.97	\$694.97	\$809.46	\$809.46	\$820.79	\$820.79	\$868.72	\$868.72	\$561.70	
49	\$760.11	\$760.11	\$626.87	\$626.87	\$730.13	\$730.13	\$740.35	\$740.35	\$783.60	\$783.60	\$725.15	\$725.15	\$844.61	\$844.61	\$856.43	\$856.43	\$906.45	\$906.45	\$586.10	
50	\$795.75	\$795.75	\$656.27	\$656.27	\$764.37	\$764.37	\$775.07	\$775.07	\$820.35	\$820.35	\$759.16	\$759.16	\$884.21	\$884.21	\$896.59	\$896.59	\$948.96	\$948.96	\$613.58	
51	\$830.95	\$830.95	\$685.29	\$685.29	\$798.18	\$798.18	\$809.35	\$809.35	\$856.63	\$856.63	\$792.74	\$792.74	\$923.32	\$923.32	\$936.25	\$936.25	\$990.93	\$990.93	\$640.72	
52	\$869.71	\$869.71	\$717.26	\$717.26	\$835.42	\$835.42	\$847.11	\$847.11	\$896.59	\$896.59	\$829.72	\$829.72	\$966.40	\$966.40	\$979.92	\$979.92	\$1,037.16	\$1,037.16	\$670.61	
53	\$908.92	\$908.92	\$749.60	\$749.60	\$873.08	\$873.08	\$885.30	\$885.30	\$937.01	\$937.01	\$867.12	\$867.12	\$1,009.96	\$1,009.96	\$1,024.10	\$1,024.10	\$1,083.91	\$1,083.91	\$700.84	
54	\$951.25	\$951.25	\$784.51	\$784.51	\$913.74	\$913.74	\$926.53	\$926.53	\$980.65	\$980.65	\$907.50	\$907.50	\$1,057.00	\$1,057.00	\$1,071.79	\$1,071.79	\$1,134.39	\$1,134.39	\$733.48	
55	\$993.58	\$993.58	\$819.41	\$819.41	\$954.40	\$954.40	\$967.75	\$967.75	\$1,024.28	\$1,024.28	\$947.88	\$947.88	\$1,104.03	\$1,104.03	\$1,119.48	\$1,119.48	\$1,184.87	\$1,184.87	\$766.12	
56	\$1,039.47	\$1,039.47	\$857.26	\$857.26	\$998.48	\$998.48	\$1,012.45	\$1,012.45	\$1,071.59	\$1,071.59	\$991.66	\$991.66	\$1,155.02	\$1,155.02	\$1,171.19	\$1,171.19	\$1,239.59	\$1,239.59	\$801.50	
57	\$1,085.81	\$1,085.81	\$895.48	\$895.48	\$1,042.99	\$1,042.99	\$1,057.58	\$1,057.58	\$1,119.36	\$1,119.36	\$1,035.87	\$1,035.87	\$1,206.51	\$1,206.51	\$1,223.40	\$1,223.40	\$1,294.85	\$1,294.85	\$837.23	
58	\$1,135.26	\$1,135.26	\$936.26	\$936.26	\$1,090.49	\$1,090.49	\$1,105.76	\$1,105.76	\$1,170.35	\$1,170.35	\$1,083.05	\$1,083.05	\$1,261.46	\$1,261.46	\$1,279.12	\$1,279.12	\$1,353.83	\$1,353.83	\$875.37	
59	\$1,159.77	\$1,159.77	\$956.47	\$956.47	\$1,114.03	\$1,114.03	\$1,129.62	\$												

Company Name:							
Market:							
Product:							
Effective Date of Rates:							
HIOS Plan ID (On Exchange)=>	N/A	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0210002	79279PA0210002		79279PA0210002		79279PA0210002	
Plan Marketing Name =>	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100
Form # =>	DHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025
Rating Area =>	Area 1	Area 2,4		Area 5		Area 6	
Network =>	M	AM		AM		AM	
Metal =>	Silver	Silver		Silver		Silver	
Deductible =>	\$0	\$4,800		\$4,800		\$4,800	
Coinsurance =>	0%	100%		100%		100%	
Copays =>	0	0		0		0	
OOP Maximum =>	\$0	\$5,400		\$5,400		\$5,400	
Pediatric Dental (Yes/No) =>	Yes	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$262.82	\$306.11	\$306.11	\$310.40	\$310.40	\$328.53	\$328.53
15	\$286.18	\$333.32	\$333.32	\$337.99	\$337.99	\$357.73	\$357.73
16	\$295.11	\$343.72	\$343.72	\$348.54	\$348.54	\$368.90	\$368.90
17	\$304.04	\$354.12	\$354.12	\$359.09	\$359.09	\$380.06	\$380.06
18	\$313.66	\$365.33	\$365.33	\$370.45	\$370.45	\$392.09	\$392.09
19	\$323.28	\$376.53	\$376.53	\$381.81	\$381.81	\$404.11	\$404.11
20	\$333.24	\$388.14	\$388.14	\$393.58	\$393.58	\$416.57	\$416.57
21	\$343.55	\$400.14	\$400.14	\$405.75	\$405.75	\$429.45	\$429.45
22	\$343.55	\$400.14	\$400.14	\$405.75	\$405.75	\$429.45	\$429.45
23	\$343.55	\$400.14	\$400.14	\$405.75	\$405.75	\$429.45	\$429.45
24	\$343.55	\$400.14	\$400.14	\$405.75	\$405.75	\$429.45	\$429.45
25	\$344.92	\$401.74	\$401.74	\$407.37	\$407.37	\$431.17	\$431.17
26	\$351.80	\$409.74	\$409.74	\$415.49	\$415.49	\$439.76	\$439.76
27	\$360.04	\$419.35	\$419.35	\$425.23	\$425.23	\$450.06	\$450.06
28	\$373.44	\$434.95	\$434.95	\$441.05	\$441.05	\$466.81	\$466.81
29	\$384.43	\$447.76	\$447.76	\$454.03	\$454.03	\$480.55	\$480.55
30	\$389.93	\$454.16	\$454.16	\$460.53	\$460.53	\$487.43	\$487.43
31	\$398.17	\$463.76	\$463.76	\$470.26	\$470.26	\$497.73	\$497.73
32	\$406.42	\$473.37	\$473.37	\$480.00	\$480.00	\$508.04	\$508.04
33	\$411.57	\$479.37	\$479.37	\$486.09	\$486.09	\$514.48	\$514.48
34	\$417.07	\$485.77	\$485.77	\$492.58	\$492.58	\$521.35	\$521.35
35	\$419.82	\$488.97	\$488.97	\$495.83	\$495.83	\$524.79	\$524.79
36	\$422.57	\$492.17	\$492.17	\$499.07	\$499.07	\$528.22	\$528.22
37	\$425.31	\$495.37	\$495.37	\$502.32	\$502.32	\$531.66	\$531.66
38	\$428.06	\$498.57	\$498.57	\$505.56	\$505.56	\$535.09	\$535.09
39	\$433.56	\$504.98	\$504.98	\$512.06	\$512.06	\$541.97	\$541.97
40	\$439.06	\$511.38	\$511.38	\$518.55	\$518.55	\$548.84	\$548.84
41	\$447.30	\$520.98	\$520.98	\$528.29	\$528.29	\$559.14	\$559.14
42	\$455.20	\$530.19	\$530.19	\$537.62	\$537.62	\$569.02	\$569.02
43	\$466.20	\$542.99	\$542.99	\$550.60	\$550.60	\$582.76	\$582.76
44	\$479.94	\$559.00	\$559.00	\$566.83	\$566.83	\$599.94	\$599.94
45	\$496.09	\$577.80	\$577.80	\$585.90	\$585.90	\$620.13	\$620.13
46	\$515.33	\$600.21	\$600.21	\$608.63	\$608.63	\$644.18	\$644.18
47	\$536.97	\$625.42	\$625.42	\$634.19	\$634.19	\$671.23	\$671.23
48	\$561.70	\$654.23	\$654.23	\$663.40	\$663.40	\$702.15	\$702.15
49	\$586.10	\$682.64	\$682.64	\$692.21	\$692.21	\$732.64	\$732.64
50	\$613.58	\$714.65	\$714.65	\$724.67	\$724.67	\$767.00	\$767.00
51	\$640.72	\$746.26	\$746.26	\$756.72	\$756.72	\$800.92	\$800.92
52	\$670.61	\$781.07	\$781.07	\$792.02	\$792.02	\$838.29	\$838.29
53	\$700.84	\$816.29	\$816.29	\$827.73	\$827.73	\$876.08	\$876.08
54	\$733.48	\$854.30	\$854.30	\$866.28	\$866.28	\$916.88	\$916.88
55	\$766.12	\$892.31	\$892.31	\$904.82	\$904.82	\$957.67	\$957.67
56	\$801.50	\$933.53	\$933.53	\$946.61	\$946.61	\$1,001.91	\$1,001.91
57	\$837.23	\$975.14	\$975.14	\$988.81	\$988.81	\$1,046.57	\$1,046.57
58	\$875.37	\$1,019.56	\$1,019.56	\$1,033.85	\$1,033.85	\$1,094.24	\$1,094.24
59	\$894.26	\$1,041.56	\$1,041.56	\$1,056.17	\$1,056.17	\$1,117.86	\$1,117.86
60	\$932.39	\$1,085.98	\$1,085.98	\$1,101.21	\$1,101.21	\$1,165.53	\$1,165.53
61	\$965.38	\$1,124.39	\$1,124.39	\$1,140.16	\$1,140.16	\$1,206.75	\$1,206.75
62	\$987.02	\$1,149.60	\$1,149.60	\$1,165.72	\$1,165.72	\$1,233.81	\$1,233.81
63	\$1,014.16	\$1,181.21	\$1,181.21	\$1,197.77	\$1,197.77	\$1,267.74	\$1,267.74
64+	\$1,030.65	\$1,200.42	\$1,200.42	\$1,217.25	\$1,217.25	\$1,288.35	\$1,288.35

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)=>		0190001				79279PA0190004				79279PA0190003				79279PA0180010				79279PA0190002				79279PA0200002				79279PA0200002				79279PA0200002				79279PA0200001							
Plan Marketing Name =>		\$1700 100/80 Blue				Qualified \$2750 100/80				Qualified Embedded \$3400 100				PPO Blue \$0 100/80 Silver				Qualified Embedded \$4800 100				PPO Blue \$0 100/80 Platinum				PPO Blue \$0 100/80 Platinum				PPO Blue \$0 100/80 Platinum				PPO Blue \$0 100/80 Platinum				PPO Blue \$0 100/80 Gold			
Form # =>		PHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025				CERT-HCA-HDHP-SM-2025			
Rating Area =>		A 1				Area 1				Area 1				Area 1				Area 1				Area 1				Area 2,4				Area 5				Area 6				Area 1			
Network =>		A				AA				AA				AA				AM				AM				AM				AM				AM							
Metal =>		Gold				Gold				Gold				Silver				Silver				Platinum				Platinum				Platinum				Platinum				Gold			
Deductible =>		\$0				\$2,750				\$3,400				\$0				\$4,800				\$0				\$0				\$0				\$0				\$0			
Coinsurance =>		0%				100%				100%				100%				100%				100%				100%				100%				100%				100%			
Copays =>		25				14.25				0				57				0				19				19				19				19				33.25			
OOP Maximum =>		\$50				\$4,800				\$4,500				\$9,200				\$5,400				\$4,000				\$4,000				\$4,000				\$4,000				\$9,100			
Pediatric Dental (Yes/No) =>		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	
0-14	\$294.49	\$258.35	\$258.35	\$266.30	\$266.30	\$307.91	\$307.91	\$249.05	\$249.05	\$390.20	\$390.20	\$454.48	\$454.48	\$460.84	\$460.84	\$487.76	\$487.76	\$345.63	\$345.63																						
15	\$320.66	\$281.31	\$281.31	\$289.98	\$289.98	\$335.28	\$335.28	\$271.18	\$271.18	\$424.89	\$424.89	\$494.88	\$494.88	\$501.81	\$501.81	\$531.12	\$531.12	\$376.35	\$376.35																						
16	\$330.67	\$290.09	\$290.09	\$299.03	\$299.03	\$345.75	\$345.75	\$279.65	\$279.65	\$438.15	\$438.15	\$510.32	\$510.32	\$517.47	\$517.47	\$547.70	\$547.70	\$388.10	\$388.10																						
17	\$340.68	\$298.87	\$298.87	\$308.08	\$308.08	\$356.21	\$356.21	\$288.11	\$288.11	\$451.41	\$451.41	\$525.77	\$525.77	\$533.13	\$533.13	\$564.28	\$564.28	\$399.84	\$399.84																						
18	\$351.46	\$308.33	\$308.33	\$317.79	\$317.79	\$367.48	\$367.48	\$297.23	\$297.23	\$465.69	\$465.69	\$542.40	\$542.40	\$550.00	\$550.00	\$582.13	\$582.13	\$412.49	\$412.49																						
19	\$362.24	\$317.79	\$317.79	\$327.57	\$327.57	\$378.75	\$378.75	\$306.34	\$306.34	\$479.98	\$479.98	\$559.04	\$559.04	\$566.87	\$566.87	\$599.98	\$599.98	\$425.14	\$425.14																						
20	\$373.40	\$327.58	\$327.58	\$337.67	\$337.67	\$390.43	\$390.43	\$315.78	\$315.78	\$494.77	\$494.77	\$576.27	\$576.27	\$584.34	\$584.34	\$618.47	\$618.47	\$438.25	\$438.25																						
21	\$384.95	\$337.71	\$337.71	\$348.11	\$348.11	\$402.50	\$402.50	\$325.55	\$325.55	\$510.07	\$510.07	\$594.09	\$594.09	\$602.41	\$602.41	\$637.60	\$637.60	\$451.80	\$451.80																						
22	\$384.95	\$337.71	\$337.71	\$348.11	\$348.11	\$402.50	\$402.50	\$325.55	\$325.55	\$510.07	\$510.07	\$594.09	\$594.09	\$602.41	\$602.41	\$637.60	\$637.60	\$451.80	\$451.80																						
23	\$384.95	\$337.71	\$337.71	\$348.11	\$348.11	\$402.50	\$402.50	\$325.55	\$325.55	\$510.07	\$510.07	\$594.09	\$594.09	\$602.41	\$602.41	\$637.60	\$637.60	\$451.80	\$451.80																						
24	\$384.95	\$337.71	\$337.71	\$348.11	\$348.11	\$402.50	\$402.50	\$325.55	\$325.55	\$510.07	\$510.07	\$594.09	\$594.09	\$602.41	\$602.41	\$637.60	\$637.60	\$451.80	\$451.80																						
25	\$386.49	\$339.06	\$339.06	\$349.50	\$349.50	\$404.11	\$404.11	\$326.85	\$326.85	\$512.11	\$512.11	\$596.47	\$596.47	\$602.82	\$602.82	\$640.15	\$640.15	\$453.61	\$453.61																						
26	\$394.19	\$345.82	\$345.82	\$356.46	\$356.46	\$412.16	\$412.16	\$333.36	\$333.36	\$522.31	\$522.31	\$608.35	\$608.35	\$616.87	\$616.87	\$652.90	\$652.90	\$462.64	\$462.64																						
27	\$403.43	\$353.92	\$353.92	\$364.82	\$364.82	\$421.82	\$421.82	\$341.18	\$341.18	\$534.55	\$534.55	\$622.61	\$622.61	\$631.33	\$631.33	\$668.20	\$668.20	\$473.49	\$473.49																						
28	\$418.44	\$367.09	\$367.09	\$378.40	\$378.40	\$437.52	\$437.52	\$353.87	\$353.87	\$554.45	\$554.45	\$645.78	\$645.78	\$654.82	\$654.82	\$693.07	\$693.07	\$491.11	\$491.11																						
29	\$430.76	\$377.90	\$377.90	\$389.54	\$389.54	\$450.40	\$450.40	\$364.29	\$364.29	\$570.77	\$570.77	\$664.79	\$664.79	\$674.10	\$674.10	\$713.47	\$713.47	\$505.56	\$505.56																						
30	\$436.92	\$383.30	\$383.30	\$395.10	\$395.10	\$456.84	\$456.84	\$369.50	\$369.50	\$578.93	\$578.93	\$674.29	\$674.29	\$683.74	\$683.74	\$723.68	\$723.68	\$512.79	\$512.79																						
31	\$446.10	\$391.41	\$391.41	\$403.46	\$403.46	\$466.50	\$466.50	\$377.31	\$377.31	\$591.17	\$591.17	\$688.55	\$688.55	\$698.19	\$698.19	\$738.98	\$738.98	\$523.64	\$523.64																						
32	\$455.40	\$399.51	\$399.51	\$411.81	\$411.81	\$476.16	\$476.16	\$385.13	\$385.13	\$603.41	\$603.41	\$702.81	\$702.81	\$712.65	\$712.65	\$754.28	\$754.28	\$534.48	\$534.48																						
33	\$461.17	\$404.58	\$404.58	\$417.04	\$417.04	\$482.20	\$482.20	\$390.01	\$390.01	\$611.06	\$611.06	\$711.72	\$711.72	\$721.69	\$721.69	\$763.84	\$763.84	\$541.26	\$541.26																						
34	\$467.33	\$409.98	\$409.98	\$422.61	\$422.61	\$488.64	\$488.64	\$395.22	\$395.22	\$619.22	\$619.22	\$721.23	\$721.23	\$731.33	\$731.33	\$774.05	\$774.05	\$548.49	\$548.49																						
35	\$470.41	\$412.68	\$412.68	\$425.39	\$425.39	\$491.86	\$491.86	\$397.82	\$397.82	\$623.31	\$623.31	\$725.98	\$725.98	\$736.15	\$736.15	\$779.15	\$779.15	\$552.10	\$552.10																						
36	\$473.49	\$415.38	\$415.38	\$428.18	\$428.18	\$495.08	\$495.08	\$400.43	\$400.43	\$627.39	\$627.39	\$730.73	\$730.73	\$740.96	\$740.96	\$784.25	\$784.25	\$555.71	\$555.71																						
37	\$476.57	\$418.08	\$418.08	\$430.96	\$430.96	\$498.30	\$498.30	\$403.03	\$403.03	\$631.47	\$631.47	\$735.48	\$735.48	\$745.78	\$745.78	\$789.35	\$789.35	\$559.33	\$559.33																						
38	\$479.65	\$420.79	\$420.79	\$433.75	\$433.75	\$501.52	\$501.52	\$405.64	\$405.64	\$635.55	\$635.55	\$740.24	\$740.24	\$750.60	\$750.60	\$794.45	\$794.45	\$562.94	\$562.94																						
39	\$485.81	\$426.19	\$426.19	\$439.31	\$439.31	\$507.96	\$507.96	\$410.84	\$410.84	\$643.71	\$643.71	\$749.74	\$749.74	\$760.24	\$760.24	\$804.65	\$804.65	\$570.17	\$570.17																						
40	\$491.97	\$431.59	\$431.59	\$444.88	\$444.88	\$514.40	\$514.40	\$416.05	\$416.05	\$651.87	\$651.87	\$759.25	\$759.25	\$769.88	\$769.88	\$814.85	\$814.85	\$577.40	\$577.40																						
41	\$501.20	\$439.70	\$439.70	\$453.24	\$453.24	\$524.06	\$524.06	\$423.87	\$423.87	\$664.11	\$664.11	\$773.51	\$773.51	\$784.34	\$784.34	\$830.16	\$830.16	\$588.24	\$588.24																						
42	\$510.06	\$447.47	\$447.47	\$461.25	\$461.25	\$533.31	\$533.31	\$431.35	\$431.35	\$675.84	\$675.84	\$787.17	\$787.17	\$798.19	\$798.19	\$844.82	\$844.82	\$598.64	\$598.64																						
43	\$522.38	\$458.27	\$458.27	\$472.39	\$472.39	\$546.19	\$546.19	\$441.77	\$441.77	\$692.16	\$692.16	\$806.18	\$806.18	\$817.47	\$817.47	\$865.22	\$865.22	\$613.09	\$613.09																						
44	\$537.78	\$471.78	\$471.78	\$486.31	\$486.31	\$562.29	\$562.29	\$454.79	\$454.79	\$712.57	\$712.57	\$829.94	\$829.94	\$841.57	\$841.57	\$890.73	\$890.73	\$631.16	\$631.16																						
45	\$555.87	\$487.65	\$487.65	\$502.67	\$502.67	\$581.21	\$581.21	\$470.09	\$470.09	\$736.54	\$736.54	\$857.87	\$857.87	\$869.88	\$869.88	\$920.69	\$920.69	\$652.40	\$652.40																						
46	\$577.43	\$506.57	\$506.57	\$522.17	\$522.17	\$603.75	\$603.75	\$488.33	\$488.33	\$765.11	\$765.11	\$891.14	\$891.14	\$903.62	\$903.62	\$956.40	\$956.40	\$677.70	\$677.70																						
47	\$601.68	\$527.84	\$527.84	\$544.10	\$544.10	\$629.11	\$629.11	\$508.83	\$508.83	\$797.24	\$797.24	\$928.56	\$928.56	\$941.57	\$941.57	\$996.57	\$996.57	\$706.16	\$706.16																						
48	\$629.39	\$552.16	\$552.16	\$569.16	\$569.16	\$658.09	\$658.09	\$532.27	\$532.27	\$833.96	\$833.96	\$971.34	\$971.34	\$984.94	\$984.94	\$1,042.48	\$1,042.48	\$738.69	\$738.69																						
49	\$656.72	\$576.13	\$576.13	\$593.88	\$593.88	\$686.67	\$686.67	\$555.39	\$555.39	\$870.18	\$870.18	\$1,013.52	\$1,013.52	\$1,027.71	\$1,027.71	\$1,087.75	\$1,087.75	\$770.77	\$770.77																						
50	\$687.52	\$603.15	\$603.15	\$621.72	\$621.72	\$718.87	\$718.87	\$581.43	\$581.43	\$910.99	\$910.99	\$1,061.04	\$1,061.04	\$1,075.90	\$1,075.90	\$1,138.75	\$1,138.75	\$806.91	\$806.91																						
51	\$717.93	\$629.83	\$629.83	\$649.23	\$649.23	\$750.66	\$750.66	\$607.15	\$607.15	\$951.28	\$951.28	\$1,107.98	\$1,107.98	\$1,123.49	\$1,123.49	\$1,189.12	\$1,189.12	\$842.61	\$842.61																						
52	\$751.42	\$659.21	\$659.21	\$679.51	\$679.51	\$785.68	\$785.68	\$635.47	\$635.47	\$995.66	\$995.66	\$1,159.66	\$1,159.66	\$1,175.90	\$1,175.90	\$1,244.60	\$1,244.60	\$881.91	\$881.91																						
53	\$785.30	\$688.93	\$688.93	\$710.14	\$710.14	\$821.10	\$821.10	\$664.12	\$664.12	\$1,040.54	\$1,040.54	\$1,211.94	\$1,211.94	\$1,228.92	\$1,228.92	\$1,300.70	\$1,300.70	\$921.67	\$921.67																						
54	\$821.87	\$721.01	\$721.01	\$743.21	\$743.21	\$859.34	\$859.34	\$695.05	\$695.05	\$1,089.00	\$1,089.00	\$1,268.38	\$1,268.38	\$1,286.15	\$1,286.15	\$1,361.28	\$1,361.28	\$964.59	\$964.59																						
55	\$858.44	\$753.09	\$753.09	\$776.29	\$776.29	\$897.58	\$897.58	\$725.98	\$725.98	\$1,137.46	\$1,137.46	\$1,324.82	\$1,324.82	\$1,343.37	\$1,343.37	\$1,421.85	\$1,421.85	\$1,007.51	\$1,007.51																						
56	\$898.09	\$787.88	\$787.88	\$812.14	\$812.14	\$939.03	\$939.03	\$759.51	\$759.51	\$1,189.99	\$1,189.99	\$1,386.01	\$1,386.01	\$1,405.42	\$1,405.42	\$1,487.52	\$1,487.52	\$1,054.05	\$1,054.05																						
57	\$938.12	\$823.00	\$823.00	\$848.34	\$848.34	\$980.89	\$980.89	\$793.37	\$793.37	\$1,243.04	\$1,243.04	\$1,447.80	\$1,447.80	\$1,468.07	\$1,468.07	\$1,553.83	\$1,553.83	\$1,101.04	\$1,101.04																						
58	\$980.85	\$860.49	\$860.49	\$886.98	\$886.98	\$1,025.57	\$1,025.57	\$829.50	\$829.50	\$1,299.66	\$1,299.66	\$1,513.74	\$1,513.74	\$1,534.94	\$1,534.94	\$1,624.60	\$1,624.60	\$1,151.19	\$1,151.19																						

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)=>		79279PA0200001				79279PA0200001				79279PA0200001				79279PA0200009				79279PA0200009				79279PA0200003				79279PA0200003			
Plan Marketing Name =>		PPO Blue \$0 100/80 Gold				PPO Blue \$0 100/80 Gold				PPO Blue \$0 100/80 Gold				PPO Blue \$500 100/80 Gold				PPO Blue \$500 100/80 Gold				PPO Blue \$500 100/80 Gold				PPO Blue \$1000 100/80 Gold			
Form # =>		CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025			
Rating Area =>		Area 2,4				Area 5				Area 6				Area 2,4				Area 5				Area 6				Area 2,4			
Network =>		AM				AM				AM				AM				AM				AM				AM			
Metal =>		Gold				Gold				Gold				Gold				Gold				Gold				Gold			
Deductible =>		\$0				\$0				\$500				\$500				\$500				\$500				\$1,000			
Coinsurance =>		100%				100%				100%				100%				100%				100%				100%			
Copays =>		33.25				33.25				28.5				28.5				28.5				28.5				28.5			
OOP Maximum =>		\$9,100				\$9,100				\$8,550				\$8,550				\$8,550				\$8,550				\$9,100			
Pediatric Dental (Yes/No) =>		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	\$402.57	\$402.57	\$408.20	\$408.20	\$432.04	\$432.04	\$339.00	\$339.00	\$394.85	\$394.85	\$400.37	\$400.37	\$423.76	\$423.76	\$325.98	\$325.98	\$379.68	\$379.68	\$379.68	\$379.68	\$379.68	\$379.68	\$384.99						
15	\$438.35	\$438.35	\$444.48	\$444.48	\$470.45	\$470.45	\$369.14	\$369.14	\$429.94	\$429.94	\$435.96	\$435.96	\$461.42	\$461.42	\$354.96	\$354.96	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$413.43	\$419.22						
16	\$452.03	\$452.03	\$458.35	\$458.35	\$485.13	\$485.13	\$380.66	\$380.66	\$443.36	\$443.36	\$449.57	\$449.57	\$475.83	\$475.83	\$366.04	\$366.04	\$426.33	\$426.33	\$426.33	\$426.33	\$426.33	\$426.33	\$432.30						
17	\$465.71	\$465.71	\$472.23	\$472.23	\$499.81	\$499.81	\$392.18	\$392.18	\$456.78	\$456.78	\$463.17	\$463.17	\$490.23	\$490.23	\$377.12	\$377.12	\$439.23	\$439.23	\$439.23	\$439.23	\$439.23	\$439.23	\$445.39						
18	\$480.45	\$480.45	\$487.17	\$487.17	\$515.63	\$515.63	\$404.59	\$404.59	\$471.24	\$471.24	\$477.83	\$477.83	\$505.74	\$505.74	\$389.05	\$389.05	\$453.13	\$453.13	\$453.13	\$453.13	\$453.13	\$453.13	\$459.48						
19	\$495.18	\$495.18	\$502.11	\$502.11	\$531.44	\$531.44	\$416.99	\$416.99	\$485.69	\$485.69	\$492.48	\$492.48	\$521.25	\$521.25	\$400.98	\$400.98	\$467.03	\$467.03	\$467.03	\$467.03	\$467.03	\$467.03	\$473.57						
20	\$510.44	\$510.44	\$517.58	\$517.58	\$547.82	\$547.82	\$429.85	\$429.85	\$500.66	\$500.66	\$507.66	\$507.66	\$537.31	\$537.31	\$413.34	\$413.34	\$481.42	\$481.42	\$481.42	\$481.42	\$481.42	\$481.42	\$488.16						
21	\$526.23	\$526.23	\$533.59	\$533.59	\$564.76	\$564.76	\$443.14	\$443.14	\$516.14	\$516.14	\$523.36	\$523.36	\$553.93	\$553.93	\$426.12	\$426.12	\$496.31	\$496.31	\$496.31	\$496.31	\$496.31	\$496.31	\$503.26						
22	\$526.23	\$526.23	\$533.59	\$533.59	\$564.76	\$564.76	\$443.14	\$443.14	\$516.14	\$516.14	\$523.36	\$523.36	\$553.93	\$553.93	\$426.12	\$426.12	\$496.31	\$496.31	\$496.31	\$496.31	\$496.31	\$496.31	\$503.26						
23	\$526.23	\$526.23	\$533.59	\$533.59	\$564.76	\$564.76	\$443.14	\$443.14	\$516.14	\$516.14	\$523.36	\$523.36	\$553.93	\$553.93	\$426.12	\$426.12	\$496.31	\$496.31	\$496.31	\$496.31	\$496.31	\$496.31	\$503.26						
24	\$526.23	\$526.23	\$533.59	\$533.59	\$564.76	\$564.76	\$443.14	\$443.14	\$516.14	\$516.14	\$523.36	\$523.36	\$553.93	\$553.93	\$426.12	\$426.12	\$496.31	\$496.31	\$496.31	\$496.31	\$496.31	\$496.31	\$503.26						
25	\$528.33	\$528.33	\$535.72	\$535.72	\$567.02	\$567.02	\$444.91	\$444.91	\$518.20	\$518.20	\$525.45	\$525.45	\$556.15	\$556.15	\$427.82	\$427.82	\$498.30	\$498.30	\$498.30	\$498.30	\$498.30	\$498.30	\$505.27						
26	\$538.86	\$538.86	\$546.40	\$546.40	\$578.31	\$578.31	\$453.78	\$453.78	\$528.53	\$528.53	\$535.92	\$535.92	\$567.22	\$567.22	\$436.35	\$436.35	\$508.22	\$508.22	\$508.22	\$508.22	\$508.22	\$508.22	\$515.34						
27	\$551.49	\$551.49	\$559.20	\$559.20	\$591.87	\$591.87	\$464.41	\$464.41	\$540.91	\$540.91	\$548.48	\$548.48	\$580.52	\$580.52	\$446.57	\$446.57	\$520.13	\$520.13	\$520.13	\$520.13	\$520.13	\$520.13	\$527.42						
28	\$572.01	\$572.01	\$580.01	\$580.01	\$613.89	\$613.89	\$481.69	\$481.69	\$561.04	\$561.04	\$568.89	\$568.89	\$602.12	\$602.12	\$463.19	\$463.19	\$539.49	\$539.49	\$539.49	\$539.49	\$539.49	\$539.49	\$547.04						
29	\$588.85	\$588.85	\$597.09	\$597.09	\$631.97	\$631.97	\$495.87	\$495.87	\$577.56	\$577.56	\$585.64	\$585.64	\$619.85	\$619.85	\$476.83	\$476.83	\$555.37	\$555.37	\$555.37	\$555.37	\$555.37	\$555.37	\$563.15						
30	\$597.27	\$597.27	\$605.62	\$605.62	\$641.00	\$641.00	\$502.96	\$502.96	\$585.82	\$585.82	\$594.01	\$594.01	\$628.71	\$628.71	\$483.65	\$483.65	\$563.31	\$563.31	\$563.31	\$563.31	\$563.31	\$563.31	\$571.20						
31	\$609.90	\$609.90	\$618.43	\$618.43	\$654.56	\$654.56	\$513.60	\$513.60	\$598.21	\$598.21	\$606.57	\$606.57	\$642.00	\$642.00	\$493.87	\$493.87	\$575.22	\$575.22	\$575.22	\$575.22	\$575.22	\$575.22	\$583.28						
32	\$622.53	\$622.53	\$631.24	\$631.24	\$668.11	\$668.11	\$524.23	\$524.23	\$610.59	\$610.59	\$619.13	\$619.13	\$655.30	\$655.30	\$504.10	\$504.10	\$587.13	\$587.13	\$587.13	\$587.13	\$587.13	\$587.13	\$595.36						
33	\$630.42	\$630.42	\$639.24	\$639.24	\$676.58	\$676.58	\$530.88	\$530.88	\$618.34	\$618.34	\$626.99	\$626.99	\$663.61	\$663.61	\$510.49	\$510.49	\$594.58	\$594.58	\$594.58	\$594.58	\$594.58	\$594.58	\$602.91						
34	\$638.84	\$638.84	\$647.78	\$647.78	\$685.62	\$685.62	\$537.97	\$537.97	\$626.59	\$626.59	\$635.36	\$635.36	\$672.47	\$672.47	\$517.31	\$517.31	\$602.52	\$602.52	\$602.52	\$602.52	\$602.52	\$602.52	\$610.96						
35	\$643.05	\$643.05	\$652.05	\$652.05	\$690.14	\$690.14	\$541.52	\$541.52	\$630.72	\$630.72	\$639.55	\$639.55	\$676.90	\$676.90	\$520.72	\$520.72	\$606.49	\$606.49	\$606.49	\$606.49	\$606.49	\$606.49	\$614.98						
36	\$647.26	\$647.26	\$656.32	\$656.32	\$694.65	\$694.65	\$545.06	\$545.06	\$634.85	\$634.85	\$643.73	\$643.73	\$681.33	\$681.33	\$524.13	\$524.13	\$610.46	\$610.46	\$610.46	\$610.46	\$610.46	\$610.46	\$619.01						
37	\$651.47	\$651.47	\$660.58	\$660.58	\$699.17	\$699.17	\$548.61	\$548.61	\$638.98	\$638.98	\$647.92	\$647.92	\$685.77	\$685.77	\$527.54	\$527.54	\$614.43	\$614.43	\$614.43	\$614.43	\$614.43	\$614.43	\$623.04						
38	\$655.68	\$655.68	\$664.85	\$664.85	\$703.69	\$703.69	\$552.15	\$552.15	\$643.11	\$643.11	\$652.11	\$652.11	\$690.20	\$690.20	\$530.95	\$530.95	\$618.40	\$618.40	\$618.40	\$618.40	\$618.40	\$618.40	\$627.06						
39	\$664.10	\$664.10	\$673.39	\$673.39	\$712.73	\$712.73	\$559.24	\$559.24	\$651.37	\$651.37	\$660.48	\$660.48	\$699.06	\$699.06	\$537.76	\$537.76	\$626.34	\$626.34	\$626.34	\$626.34	\$626.34	\$626.34	\$635.11						
40	\$672.52	\$672.52	\$681.93	\$681.93	\$721.76	\$721.76	\$566.33	\$566.33	\$659.63	\$659.63	\$668.85	\$668.85	\$707.92	\$707.92	\$544.58	\$544.58	\$634.28	\$634.28	\$634.28	\$634.28	\$634.28	\$634.28	\$643.17						
41	\$685.15	\$685.15	\$694.73	\$694.73	\$735.32	\$735.32	\$576.97	\$576.97	\$672.01	\$672.01	\$681.41	\$681.41	\$721.22	\$721.22	\$554.81	\$554.81	\$646.20	\$646.20	\$646.20	\$646.20	\$646.20	\$646.20	\$655.24						
42	\$697.25	\$697.25	\$707.01	\$707.01	\$748.31	\$748.31	\$587.16	\$587.16	\$683.89	\$683.89	\$693.45	\$693.45	\$733.96	\$733.96	\$564.61	\$564.61	\$657.61	\$657.61	\$657.61	\$657.61	\$657.61	\$657.61	\$666.82						
43	\$714.09	\$714.09	\$724.08	\$724.08	\$766.38	\$766.38	\$601.34	\$601.34	\$700.40	\$700.40	\$710.20	\$710.20	\$751.68	\$751.68	\$578.24	\$578.24	\$673.49	\$673.49	\$673.49	\$673.49	\$673.49	\$673.49	\$682.92						
44	\$735.14	\$735.14	\$745.43	\$745.43	\$788.97	\$788.97	\$619.07	\$619.07	\$721.05	\$721.05	\$731.13	\$731.13	\$773.84	\$773.84	\$595.29	\$595.29	\$693.35	\$693.35	\$693.35	\$693.35	\$693.35	\$693.35	\$708.05						
45	\$759.88	\$759.88	\$770.50	\$770.50	\$815.51	\$815.51	\$639.89	\$639.89	\$745.31	\$745.31	\$755.73	\$755.73	\$799.87	\$799.87	\$615.32	\$615.32	\$716.67	\$716.67	\$716.67	\$716.67	\$716.67	\$716.67	\$726.71						
46	\$789.35	\$789.35	\$800.39	\$800.39	\$847.14	\$847.14	\$664.71	\$664.71	\$774.21	\$774.21	\$785.04	\$785.04	\$830.90	\$830.90	\$639.18	\$639.18	\$744.47	\$744.47	\$744.47	\$744.47	\$744.47	\$744.47	\$754.89						
47	\$822.50	\$822.50	\$834.00	\$834.00	\$882.72	\$882.72	\$692.63	\$692.63	\$806.73	\$806.73	\$818.01	\$818.01	\$865.79	\$865.79	\$666.03	\$666.03	\$775.73	\$775.73	\$775.73	\$775.73	\$775.73	\$775.73	\$786.60						
48	\$860.39	\$860.39	\$872.42	\$872.42	\$923.38	\$923.38	\$724.53	\$724.53	\$843.89	\$843.89	\$855.69	\$855.69	\$905.68	\$905.68	\$696.71	\$696.71	\$811.47	\$811.47	\$811.47	\$811.47	\$811.47	\$811.47	\$822.83						
49	\$897.75	\$897.75	\$910.30	\$910.30	\$963.48	\$963.48	\$756.00	\$756.00	\$880.53	\$880.53	\$892.85	\$892.85	\$945.00	\$945.00	\$726.96	\$726.96	\$846.70	\$846.70	\$846.70	\$846.70	\$846.70	\$846.70	\$858.56						
50	\$939.85	\$939.85	\$952.99	\$952.99	\$1,008.66	\$1,008.66	\$791.45	\$791.45	\$921.83	\$921.83	\$934.72	\$934.72	\$989.32	\$989.32	\$761.05	\$761.05	\$886.41	\$886.41	\$886.41	\$886.41	\$886.41	\$886.41	\$898.82						
51	\$981.42	\$981.42	\$995.15	\$995.15	\$1,053.28	\$1,053.28	\$826.46	\$826.46	\$962.60	\$962.60	\$976.07	\$976.07	\$1,033.08	\$1,033.08	\$794.71	\$794.71	\$925.62	\$925.62	\$925.62	\$925.62	\$925.62	\$925.62	\$938.58						
52	\$1,027.20	\$1,027.20	\$1,041.57	\$1,041.57	\$1,102.41	\$1,102.41	\$865.01	\$865.01	\$1,007.51	\$1,007.51	\$1,021.60	\$1,021.60	\$1,081.27	\$1,081.27	\$831.79	\$831.79	\$968.80	\$968.80	\$968.80	\$968.80	\$968.80	\$968.80	\$982.36						
53	\$1,073.51	\$1,073.51	\$1,088.52	\$1,088.52	\$1,152.11	\$1,152.11	\$904.01	\$904.01	\$1,052.93	\$1,052.93	\$1,067.65	\$1,067.65	\$1,130.02	\$1,130.02	\$869.28	\$869.28	\$1,012.47	\$1,012.47											

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											
HIOS Plan ID (Off Exchange)=>	79279PA0200008				79279PA0200008				79279PA0200008				79279PA0200008				79279PA0200004				79279PA0200004				79279PA0200004				79279PA0200004				79279PA0200007							
Plan Marketing Name =>	PPO Blue \$2500 100/80 Gold				PPO Blue \$2500 100/80 Gold				PPO Blue \$2500 100/80 Gold				PPO Blue \$2500 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 \$2000 90/70 Gold							
Form # =>	CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-PPO-SM-2025				CERT-HCA-P							
Rating Area =>	Area 1				Area 2,4				Area 5				Area 6				Area 1				Area 2,4				Area 5				Area 6				Area 1							
Network =>	AM				AM				AM				AM				AM				AM				AM				AM				A							
Metal =>	Gold				Gold				Gold				Gold				Gold				Gold				Gold				Gold				G							
Deductible =>	\$2,500				\$2,500				\$2,500				\$2,500				\$1,000				\$1,000				\$1,000				\$1,000				\$2,000							
Coinsurance =>	100%				100%				100%				100%				80%				80%				80%				80%				90%							
Copays =>	42.75				42.75				42.75				42.75				57				57				57				57				42.75							
OOP Maximum =>	\$7,900				\$7,900				\$7,900				\$7,900				\$6,900				\$6,900				\$6,900				\$6,900				\$7,900							
Pediatric Dental (Yes/No) =>	Yes				Yes				Yes				Yes				Yes				Yes				Yes				Yes				Yes							
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$294.50	\$294.50	\$343.02	\$343.02	\$347.82	\$347.82	\$368.13	\$368.13	\$288.79	\$288.79	\$336.36	\$336.36	\$341.06	\$341.06	\$369.99	\$369.99	\$289.25	\$289.25	\$289.25	\$289.25	\$336.90	\$336.90	\$371.38	\$371.38	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
15	\$320.68	\$320.68	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86	\$314.46	\$314.46	\$366.25	\$366.25	\$371.38	\$371.38	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
16	\$330.69	\$330.69	\$385.17	\$385.17	\$390.56	\$390.56	\$413.37	\$413.37	\$324.27	\$324.27	\$377.69	\$377.69	\$382.97	\$382.97	\$405.34	\$405.34	\$324.79	\$324.79	\$337.30	\$337.30	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
17	\$340.70	\$340.70	\$396.83	\$396.83	\$402.38	\$402.38	\$425.88	\$425.88	\$334.09	\$334.09	\$389.12	\$389.12	\$394.56	\$394.56	\$417.61	\$417.61	\$334.62	\$334.62	\$343.62	\$343.62	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
18	\$351.48	\$351.48	\$409.38	\$409.38	\$415.11	\$415.11	\$439.35	\$439.35	\$344.66	\$344.66	\$401.43	\$401.43	\$407.04	\$407.04	\$430.83	\$430.83	\$345.21	\$345.21	\$355.79	\$355.79	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
19	\$362.26	\$362.26	\$421.93	\$421.93	\$427.84	\$427.84	\$452.83	\$452.83	\$355.23	\$355.23	\$413.74	\$413.74	\$419.53	\$419.53	\$444.04	\$444.04	\$355.79	\$355.79	\$366.76	\$366.76	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
20	\$373.42	\$373.42	\$434.94	\$434.94	\$441.03	\$441.03	\$466.78	\$466.78	\$366.18	\$366.18	\$426.49	\$426.49	\$432.46	\$432.46	\$457.72	\$457.72	\$366.76	\$366.76	\$373.51	\$373.51	\$378.74	\$378.74	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
21	\$384.97	\$384.97	\$448.39	\$448.39	\$454.67	\$454.67	\$481.22	\$481.22	\$377.50	\$377.50	\$439.68	\$439.68	\$445.83	\$445.83	\$471.88	\$471.88	\$378.10	\$378.10	\$387.17	\$387.17	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
22	\$384.97	\$384.97	\$448.39	\$448.39	\$454.67	\$454.67	\$481.22	\$481.22	\$377.50	\$377.50	\$439.68	\$439.68	\$445.83	\$445.83	\$471.88	\$471.88	\$378.10	\$378.10	\$387.17	\$387.17	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
23	\$384.97	\$384.97	\$448.39	\$448.39	\$454.67	\$454.67	\$481.22	\$481.22	\$377.50	\$377.50	\$439.68	\$439.68	\$445.83	\$445.83	\$471.88	\$471.88	\$378.10	\$378.10	\$387.17	\$387.17	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
24	\$384.97	\$384.97	\$448.39	\$448.39	\$454.67	\$454.67	\$481.22	\$481.22	\$377.50	\$377.50	\$439.68	\$439.68	\$445.83	\$445.83	\$471.88	\$471.88	\$378.10	\$378.10	\$387.17	\$387.17	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
25	\$386.51	\$386.51	\$450.18	\$450.18	\$456.49	\$456.49	\$483.14	\$483.14	\$379.01	\$379.01	\$441.44	\$441.44	\$447.61	\$447.61	\$473.77	\$473.77	\$379.61	\$379.61	\$396.15	\$396.15	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
26	\$394.21	\$394.21	\$459.15	\$459.15	\$465.58	\$465.58	\$492.77	\$492.77	\$386.56	\$386.56	\$450.23	\$450.23	\$456.53	\$456.53	\$483.21	\$483.21	\$387.17	\$387.17	\$396.15	\$396.15	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
27	\$403.45	\$403.45	\$469.91	\$469.91	\$476.49	\$476.49	\$504.32	\$504.32	\$395.62	\$395.62	\$460.78	\$460.78	\$467.23	\$467.23	\$494.53	\$494.53	\$396.25	\$396.25	\$396.15	\$396.15	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
28	\$418.46	\$418.46	\$487.40	\$487.40	\$494.23	\$494.23	\$523.09	\$523.09	\$410.34	\$410.34	\$477.93	\$477.93	\$484.62	\$484.62	\$512.93	\$512.93	\$410.99	\$410.99	\$410.99	\$410.99	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
29	\$430.78	\$430.78	\$501.75	\$501.75	\$508.78	\$508.78	\$538.49	\$538.49	\$422.42	\$422.42	\$492.00	\$492.00	\$498.88	\$498.88	\$528.03	\$528.03	\$423.09	\$423.09	\$423.09	\$423.09	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
30	\$436.94	\$436.94	\$508.92	\$508.92	\$516.05	\$516.05	\$546.18	\$546.18	\$428.46	\$428.46	\$499.04	\$499.04	\$506.02	\$506.02	\$535.58	\$535.58	\$429.14	\$429.14	\$429.14	\$429.14	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
31	\$446.18	\$446.18	\$519.68	\$519.68	\$526.96	\$526.96	\$557.73	\$557.73	\$437.52	\$437.52	\$509.59	\$509.59	\$516.72	\$516.72	\$546.91	\$546.91	\$438.22	\$438.22	\$438.22	\$438.22	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
32	\$455.42	\$455.42	\$530.45	\$530.45	\$537.87	\$537.87	\$569.28	\$569.28	\$446.58	\$446.58	\$520.14	\$520.14	\$527.42	\$527.42	\$558.23	\$558.23	\$447.29	\$447.29	\$447.29	\$447.29	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
33	\$461.19	\$461.19	\$537.17	\$537.17	\$544.69	\$544.69	\$576.50	\$576.50	\$452.25	\$452.25	\$526.74	\$526.74	\$534.10	\$534.10	\$565.31	\$565.31	\$452.96	\$452.96	\$452.96	\$452.96	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
34	\$467.35	\$467.35	\$544.35	\$544.35	\$551.97	\$551.97	\$584.20	\$584.20	\$458.29	\$458.29	\$533.77	\$533.77	\$541.24	\$541.24	\$572.86	\$572.86	\$459.01	\$459.01	\$459.01	\$459.01	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
35	\$470.43	\$470.43	\$547.93	\$547.93	\$555.61	\$555.61	\$588.05	\$588.05	\$461.31	\$461.31	\$537.29	\$537.29	\$544.80	\$544.80	\$576.64	\$576.64	\$462.04	\$462.04	\$462.04	\$462.04	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378.74	\$400.86	\$400.86				
36	\$473.51	\$473.51	\$551.52	\$551.52	\$559.24	\$559.24	\$591.90	\$591.90	\$464.33	\$464.33	\$540.81	\$540.81	\$548.37	\$548.37	\$580.41	\$580.41	\$465.06	\$465.06	\$465.06	\$465.06	\$373.51	\$373.51	\$378.74	\$378.74	\$393.08	\$393.08	\$314.96	\$314.96	\$336.84	\$336.84	\$373.51	\$373.51	\$378.74	\$378						

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			
HIOS Plan ID (Off Exchange)=>	0200007	79279PA0200007			79279PA0200007			79279PA0210001			79279PA0210001			79279PA0210001			79279PA0210001			79279PA0210004		
Plan Marketing Name =>	PO 90/70 Gold	PPO Blue \$2000 90/70 Gold			PPO Blue \$2000 90/70 Gold			Blue Qualified \$1700 100/80			Blue Qualified \$1700 100/80			Blue Qualified \$1700 100/80			Blue Qualified \$1700 100/80			Blue Qualified \$2750 100/80		
Form # =>	PO-SM-2025	CERT-HCA-PPO-SM-2025			CERT-HCA-PPO-SM-2025			CERT-HCA-PPO-SM-2025			CERT-HCA-PPO-SM-2025			CERT-HCA-PPO-SM-2025			CERT-HCA-PPO-SM-2025			CERT-HCA-PPO-SM-2025		
Rating Area =>	A 2,4	Area 5			Area 6			Area 1			Area 2,4			Area 5			Area 6			Area 1		
Network =>	M	AM			AM			AM			AM			AM			AM			AM		
Metal =>	Gold	Gold			Gold			Gold			Gold			Gold			Gold			Gold		
Deductible =>	\$000	\$2,000			\$2,000			\$1,700			\$1,700			\$1,700			\$2,750			\$2,750		
Coinsurance =>	90%	90%			90%			100%			100%			100%			100%			100%		
Copays =>	\$75	\$42.75			\$42.75			\$14.25			\$14.25			\$14.25			\$14.25			\$14.25		
OOP Maximum =>	\$000	\$7,900			\$7,900			\$3,750			\$3,750			\$3,750			\$4,800			\$4,800		
Pediatric Dental (Yes/No) =>	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		
0 - 14	\$336.90	\$341.61	\$341.61	\$361.57	\$361.57	\$316.66	\$316.66	\$368.83	\$368.83	\$373.99	\$373.99	\$395.84	\$395.84	\$277.69	\$277.69	\$323.43	\$323.43	\$327.96	\$327.96	\$327.96		
15	\$366.84	\$371.98	\$371.98	\$393.71	\$393.71	\$344.81	\$344.81	\$401.61	\$401.61	\$407.24	\$407.24	\$431.03	\$431.03	\$302.37	\$302.37	\$352.18	\$352.18	\$357.11	\$357.11	\$357.11		
16	\$378.30	\$383.59	\$383.59	\$406.00	\$406.00	\$355.57	\$355.57	\$414.15	\$414.15	\$419.95	\$419.95	\$444.48	\$444.48	\$311.81	\$311.81	\$363.17	\$363.17	\$368.25	\$368.25	\$368.25		
17	\$389.75	\$395.20	\$395.20	\$418.29	\$418.29	\$366.34	\$366.34	\$426.69	\$426.69	\$432.66	\$432.66	\$457.93	\$457.93	\$321.25	\$321.25	\$374.16	\$374.16	\$379.40	\$379.40	\$379.40		
18	\$402.08	\$407.70	\$407.70	\$431.52	\$431.52	\$377.93	\$377.93	\$440.18	\$440.18	\$446.35	\$446.35	\$472.42	\$472.42	\$331.41	\$331.41	\$386.00	\$386.00	\$391.40	\$391.40	\$391.40		
19	\$414.41	\$420.20	\$420.20	\$444.75	\$444.75	\$389.52	\$389.52	\$453.68	\$453.68	\$460.04	\$460.04	\$486.91	\$486.91	\$341.57	\$341.57	\$397.84	\$397.84	\$403.41	\$403.41	\$403.41		
20	\$427.18	\$433.15	\$433.15	\$458.46	\$458.46	\$401.52	\$401.52	\$467.67	\$467.67	\$474.21	\$474.21	\$501.92	\$501.92	\$352.10	\$352.10	\$410.10	\$410.10	\$415.84	\$415.84	\$415.84		
21	\$440.39	\$446.55	\$446.55	\$472.64	\$472.64	\$413.94	\$413.94	\$482.13	\$482.13	\$488.88	\$488.88	\$517.44	\$517.44	\$362.99	\$362.99	\$422.78	\$422.78	\$428.70	\$428.70	\$428.70		
22	\$440.39	\$446.55	\$446.55	\$472.64	\$472.64	\$413.94	\$413.94	\$482.13	\$482.13	\$488.88	\$488.88	\$517.44	\$517.44	\$362.99	\$362.99	\$422.78	\$422.78	\$428.70	\$428.70	\$428.70		
23	\$440.39	\$446.55	\$446.55	\$472.64	\$472.64	\$413.94	\$413.94	\$482.13	\$482.13	\$488.88	\$488.88	\$517.44	\$517.44	\$362.99	\$362.99	\$422.78	\$422.78	\$428.70	\$428.70	\$428.70		
24	\$440.39	\$446.55	\$446.55	\$472.64	\$472.64	\$413.94	\$413.94	\$482.13	\$482.13	\$488.88	\$488.88	\$517.44	\$517.44	\$362.99	\$362.99	\$422.78	\$422.78	\$428.70	\$428.70	\$428.70		
25	\$442.15	\$448.34	\$448.34	\$474.53	\$474.53	\$415.60	\$415.60	\$484.06	\$484.06	\$490.84	\$490.84	\$519.51	\$519.51	\$364.44	\$364.44	\$424.47	\$424.47	\$430.41	\$430.41	\$430.41		
26	\$450.96	\$457.27	\$457.27	\$483.98	\$483.98	\$423.87	\$423.87	\$493.70	\$493.70	\$500.61	\$500.61	\$529.86	\$529.86	\$371.70	\$371.70	\$432.93	\$432.93	\$438.99	\$438.99	\$438.99		
27	\$461.53	\$467.98	\$467.98	\$495.33	\$495.33	\$433.81	\$433.81	\$505.27	\$505.27	\$512.35	\$512.35	\$542.28	\$542.28	\$380.41	\$380.41	\$443.07	\$443.07	\$449.28	\$449.28	\$449.28		
28	\$478.70	\$485.40	\$485.40	\$513.76	\$513.76	\$449.95	\$449.95	\$524.08	\$524.08	\$531.41	\$531.41	\$562.46	\$562.46	\$394.57	\$394.57	\$459.56	\$459.56	\$466.00	\$466.00	\$466.00		
29	\$492.80	\$499.69	\$499.69	\$528.88	\$528.88	\$463.20	\$463.20	\$539.50	\$539.50	\$547.06	\$547.06	\$579.02	\$579.02	\$406.19	\$406.19	\$473.09	\$473.09	\$479.72	\$479.72	\$479.72		
30	\$499.84	\$506.83	\$506.83	\$536.45	\$536.45	\$469.82	\$469.82	\$547.22	\$547.22	\$554.88	\$554.88	\$587.29	\$587.29	\$411.99	\$411.99	\$479.86	\$479.86	\$486.57	\$486.57	\$486.57		
31	\$510.41	\$517.55	\$517.55	\$547.79	\$547.79	\$479.76	\$479.76	\$558.79	\$558.79	\$566.61	\$566.61	\$599.71	\$599.71	\$420.71	\$420.71	\$490.00	\$490.00	\$496.86	\$496.86	\$496.86		
32	\$520.98	\$528.27	\$528.27	\$559.13	\$559.13	\$489.69	\$489.69	\$570.36	\$570.36	\$578.35	\$578.35	\$612.13	\$612.13	\$429.42	\$429.42	\$500.15	\$500.15	\$507.15	\$507.15	\$507.15		
33	\$527.59	\$534.97	\$534.97	\$566.22	\$566.22	\$495.90	\$495.90	\$577.59	\$577.59	\$585.68	\$585.68	\$619.89	\$619.89	\$434.86	\$434.86	\$506.49	\$506.49	\$513.58	\$513.58	\$513.58		
34	\$534.63	\$542.11	\$542.11	\$573.78	\$573.78	\$502.52	\$502.52	\$585.31	\$585.31	\$593.50	\$593.50	\$628.17	\$628.17	\$440.67	\$440.67	\$513.25	\$513.25	\$520.44	\$520.44	\$520.44		
35	\$538.16	\$545.68	\$545.68	\$577.57	\$577.57	\$505.83	\$505.83	\$589.16	\$589.16	\$597.41	\$597.41	\$632.31	\$632.31	\$443.57	\$443.57	\$516.64	\$516.64	\$523.87	\$523.87	\$523.87		
36	\$541.68	\$549.26	\$549.26	\$581.35	\$581.35	\$509.15	\$509.15	\$593.02	\$593.02	\$601.32	\$601.32	\$636.45	\$636.45	\$446.48	\$446.48	\$520.02	\$520.02	\$527.30	\$527.30	\$527.30		
37	\$545.20	\$552.83	\$552.83	\$585.13	\$585.13	\$512.46	\$512.46	\$596.88	\$596.88	\$605.23	\$605.23	\$640.59	\$640.59	\$449.38	\$449.38	\$523.40	\$523.40	\$530.73	\$530.73	\$530.73		
38	\$548.73	\$556.40	\$556.40	\$588.91	\$588.91	\$515.77	\$515.77	\$600.73	\$600.73	\$609.14	\$609.14	\$644.73	\$644.73	\$452.29	\$452.29	\$526.78	\$526.78	\$534.16	\$534.16	\$534.16		
39	\$555.77	\$563.55	\$563.55	\$596.47	\$596.47	\$522.39	\$522.39	\$608.45	\$608.45	\$616.97	\$616.97	\$653.01	\$653.01	\$458.09	\$458.09	\$533.55	\$533.55	\$541.02	\$541.02	\$541.02		
40	\$562.82	\$570.69	\$570.69	\$604.03	\$604.03	\$529.02	\$529.02	\$616.16	\$616.16	\$624.79	\$624.79	\$661.29	\$661.29	\$463.90	\$463.90	\$540.31	\$540.31	\$547.88	\$547.88	\$547.88		
41	\$573.39	\$581.41	\$581.41	\$615.38	\$615.38	\$538.95	\$538.95	\$627.73	\$627.73	\$636.52	\$636.52	\$673.71	\$673.71	\$472.61	\$472.61	\$550.46	\$550.46	\$558.17	\$558.17	\$558.17		
42	\$583.52	\$591.68	\$591.68	\$626.25	\$626.25	\$548.47	\$548.47	\$638.82	\$638.82	\$647.77	\$647.77	\$685.61	\$685.61	\$480.96	\$480.96	\$560.18	\$560.18	\$568.03	\$568.03	\$568.03		
43	\$597.61	\$605.97	\$605.97	\$641.37	\$641.37	\$561.72	\$561.72	\$654.25	\$654.25	\$663.41	\$663.41	\$702.17	\$702.17	\$492.58	\$492.58	\$573.71	\$573.71	\$581.75	\$581.75	\$581.75		
44	\$615.22	\$623.83	\$623.83	\$660.28	\$660.28	\$578.27	\$578.27	\$673.54	\$673.54	\$682.97	\$682.97	\$722.86	\$722.86	\$507.10	\$507.10	\$590.62	\$590.62	\$598.89	\$598.89	\$598.89		
45	\$635.92	\$644.82	\$644.82	\$682.49	\$682.49	\$597.73	\$597.73	\$696.20	\$696.20	\$705.94	\$705.94	\$747.18	\$747.18	\$524.16	\$524.16	\$610.49	\$610.49	\$619.04	\$619.04	\$619.04		
46	\$660.59	\$669.83	\$669.83	\$708.96	\$708.96	\$620.91	\$620.91	\$723.20	\$723.20	\$733.32	\$733.32	\$776.16	\$776.16	\$544.49	\$544.49	\$634.17	\$634.17	\$643.05	\$643.05	\$643.05		
47	\$688.33	\$697.96	\$697.96	\$738.74	\$738.74	\$646.99	\$646.99	\$753.57	\$753.57	\$764.12	\$764.12	\$808.76	\$808.76	\$567.35	\$567.35	\$660.81	\$660.81	\$670.06	\$670.06	\$670.06		
48	\$720.04	\$730.11	\$730.11	\$772.77	\$772.77	\$676.79	\$676.79	\$788.28	\$788.28	\$799.32	\$799.32	\$846.01	\$846.01	\$593.49	\$593.49	\$691.25	\$691.25	\$700.92	\$700.92	\$700.92		
49	\$751.31	\$761.81	\$761.81	\$806.32	\$806.32	\$706.18	\$706.18	\$822.51	\$822.51	\$834.03	\$834.03	\$882.75	\$882.75	\$619.26	\$619.26	\$721.26	\$721.26	\$731.36	\$731.36	\$731.36		
50	\$786.54	\$797.54	\$797.54	\$844.14	\$844.14	\$739.30	\$739.30	\$861.08	\$861.08	\$873.14	\$873.14	\$924.15	\$924.15	\$648.30	\$648.30	\$755.09	\$755.09	\$765.66	\$765.66	\$765.66		
51	\$821.33	\$832.82	\$832.82	\$881.47	\$881.47	\$772.00	\$772.00	\$899.17	\$899.17	\$911.76	\$911.76	\$965.03	\$965.03	\$676.98	\$676.98	\$788.48	\$788.48	\$799.53	\$799.53	\$799.53		
52	\$859.64	\$871.67	\$871.67	\$922.59	\$922.59	\$808.01	\$808.01	\$941.12	\$941.12	\$954.29	\$954.29	\$1,010.04	\$1,010.04	\$708.56	\$708.56	\$825.27	\$825.27	\$836.82	\$836.82	\$836.82		
53	\$898.40	\$910.96	\$910.96	\$964.19	\$964.19	\$844.44	\$844.44	\$983.55	\$983.55	\$997.32	\$997.32	\$1,055.58	\$1,055.58	\$740.50	\$740.50	\$862.47	\$862.47	\$874.55	\$874.55	\$874.55		
54	\$940.23	\$953.38	\$953.38	\$1,009.09	\$1,009.09	\$883.76	\$883.76	\$1,029.35	\$1,029.35	\$1,043.76	\$1,043.76	\$1,104.73	\$1,104.73	\$774.98	\$774.98	\$902.64	\$902.64	\$915.27	\$915.27	\$915.27		
55	\$982.07	\$995.81	\$995.81	\$1,053.99	\$1,053.99	\$923.09	\$923.09	\$1,075.15	\$1,075.15	\$1,090.20	\$1,090.20	\$1,153.89	\$1,153.89	\$809.47	\$809.47	\$942.80	\$942.80	\$956.00	\$956.00	\$956.00		
56	\$1,027.43	\$1,041.80	\$1,041.80	\$1,102.67	\$1,102.67	\$965.72	\$965.72	\$1,124.81	\$1,124.81	\$1,140.56	\$1,140.56	\$1,207.19	\$1,207.19	\$846.86	\$846.86	\$986.35	\$986.35	\$1,000.16	\$1,000.16	\$1,000.16		
57	\$1,073.23	\$1,088.24	\$1,088.24	\$1,151.82	\$1,151.82	\$1,008.77	\$1,008.77	\$1,174.95	\$1,174.95	\$1,191.40	\$1,191.40	\$1,261.00	\$1,261.00	\$884.61	\$884.61	\$1,030.31	\$1,030.31	\$1,044.74	\$1,044.74	\$1,044.74		
58	\$1,122.11	\$1,137.81	\$1,137.81	\$1,204.29	\$1,204.29	\$1,054.72	\$1,054.72	\$1,228.47	\$1,228.47	\$1,245.67	\$1,245.67	\$1,318.44	\$1,318.44</									

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	
HIOS Plan ID (Off Exchange)=>	79279PA0210004		79279PA0210003		79279PA0210003		79279PA0210003		79279PA0210003		79279PA0210003		79279PA0200010		79279PA0200010		79279PA0200010		79279PA0200010	
Plan Marketing Name =>	Blue Qualified \$2750 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	Qualified Embedded \$3400 100/80	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 \$0 100/80 Silver	Qualified Embe
Form # =>	CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025		CERT-HCA-HDHP-SM-2025	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	AM		AM		AM		AM		AM		AM		AM		AM		AM		AM	
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$2,750		\$3,400		\$3,400		\$3,400		\$3,400		\$0		\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	14.25		0		0		0		0		57		57		57		57		57	
OOP Maximum =>	\$4,800		\$4,500		\$4,500		\$4,500		\$4,500		\$9,200		\$9,200		\$9,200		\$9,200		\$9,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$347.11	\$347.11	\$286.27	\$286.27	\$333.43	\$333.43	\$338.09	\$338.09	\$357.84	\$357.84	\$331.15	\$331.15	\$385.70	\$385.70	\$391.10	\$391.10	\$413.94	\$413.94	\$413.94	\$267.65
15	\$377.97	\$377.97	\$311.72	\$311.72	\$363.06	\$363.06	\$368.14	\$368.14	\$389.64	\$389.64	\$360.58	\$360.58	\$419.98	\$419.98	\$425.86	\$425.86	\$450.74	\$450.74	\$450.74	\$291.44
16	\$389.76	\$389.76	\$321.45	\$321.45	\$374.40	\$374.40	\$379.64	\$379.64	\$401.81	\$401.81	\$371.84	\$371.84	\$433.09	\$433.09	\$439.16	\$439.16	\$464.80	\$464.80	\$464.80	\$300.54
17	\$401.56	\$401.56	\$331.18	\$331.18	\$385.73	\$385.73	\$391.13	\$391.13	\$413.97	\$413.97	\$383.09	\$383.09	\$446.20	\$446.20	\$452.45	\$452.45	\$478.87	\$478.87	\$478.87	\$309.63
18	\$414.26	\$414.26	\$341.65	\$341.65	\$397.93	\$397.93	\$403.50	\$403.50	\$427.06	\$427.06	\$395.21	\$395.21	\$460.32	\$460.32	\$466.76	\$466.76	\$494.02	\$494.02	\$494.02	\$319.43
19	\$426.97	\$426.97	\$352.13	\$352.13	\$410.13	\$410.13	\$415.87	\$415.87	\$440.16	\$440.16	\$407.33	\$407.33	\$474.43	\$474.43	\$481.08	\$481.08	\$509.18	\$509.18	\$509.18	\$329.23
20	\$440.13	\$440.13	\$362.98	\$362.98	\$422.77	\$422.77	\$428.69	\$428.69	\$453.73	\$453.73	\$419.88	\$419.88	\$489.05	\$489.05	\$495.90	\$495.90	\$524.87	\$524.87	\$524.87	\$339.37
21	\$453.74	\$453.74	\$374.21	\$374.21	\$435.85	\$435.85	\$441.95	\$441.95	\$467.76	\$467.76	\$432.87	\$432.87	\$504.18	\$504.18	\$511.24	\$511.24	\$541.10	\$541.10	\$541.10	\$349.87
22	\$453.74	\$453.74	\$374.21	\$374.21	\$435.85	\$435.85	\$441.95	\$441.95	\$467.76	\$467.76	\$432.87	\$432.87	\$504.18	\$504.18	\$511.24	\$511.24	\$541.10	\$541.10	\$541.10	\$349.87
23	\$453.74	\$453.74	\$374.21	\$374.21	\$435.85	\$435.85	\$441.95	\$441.95	\$467.76	\$467.76	\$432.87	\$432.87	\$504.18	\$504.18	\$511.24	\$511.24	\$541.10	\$541.10	\$541.10	\$349.87
24	\$453.74	\$453.74	\$374.21	\$374.21	\$435.85	\$435.85	\$441.95	\$441.95	\$467.76	\$467.76	\$432.87	\$432.87	\$504.18	\$504.18	\$511.24	\$511.24	\$541.10	\$541.10	\$541.10	\$349.87
25	\$455.55	\$455.55	\$375.71	\$375.71	\$437.59	\$437.59	\$443.72	\$443.72	\$469.63	\$469.63	\$434.60	\$434.60	\$506.20	\$506.20	\$513.28	\$513.28	\$543.26	\$543.26	\$543.26	\$351.27
26	\$464.63	\$464.63	\$383.19	\$383.19	\$446.31	\$446.31	\$452.56	\$452.56	\$478.99	\$478.99	\$443.26	\$443.26	\$516.28	\$516.28	\$523.51	\$523.51	\$554.09	\$554.09	\$554.09	\$358.27
27	\$475.52	\$475.52	\$392.17	\$392.17	\$456.77	\$456.77	\$463.16	\$463.16	\$490.21	\$490.21	\$453.65	\$453.65	\$528.38	\$528.38	\$535.78	\$535.78	\$567.07	\$567.07	\$567.07	\$366.66
28	\$493.22	\$493.22	\$406.77	\$406.77	\$473.77	\$473.77	\$480.40	\$480.40	\$508.46	\$508.46	\$470.53	\$470.53	\$548.04	\$548.04	\$555.72	\$555.72	\$588.18	\$588.18	\$588.18	\$380.31
29	\$507.74	\$507.74	\$418.74	\$418.74	\$487.72	\$487.72	\$494.54	\$494.54	\$523.42	\$523.42	\$484.38	\$484.38	\$564.18	\$564.18	\$572.08	\$572.08	\$605.49	\$605.49	\$605.49	\$391.50
30	\$514.99	\$514.99	\$424.73	\$424.73	\$494.69	\$494.69	\$501.61	\$501.61	\$530.91	\$530.91	\$491.31	\$491.31	\$572.24	\$572.24	\$580.26	\$580.26	\$614.15	\$614.15	\$614.15	\$397.10
31	\$525.88	\$525.88	\$433.71	\$433.71	\$505.15	\$505.15	\$512.22	\$512.22	\$542.13	\$542.13	\$501.70	\$501.70	\$584.34	\$584.34	\$592.53	\$592.53	\$627.13	\$627.13	\$627.13	\$405.50
32	\$536.77	\$536.77	\$442.69	\$442.69	\$515.61	\$515.61	\$522.83	\$522.83	\$553.36	\$553.36	\$512.09	\$512.09	\$596.44	\$596.44	\$604.80	\$604.80	\$640.12	\$640.12	\$640.12	\$413.90
33	\$543.58	\$543.58	\$448.30	\$448.30	\$522.15	\$522.15	\$529.46	\$529.46	\$560.38	\$560.38	\$518.58	\$518.58	\$604.01	\$604.01	\$612.47	\$612.47	\$648.24	\$648.24	\$648.24	\$419.14
34	\$550.84	\$550.84	\$454.29	\$454.29	\$529.12	\$529.12	\$536.53	\$536.53	\$567.86	\$567.86	\$525.50	\$525.50	\$612.07	\$612.07	\$620.65	\$620.65	\$656.90	\$656.90	\$656.90	\$424.74
35	\$554.47	\$554.47	\$457.28	\$457.28	\$532.61	\$532.61	\$540.06	\$540.06	\$571.60	\$571.60	\$528.97	\$528.97	\$616.11	\$616.11	\$624.74	\$624.74	\$661.22	\$661.22	\$661.22	\$427.54
36	\$558.10	\$558.10	\$460.28	\$460.28	\$536.10	\$536.10	\$543.60	\$543.60	\$575.34	\$575.34	\$532.43	\$532.43	\$620.14	\$620.14	\$628.83	\$628.83	\$665.55	\$665.55	\$665.55	\$430.34
37	\$561.73	\$561.73	\$463.27	\$463.27	\$539.58	\$539.58	\$547.13	\$547.13	\$579.09	\$579.09	\$535.89	\$535.89	\$624.17	\$624.17	\$632.92	\$632.92	\$669.88	\$669.88	\$669.88	\$433.14
38	\$565.36	\$565.36	\$466.27	\$466.27	\$543.07	\$543.07	\$550.67	\$550.67	\$582.83	\$582.83	\$539.36	\$539.36	\$628.21	\$628.21	\$637.01	\$637.01	\$674.21	\$674.21	\$674.21	\$435.94
39	\$572.62	\$572.62	\$472.25	\$472.25	\$550.04	\$550.04	\$557.74	\$557.74	\$590.31	\$590.31	\$546.28	\$546.28	\$636.28	\$636.28	\$645.18	\$645.18	\$682.87	\$682.87	\$682.87	\$441.54
40	\$579.88	\$579.88	\$478.24	\$478.24	\$557.02	\$557.02	\$564.81	\$564.81	\$597.80	\$597.80	\$553.21	\$553.21	\$644.34	\$644.34	\$653.36	\$653.36	\$691.53	\$691.53	\$691.53	\$447.13
41	\$590.77	\$590.77	\$487.22	\$487.22	\$567.48	\$567.48	\$575.42	\$575.42	\$609.02	\$609.02	\$563.60	\$563.60	\$656.44	\$656.44	\$665.63	\$665.63	\$704.51	\$704.51	\$704.51	\$455.53
42	\$601.21	\$601.21	\$495.83	\$495.83	\$577.50	\$577.50	\$585.58	\$585.58	\$619.78	\$619.78	\$573.55	\$573.55	\$668.04	\$668.04	\$677.39	\$677.39	\$716.96	\$716.96	\$716.96	\$463.58
43	\$615.73	\$615.73	\$507.80	\$507.80	\$591.45	\$591.45	\$599.73	\$599.73	\$634.75	\$634.75	\$587.40	\$587.40	\$684.17	\$684.17	\$693.75	\$693.75	\$734.27	\$734.27	\$734.27	\$474.77
44	\$633.87	\$633.87	\$522.77	\$522.77	\$608.88	\$608.88	\$617.40	\$617.40	\$653.46	\$653.46	\$604.72	\$604.72	\$704.34	\$704.34	\$714.20	\$714.20	\$755.92	\$755.92	\$755.92	\$488.77
45	\$655.20	\$655.20	\$540.36	\$540.36	\$629.37	\$629.37	\$638.18	\$638.18	\$675.45	\$675.45	\$625.06	\$625.06	\$728.04	\$728.04	\$738.23	\$738.23	\$781.35	\$781.35	\$781.35	\$505.21
46	\$680.61	\$680.61	\$561.32	\$561.32	\$653.78	\$653.78	\$662.93	\$662.93	\$701.64	\$701.64	\$649.31	\$649.31	\$756.27	\$756.27	\$766.86	\$766.86	\$811.65	\$811.65	\$811.65	\$524.81
47	\$709.20	\$709.20	\$584.89	\$584.89	\$681.23	\$681.23	\$690.77	\$690.77	\$731.11	\$731.11	\$676.58	\$676.58	\$788.03	\$788.03	\$799.07	\$799.07	\$845.74	\$845.74	\$845.74	\$546.85
48	\$741.86	\$741.86	\$611.83	\$611.83	\$712.61	\$712.61	\$722.59	\$722.59	\$764.79	\$764.79	\$707.74	\$707.74	\$824.33	\$824.33	\$835.88	\$835.88	\$884.70	\$884.70	\$884.70	\$572.04
49	\$774.08	\$774.08	\$638.40	\$638.40	\$743.56	\$743.56	\$753.97	\$753.97	\$798.00	\$798.00	\$738.48	\$738.48	\$860.13	\$860.13	\$872.18	\$872.18	\$923.12	\$923.12	\$923.12	\$596.88
50	\$810.38	\$810.38	\$668.34	\$668.34	\$778.43	\$778.43	\$789.32	\$789.32	\$835.42	\$835.42	\$773.11	\$773.11	\$900.47	\$900.47	\$913.07	\$913.07	\$966.40	\$966.40	\$966.40	\$624.87
51	\$846.23	\$846.23	\$697.90	\$697.90	\$812.86	\$812.86	\$824.24	\$824.24	\$872.37	\$872.37	\$807.30	\$807.30	\$940.30	\$940.30	\$953.46	\$953.46	\$1,009.15	\$1,009.15	\$1,009.15	\$652.51
52	\$885.70	\$885.70	\$730.46	\$730.46	\$850.78	\$850.78	\$862.69	\$862.69	\$913.07	\$913.07	\$844.96	\$844.96	\$984.16	\$984.16	\$997.94	\$997.94	\$1,056.23	\$1,056.23	\$1,056.23	\$682.95
53	\$925.63	\$925.63	\$763.39	\$763.39	\$889.13	\$889.13	\$901.58	\$901.58	\$954.23	\$954.23	\$883.05	\$883.05	\$1,028.53	\$1,028.53	\$1,042.93	\$1,042.93	\$1,103.84	\$1,103.84	\$1,103.84	\$713.73
54	\$968.73	\$968.73	\$798.94	\$798.94	\$930.54	\$930.54	\$943.56	\$943.56	\$998.67	\$998.67	\$924.18	\$924.18	\$1,076.42	\$1,076.42	\$1,091.50	\$1,091.50	\$1,155.25	\$1,155.25	\$1,155.25	\$746.97
55	\$1,011.84	\$1,011.84	\$834.49	\$834.49	\$971.95	\$971.95	\$985.55	\$985.55	\$1,043.10	\$1,043.10	\$965.30	\$965.30	\$1,124.32	\$1,124.32	\$1,140.07	\$1,140.07	\$1,206.65	\$1,206.65	\$1,206.65	\$780.21
56	\$1,058.58	\$1,058.58	\$873.03	\$873.03	\$1,016.84	\$1,016.84	\$1,031.07	\$1,031.07	\$1,091.28	\$1,091.28	\$1,009.89	\$1,009.8								

Company Name:							
Market:							
Product:							
Effective Date of Rates:							
HIOS Plan ID (On Exchange)=>	N/A	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	0210002	79279PA0210002		79279PA0210002		79279PA0210002	
Plan Marketing Name =>	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100	Qualified Embedded \$4800 100
Form # =>	DHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025	CERT-HCA-HDHP-SM-2025
Rating Area =>	Area 1	Area 2,4		Area 5		Area 6	
Network =>	M	AM		AM		AM	
Metal =>	Platinum	Silver		Silver		Silver	
Deductible =>	\$0	\$4,800		\$4,800		\$4,800	
Coinsurance =>	100%	100%		100%		100%	
Copays =>	\$0	\$0		\$0		\$0	
OOP Maximum =>	\$0	\$5,400		\$5,400		\$5,400	
Pediatric Dental (Yes/No) =>	Yes	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$267.65	\$311.74	\$311.74	\$316.11	\$316.11	\$334.57	\$334.57
15	\$291.44	\$339.45	\$339.45	\$344.20	\$344.20	\$364.30	\$364.30
16	\$300.54	\$350.04	\$350.04	\$354.95	\$354.95	\$375.68	\$375.68
17	\$309.63	\$360.64	\$360.64	\$365.69	\$365.69	\$387.05	\$387.05
18	\$319.43	\$372.05	\$372.05	\$377.26	\$377.26	\$399.29	\$399.29
19	\$329.23	\$383.46	\$383.46	\$388.83	\$388.83	\$411.54	\$411.54
20	\$339.37	\$395.28	\$395.28	\$400.81	\$400.81	\$424.22	\$424.22
21	\$349.87	\$407.50	\$407.50	\$413.21	\$413.21	\$437.34	\$437.34
22	\$349.87	\$407.50	\$407.50	\$413.21	\$413.21	\$437.34	\$437.34
23	\$349.87	\$407.50	\$407.50	\$413.21	\$413.21	\$437.34	\$437.34
24	\$349.87	\$407.50	\$407.50	\$413.21	\$413.21	\$437.34	\$437.34
25	\$351.27	\$409.13	\$409.13	\$414.86	\$414.86	\$439.09	\$439.09
26	\$358.27	\$417.28	\$417.28	\$423.13	\$423.13	\$447.84	\$447.84
27	\$366.66	\$427.06	\$427.06	\$433.04	\$433.04	\$458.33	\$458.33
28	\$380.31	\$442.95	\$442.95	\$449.16	\$449.16	\$475.39	\$475.39
29	\$391.50	\$455.99	\$455.99	\$462.38	\$462.38	\$489.38	\$489.38
30	\$397.10	\$462.51	\$462.51	\$468.99	\$468.99	\$496.38	\$496.38
31	\$405.50	\$472.29	\$472.29	\$478.91	\$478.91	\$506.88	\$506.88
32	\$413.90	\$482.07	\$482.07	\$488.83	\$488.83	\$517.37	\$517.37
33	\$419.14	\$488.19	\$488.19	\$495.03	\$495.03	\$523.93	\$523.93
34	\$424.74	\$494.71	\$494.71	\$501.64	\$501.64	\$530.93	\$530.93
35	\$427.54	\$497.97	\$497.97	\$504.94	\$504.94	\$534.43	\$534.43
36	\$430.34	\$501.23	\$501.23	\$508.25	\$508.25	\$537.93	\$537.93
37	\$433.14	\$504.49	\$504.49	\$511.55	\$511.55	\$541.43	\$541.43
38	\$435.94	\$507.75	\$507.75	\$514.86	\$514.86	\$544.93	\$544.93
39	\$441.54	\$514.27	\$514.27	\$521.47	\$521.47	\$551.92	\$551.92
40	\$447.13	\$520.79	\$520.79	\$528.08	\$528.08	\$558.92	\$558.92
41	\$455.53	\$530.57	\$530.57	\$538.00	\$538.00	\$569.42	\$569.42
42	\$463.58	\$539.94	\$539.94	\$547.50	\$547.50	\$579.48	\$579.48
43	\$474.77	\$552.98	\$552.98	\$560.73	\$560.73	\$593.47	\$593.47
44	\$488.77	\$569.28	\$569.28	\$577.25	\$577.25	\$610.96	\$610.96
45	\$505.21	\$588.43	\$588.43	\$596.68	\$596.68	\$631.52	\$631.52
46	\$524.81	\$611.25	\$611.25	\$619.82	\$619.82	\$656.01	\$656.01
47	\$546.85	\$636.92	\$636.92	\$645.85	\$645.85	\$683.56	\$683.56
48	\$572.04	\$666.26	\$666.26	\$675.60	\$675.60	\$715.05	\$715.05
49	\$596.88	\$695.20	\$695.20	\$704.94	\$704.94	\$746.10	\$746.10
50	\$624.87	\$727.80	\$727.80	\$737.99	\$737.99	\$781.09	\$781.09
51	\$652.51	\$759.99	\$759.99	\$770.64	\$770.64	\$815.64	\$815.64
52	\$682.95	\$795.44	\$795.44	\$806.59	\$806.59	\$853.69	\$853.69
53	\$713.73	\$831.30	\$831.30	\$842.95	\$842.95	\$892.17	\$892.17
54	\$746.97	\$870.01	\$870.01	\$882.20	\$882.20	\$933.72	\$933.72
55	\$780.21	\$908.73	\$908.73	\$921.46	\$921.46	\$975.27	\$975.27
56	\$816.25	\$950.70	\$950.70	\$964.02	\$964.02	\$1,020.31	\$1,020.31
57	\$852.63	\$993.08	\$993.08	\$1,006.99	\$1,006.99	\$1,065.80	\$1,065.80
58	\$891.47	\$1,038.31	\$1,038.31	\$1,052.86	\$1,052.86	\$1,114.34	\$1,114.34
59	\$910.71	\$1,060.72	\$1,060.72	\$1,075.59	\$1,075.59	\$1,138.40	\$1,138.40
60	\$949.55	\$1,105.96	\$1,105.96	\$1,121.45	\$1,121.45	\$1,186.94	\$1,186.94
61	\$983.13	\$1,145.08	\$1,145.08	\$1,161.12	\$1,161.12	\$1,228.93	\$1,228.93
62	\$1,005.18	\$1,170.75	\$1,170.75	\$1,187.15	\$1,187.15	\$1,256.48	\$1,256.48
63	\$1,032.82	\$1,202.94	\$1,202.94	\$1,219.80	\$1,219.80	\$1,291.03	\$1,291.03
64+	\$1,049.61	\$1,222.50	\$1,222.50	\$1,239.63	\$1,239.63	\$1,312.02	\$1,312.02

Highmark Coverage Advantage (HCA)

Small Group

Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79279PA0180001	PPO Blue \$0 100/80 Platinum	PPO	Platinum	Off	AA	1	Erie
79279PA0180002	PPO Blue \$0 100/80 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0180003	PPO Blue \$500 100/80 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0180004	PPO Blue \$1000 100/80 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0180005	PPO Blue \$1400 100/80 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0180006	PPO Blue \$2000 100/80 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0180007	PPO Blue \$2500 100/80 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0180008	PPO Blue \$1000 80/60 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0180009	PPO Blue \$2000 90/70 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0190001	PPO Blue Qualified \$1700 100/80 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0190004	PPO Blue Qualified \$2750 100/80 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0190003	PPO Blue Qualified Embedded \$3400 100/80 Gold	PPO	Gold	Off	AA	1	Erie
79279PA0180010	PPO Blue \$0 100/80 Silver	PPO	Silver	Off	AA	1	Erie
79279PA0190002	PPO Blue Qualified Embedded \$4800 100/100 Silver	PPO	Silver	Off	AA	1	Erie
79279PA0200002	PPO Blue \$0 100/80 Platinum	PPO	Platinum	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0200001	PPO Blue \$0 100/80 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0200009	PPO Blue \$500 100/80 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0200003	PPO Blue \$1000 100/80 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0200005	PPO Blue \$1400 100/80 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0200006	PPO Blue \$2000 100/80 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0200008	PPO Blue \$2500 100/80 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0200004	PPO Blue \$1000 80/60 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0200007	PPO Blue \$2000 90/70 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0210001	PPO Blue Qualified \$1700 100/80 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0210004	PPO Blue Qualified \$2750 100/80 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0210003	PPO Blue Qualified Embedded \$3400 100/80 Gold	PPO	Gold	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0200010	PPO Blue \$0 100/80 Silver	PPO	Silver	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
79279PA0210002	PPO Blue Qualified Embedded \$4800 100/100 Silver	PPO	Silver	Off	AM	1,2,4,5,6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

Unified Rate Review v6.0

Company Legal Name:	Highmark Coverage Advantage (HCA)		
HIOS Issuer ID:	79279	State:	PA
Effective Date of Rate Change(s):	1/1/2025	Market:	Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/2023	to	12/31/2023
		Total	PMPM
Allowed Claims		\$83,596,886.97	\$614.32
Reinsurance		\$0.00	\$0.00
Incurred Claims in Experience Period		\$72,952,091.93	\$536.10
Risk Adjustment		\$3,685,636.51	\$27.08
Experience Period Premium		\$81,735,899.94	\$600.65
Experience Period Member Months		136,080	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$95.07	1.052	1.035	1.052	1.035	\$112.69
Outpatient Hospital	\$210.75	1.052	1.035	1.052	1.035	\$249.81
Professional	\$149.48	1.052	1.035	1.052	1.035	\$177.18
Other Medical	\$11.41	1.052	1.035	1.052	1.035	\$13.52
Capitation	\$0.57	0.903	1.000	0.903	1.000	\$0.47
Prescription Drug	\$147.04	1.052	1.035	1.052	1.035	\$174.29
Total	\$614.32					\$727.95

Morbidity Adjustment	0.991
Demographic Shift	0.979
Plan Design Changes	0.972
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2025	\$686.20

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

	1/1/2025	Projected Period Totals
Projected Index Rate for	\$686.20	\$147,873,355.20
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$3.09	\$665,037.26
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$683.11	\$147,208,317.94
Projected Member Months	215,496	

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 person the full extent of the law.

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

Company Legal Name: Highmark Coverage Advantage (HCA)
 HIOS Issuer ID: 79279 State: PA
 Effective Date of Rate Change(s): 1/1/2025 Market: Small Group

To add a product to Worksheet 2 - Pla
 To add a plan to Worksheet 2 - Plan Pl
 To validate, select the Validate button
 To finalize, select the Finalize button
 To remove a product, navigate to the c
 To remove a plan, navigate to the corr

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

Field #	Premier Balance PPO								Balance PPO		Health Savings PPO		Savings PPO Emb	
	79279PA001								79279PA002		79279PA006		79279PA007	
1.1 Product Name	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Balance PPO	Balance PPO	Health Savings	Health Savings	PPO Blue \$0	PPO Blue \$0
1.2 Product ID	79279PA0010001	79279PA0010003	79279PA0010005	79279PA0010007	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0020005	79279PA0020007	79279PA0060001	79279PA0070003	79279PA0180001	79279PA0180002	
1.3 Plan Name	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Platinum	Gold	
1.4 Plan ID (Standard Component ID)	79279PA0010001	79279PA0010003	79279PA0010005	79279PA0010007	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0020005	79279PA0020007	79279PA0060001	79279PA0070003	79279PA0180001	79279PA0180002	
1.5 Metal	0.897	0.813	0.802	0.819	0.806	0.797	0.796	0.784	0.792	0.820	0.719	0.902	0.820	
1.6 AV Metal Value	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	
1.7 Plan Category	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
1.8 Plan Type	No	No	No	No	No	No	No	No	No	No	No	No	No	
1.9 Exchange Plan?	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2025	1/1/2025	
1.10 Effective Date of Proposed Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.44%	10.22%	
1.11 Cumulative Rate Change % (over 12 mos prior)														
1.12 Product Rate Increase %														
1.13 Submission Level Rate Increase %														

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

Field #	Total	79279PA0010001	79279PA0010003	79279PA0010005	79279PA0010007	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0020005	79279PA0020007	79279PA0060001	79279PA0070003	79279PA0180001	79279PA0180002
2.1 Plan ID (Standard Component ID)	\$83,596,887	\$8,362,128	\$876,658	\$3,297,926	\$2,792,531	\$2,338,855	\$1,009,471	\$615,176	\$23,519	\$285,214	\$1,598,583	\$1,452,533	\$1,054,562	\$78,358
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$10,644,795	\$600,017	\$102,495	\$446,294	\$403,105	\$270,588	\$118,300	\$111,741	\$6,866	\$48,689	\$169,620	\$149,835	\$64,799	\$12,116
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$72,952,092	\$7,762,112	\$774,164	\$2,851,632	\$2,389,426	\$2,068,267	\$891,171	\$503,435	\$16,653	\$236,524	\$1,428,964	\$1,302,698	\$989,763	\$66,241
2.6 Incurred Claims	\$3,685,637	\$1,441,220	-\$259,785	\$804,221	\$258,119	\$500,065	\$704,442	-\$238,264	-\$46,421	-\$98,632	\$164,470	\$456,201	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$81,735,900	\$81,223,329	\$665,277	\$3,944,709	\$2,839,382	\$1,651,311	\$717,217	\$717,247	\$79,709	\$294,531	\$1,565,499	\$594,798	\$1,000,983	\$106,787
2.8 Premium	136,080	136,080	12,911	983	6,407	4,634	2,854	1,184	1,198	133	500	2,521	1,200	1,798
2.9 Experience Period Member Months	15,344	0	0	0	0	0	0	0	0	0	0	0	265	37
2.10 Current Enrollment	\$599.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$585.70	\$442.92
2.11 Current Premium PMPM	85.40%	66.54%	190.92%	60.05%	77.14%	96.14%	62.69%	105.10%	50.03%	120.74%	82.60%	123.95%	98.88%	62.03%
2.12 Loss Ratio	Per Member Per Month													
2.13 Allowed Claims	\$614.32	\$647.67	\$891.82	\$514.74	\$602.62	\$819.50	\$852.59	\$513.50	\$176.84	\$570.43	\$634.11	\$1,210.44	\$586.52	\$297.94
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
2.15 Member Cost Sharing	\$78.22	\$46.47	\$104.27	\$69.66	\$86.99	\$94.81	\$99.92	\$93.27	\$51.63	\$97.38	\$67.28	\$124.86	\$36.04	\$46.07
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$536.10	\$601.20	\$787.55	\$445.08	\$515.63	\$724.69	\$752.68	\$420.23	\$125.21	\$473.05	\$566.82	\$1,085.58	\$550.48	\$251.87
2.18 Risk Adjustment Transfer Amount	\$27.08	\$111.63	-\$264.28	\$125.52	\$55.70	\$175.22	\$594.97	-\$198.88	-\$349.03	-\$197.26	\$65.24	\$380.17	\$0.00	\$0.00
2.19 Premium	\$600.65	\$791.83	\$676.78	\$615.69	\$612.73	\$578.60	\$605.76	\$598.70	\$599.32	\$589.06	\$620.98	\$495.67	\$556.72	\$406.03

Section III: Plan Adjustment Factors

Field #	79279PA0010001	79279PA0010003	79279PA0010005	79279PA0010007	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0020005	79279PA0020007	79279PA0060001	79279PA0070003	79279PA0180001	79279PA0180002	
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	1.0375	0.9145	
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	0.9470	0.9470	
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	1.0000	1.0000	
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%	8.16%	8.64%
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%	0.08%	0.08%
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%
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
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	\$731.36	\$648.03
3.11 Age Calibration Factor	0.6744													
3.12 Geographic Calibration Factor	1.0612													
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	\$523.45	\$463.81

Section IV: Projected Plan Level Information

Field #	Total	79279PA0010001	79279PA0010003	79279PA0010005	79279PA0010007	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0020005	79279PA0020007	79279PA0060001	79279PA0070003	79279PA0180001	79279PA0180002	
4.1 Plan ID (Standard Component ID)	\$147,872,426	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,589,556	\$341,216	
4.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.3 Reinsurance	\$19,111,641	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$81,707	\$34,590	
4.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.5 Cost Sharing Reduction	\$128,760,785	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,507,848	\$306,626	
4.6 Incurred Claims	\$579,085	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,223	\$1,379	
4.7 Risk Adjustment Transfer Amount	\$140,379,316	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,720,630	\$334,382	
4.8 Premium	215,496	0	0	0	0	0	0	0	0	0	0	0	3,720	516	
4.9 Projected Member Months	91.35%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	91.32%	
4.10 Loss Ratio	Per Member Per Month														
4.11 Allowed Claims	\$686.20	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$696.12	\$661.27
4.12 Reinsurance	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00
4.13 Member Cost Sharing	\$88.69	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$21.96	\$67.04
4.14 Cost Sharing Reduction	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00
4.15 Incurred Claims	\$597.51	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$674.15	\$594.24
4.16 Risk Adjustment Transfer Amount	\$2.69	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$3.02	\$2.67
4.17 Premium	\$651.42	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$731.35	\$648.03

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

roduct Info, select the Add Plan button or Ctrl + Shift + L.

or Ctrl + Shift + I.

r Ctrl + Shift + F.

corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

esponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

PPO Blue						PPO Blue Qualified						PPO Blue							
79279PA018						79279PA019						79279PA020							
PPO Blue \$500	PPO Blue \$1000	PPO Blue \$2000	PPO Blue \$1400	PPO Blue \$2500	PPO Blue \$1000	PPO Blue \$2000	PPO Blue \$0	PPO Blue	PPO Blue	PPO Blue	PPO Blue	PPO Blue \$0	PPO Blue \$0	PPO Blue \$1000	PPO Blue \$1000	PPO Blue \$1400	PPO Blue \$2000	PPO Blue \$2000	PPO Blue \$2000
79279PA0180003	79279PA0180004	79279PA0180005	79279PA0180006	79279PA0180007	79279PA0180008	79279PA0180009	79279PA0180010	79279PA0190001	79279PA0190002	79279PA0190003	79279PA0190004	79279PA0200001	79279PA0200002	79279PA0200003	79279PA0200004	79279PA0200005	79279PA0200006	79279PA0200007	79279PA0200007
Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Gold	Silver	Gold	Gold	Gold	Platinum	Gold	Gold	Gold	Gold	Gold	Gold
0.809	0.803	0.796	0.792	0.787	0.785	0.788	0.720	0.817	0.716	0.780	0.780	0.820	0.902	0.803	0.785	0.792	0.796	0.788	0.788
Renewing	Renewing	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
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025
10.14%	10.37%	10.34%	10.4%	8.18%	6.86%	7.85%	0.00%	8.47%	8.75%	0.00%	0.00%	9.23%	8.75%	9.68%	6.03%	9.38%	9.67%	7.42%	9.4%
9.81%						8.75%						9.16%							

\$644,680	\$7,936,500	\$1,635,674	\$2,374,668	\$3,332,713	\$4,128	\$114,889	\$0	\$538,696	\$136,510	\$0	\$0	\$244,259	\$2,067,689	\$3,196,891	\$1,490	\$2,168,878	\$1,686,943	\$94,961	\$94,961
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$106,256	\$860,486	\$228,327	\$466,887	\$561,088	\$1,007	\$14,479	\$0	\$133,816	\$33,162	\$3,007	\$0	\$21,013	\$135,159	\$421,625	\$1,140	\$462,922	\$302,406	\$17,148	\$17,148
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$538,424	\$7,076,013	\$1,407,347	\$1,907,781	\$2,771,624	\$3,120	\$100,410	\$0	\$404,880	\$103,348	\$0	\$0	\$223,245	\$1,932,531	\$2,775,266	\$349	\$1,705,956	\$1,384,538	\$77,814	\$77,814
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$728,330	\$5,905,574	\$1,418,896	\$2,335,945	\$2,461,386	\$6,378	\$63,110	\$0	\$575,160	\$63,997	\$0	\$0	\$321,846	\$1,725,246	\$3,150,042	\$5,863	\$2,665,678	\$1,652,866	\$167,524	\$167,524
1,408	12,146	3,222	5,209	5,367	20	123	0	1,147	149	0	0	512	2,137	5,568	12	5,342	3,285	284	284
224	1,661	580	695	798	1	72	0	118	31	0	0	106	280	733	20	696	451	27	27
\$562.32	\$512.96	\$464.35	\$490.21	\$471.26	\$350.80	\$544.13	\$0.00	\$491.85	\$443.99	\$0.00	\$0.00	\$694.53	\$777.53	\$590.83	\$489.54	\$544.13	\$514.74	\$581.86	\$581.86
73.93%	119.82%	99.16%	81.67%	84.92%	48.92%	159.10%	#DIV/0!	70.35%	161.49%	#DIV/0!	#DIV/0!	69.36%	112.01%	5.96%	88.10%	64.00%	83.77%	46.45%	46.45%
\$457.87	\$653.42	\$507.66	\$455.88	\$620.96	\$206.38	\$934.06	#DIV/0!	\$469.66	\$916.17	#DIV/0!	#DIV/0!	\$477.07	\$967.57	\$574.15	\$124.13	\$406.00	\$513.53	\$334.37	\$334.37
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$75.47	\$70.85	\$70.86	\$89.63	\$104.54	\$50.36	\$117.71	#DIV/0!	\$116.67	\$222.56	#DIV/0!	#DIV/0!	\$41.04	\$63.25	\$75.72	\$95.02	\$86.66	\$92.06	\$60.38	\$60.38
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$382.40	\$582.58	\$436.79	\$366.25	\$516.42	\$156.01	\$816.34	#DIV/0!	\$352.99	\$693.61	#DIV/0!	#DIV/0!	\$436.03	\$904.32	\$498.43	\$29.12	\$319.35	\$421.47	\$273.99	\$273.99
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$517.28	\$486.22	\$440.38	\$448.44	\$458.61	\$318.92	\$513.09	#DIV/0!	\$501.45	\$429.51	#DIV/0!	#DIV/0!	\$628.61	\$807.32	\$565.74	\$488.60	\$499.00	\$503.16	\$589.87	\$589.87

79279PA0180003	79279PA0180004	79279PA0180005	79279PA0180006	79279PA0180007	79279PA0180008	79279PA0180009	79279PA0180010	79279PA0190001	79279PA0190002	79279PA0190003	79279PA0190004	79279PA0200001	79279PA0200002	79279PA0200003	79279PA0200004	79279PA0200005	79279PA0200006	79279PA0200007
0.8962	0.8603	0.8241	0.8205	0.7735	0.7577	0.7590	0.8745	0.8346	0.6995	0.7508	0.7271	0.9145	1.0375	0.8603	0.7577	0.8205	0.8241	0.7590
0.9470	0.9470	0.9470	0.9470	0.9470	0.9470	0.9470	0.9470	0.9470	0.9470	0.9470	0.9470	1.0219	1.0219	1.0219	1.0219	1.0219	1.0219	1.0219
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
8.72%	8.89%	9.07%	9.09%	9.35%	9.44%	9.43%	8.82%	9.01%	9.82%	9.48%	9.63%	8.35%	7.90%	8.58%	9.10%	8.77%	8.75%	9.09%
0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%
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
\$635.64	\$611.30	\$586.78	\$584.30	\$552.45	\$541.76	\$542.63	\$620.96	\$593.89	\$502.24	\$537.05	\$521.01	\$697.03	\$786.92	\$657.41	\$582.39	\$628.28	\$630.95	\$583.33

\$454.95	\$437.53	\$419.97	\$418.20	\$395.41	\$387.75	\$388.37	\$444.44	\$425.06	\$359.47	\$384.38	\$372.90	\$498.88	\$563.22	\$470.52	\$416.83	\$449.68	\$451.59	\$417.50	

79279PA0180003	79279PA0180004	79279PA0180005	79279PA0180006	79279PA0180007	79279PA0180008	79279PA0180009	79279PA0180010	79279PA0190001	79279PA0190002	79279PA0190003	79279PA0190004	79279PA0200001	79279PA0200002	79279PA0200003	79279PA0200004	79279PA0200005	79279PA0200006	79279PA0200007	
\$2,063,142	\$15,079,517	\$5,180,578	\$6,210,338	\$6,982,655	\$0	\$625,010	\$0	\$1,059,052	\$261,729	\$0	\$0	\$3,998,787	\$26,230,495	\$18,975,473	\$1,436,442	\$11,122,339	\$10,026,100	\$1,220,398	\$1,220,398
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$232,207	\$2,038,610	\$823,618	\$1,002,629	\$1,355,282	\$0	\$127,854	\$0	\$160,955	\$65,371	\$0	\$0	\$405,373	\$827,643	\$2,565,307	\$295,188	\$1,795,648	\$1,593,967	\$249,649	\$249,649
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,830,935	\$13,040,906	\$4,356,961	\$5,207,709	\$5,627,373	\$0	\$497,156	\$0	\$898,097	\$196,358	\$0	\$0	\$3,593,414	\$25,402,852	\$16,410,165	\$1,141,254	\$9,326,690	\$8,432,133	\$970,749	\$970,749
\$8,244	\$58,826	\$19,693	\$23,544	\$25,515	\$0	\$2,256	\$0	\$4,057	\$895	\$0	\$0	\$16,113	\$113,355	\$73,774	\$5,160	\$42,017	\$37,979	\$4,389	\$4,389
\$1,998,448	\$14,260,377	\$4,773,993	\$5,707,386	\$6,185,217	\$0	\$546,964	\$0	\$983,469	\$216,968	\$0	\$0	\$3,906,112	\$27,479,018	\$17,883,962	\$1,250,963	\$10,185,544	\$9,206,775	\$1,063,981	\$1,063,981
3.144	23.328	8.136	9.768	11.196	0	1.008	0	1.656	432	0	0	5.604	34.920	27.204	2.148	16.212	14.592	1.824	1.824
91.24%	91.07%	90.89%	90.87%	90.61%	#DIV/0!	90.52%	#DIV/0!	90.94%	90.13%	#DIV/0!	#DIV/0!	91.62%	92.06%	91.38%	90.86%	91.19%	91.21%	90.86%	90.86%
\$656.22	\$646.41	\$636.75	\$635.78	\$623.67	#DIV/0!	\$620.05	#DIV/0!	\$639.52	\$605.85	#DIV/0!	#DIV/0!	\$713.56	\$751.16	\$697.53	\$668.73	\$686.06	\$687.10	\$669.08	\$669.08
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$73.86	\$87.39	\$101.23	\$102.64	\$121.05	#DIV/0!	\$126.84	#DIV/0!	\$97.19	\$151.32	#DIV/0!	#DIV/0!	\$72.34	\$23.70	\$94.30	\$137.42	\$110.76	\$109.24	\$136.87	\$136.87
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$582.36	\$559.02	\$535.52	\$533.14	\$502.62	#DIV/0!	\$493.21	#DIV/0!	\$542.33	\$454.53	#DIV/0!	#DIV/0!	\$641.22	\$727.46	\$603.23	\$531.31	\$575.30	\$577.86	\$532.21	\$532.21
\$2.62	\$2.52	\$2.42	\$2.41	\$2.28	#DIV/0!	\$2.24	#DIV/0!	\$2.45	\$2.07	#DIV/0!	#DIV/0!	\$2.88	\$3.25	\$2.71	\$2.40	\$2.59	\$2.60	\$2.41	\$2.41
\$635.64	\$611.30	\$586.77	\$584.29	\$552.45	#DIV/0!	\$542.62	#DIV/0!	\$593.88	\$502.24	#DIV/0!	#DIV/0!	\$697.02	\$786.91	\$657.40	\$582.39	\$628.27	\$630.95	\$583.32	\$583.32

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.8640
Rating Area 2	1.0063
Rating Area 4	1.0063
Rating Area 5	1.0204
Rating Area 6	1.0800

Part III Actuarial Memorandum
CMS Version (Proprietary and Confidential)
Highmark Coverage Advantage
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 Coverage Advantage (“HCA”, “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 HCA’s Filing. However, we recognize that this certification may become a public document. HCA makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by HCA that would result in the creation of any duty or liability under any theory of law by HCA 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 Coverage Advantage
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 79279
- 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, HCA reserves the right to submit a revised filing.

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

III.1 Paid through Date:

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

III.2 Current Date:

The current date 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 HCA’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 HCA’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 HCA’s detailed claim-level historical data. This experience includes 2023 claims in Affordable Care Act compliant plans. HCA 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: HCA’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 0.979 was developed for HCA’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 7.8% (4.6% cost, 3.1% 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. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market and provides a more material base to analyze the trend components impacting the business in the Company's Market. 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.

Total Morbidity Adjustment

In total, the Company expects that morbidity will improve from the experience period. For the development of the CY 2025 rates, this is reflected with a 0.991 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 of our current business is lower than that in the experience period. For the development of the CY 2025 rates, this is reflected with a 0.979 Demographic Shift factor in the URRT Worksheet 1.

The average area factor is expected to stay 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: -0.46%
- Change in network benefits: -2.37%

- 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 0.972 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

HCA'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 10,989, 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 HCA. 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	43.2%	\$686.20
2Q	10.2%	\$696.89
3Q	13.1%	\$706.28
4Q	33.4%	\$719.27
Composite	100.0%	\$700.98

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

HCA 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 \$6.75.

The \$3.09 PMPM value in Worksheet 1 of the URRT equals the \$6.75 PMPM risk adjustment transfer value discussed above, along with a charge of -\$5.02 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 \$0.96 PMPM. This total risk adjustment transfer amount of \$2.69 is then grossed up by the average paid to allowed ratio of 0.871 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 0.08% 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 1.483. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.483). Please note that no member will pay these rates because the age factor of 1.483 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 HCA is 0.674.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is 0.942. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.942. Please note that no member will pay these rates because HCA is not using a geographic factor of 0.942 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 HCA is 1.061.

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 0.955 for region 1, 1.006 for regions 2 and 4, 1.020 for region 5, and 1.080 for region 6 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 1.016 for second quarter rates; 1.029 for third quarter rates; and 1.048 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 91.4% 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 HCA will come primarily from current ACA customers. HCA 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

HCA is terminating 26 plans that were active in the 2023 experience period or offered thereafter. These plans are being terminated due to a consolidation of service zones. These plans will be mapped to a corresponding plan of the same 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 HCA 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 HCA to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 05/15/2024

Exhibit I
Highmark Coverage Advantage (HCA)
2025

Pennsylvania Small Group Market Base Rate

	1/1/2025 Values
CY2025 Projected Period Average Members	17,958
CY2025 Allowed Claims	\$686.20
Projected Non-EHBs	
None	\$0.00
CY2025 Allowed Claims for EHB Only (Index Rate)	\$686.20
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.996
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2025 Market Adjusted Index Rate	\$683.11
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2025 Rate	
(a) Average Age Factor	1.483
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	0.9423
Combined Calibration Factor $1/((a/b)*c)$	0.7157

*Quarterly Index Rate trends are being set at 1.56% for 2Q, 2.93% for 3Q, and 4.82% for 4Q.

Highmark, Inc.
d/b/a Highmark Blue Cross Blue Shield
Western PA Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Level		Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ⁽¹⁾					
							Base Rate PMPM	URRT AV Pricing Value	(i)	(ii)	(iii)	(iv)	(v)	
Premier Balance PPO	33709PA0560032	Platinum	Premier Balance PPO \$0 Platinum a Community Blue Plan	A	1,4	Off	\$663.95	1.1164	0.990	1.014	1.000	1.112	1.000	
	33709PA0560033	Platinum	Premier Balance PPO \$250 Platinum a Community Blue Plan	A	1,4	Off	\$658.31	1.1069	0.981	1.014	1.000	1.112	1.000	
	33709PA0560043	Gold	Premier Balance PPO \$0 Gold a Community Blue Plan	A	1,4	Off	\$584.66	0.9831	0.871	1.014	1.000	1.112	1.000	
	33709PA0560034	Gold	Premier Balance PPO \$250 Gold a Community Blue Plan	A	1,4	Off	\$582.26	0.9790	0.868	1.014	1.000	1.112	1.000	
	33709PA0560035	Gold	Premier Balance PPO \$500 a Community Blue Plan	A	1,4	Off	\$573.75	0.9647	0.855	1.014	1.000	1.112	1.000	
	33709PA0560036	Gold	Premier Balance PPO \$750 a Community Blue Plan	A	1,4	Off	\$570.29	0.9589	0.850	1.014	1.000	1.112	1.000	
	33709PA0560037	Gold	Premier Balance PPO \$1000 a Community Blue Plan	A	1,4	Off	\$560.45	0.9423	0.835	1.014	1.000	1.112	1.000	
	33709PA0560038	Gold	Premier Balance PPO \$1250 a Community Blue Plan	A	1,4	Off	\$554.51	0.9323	0.826	1.014	1.000	1.112	1.000	
	33709PA0560040	Gold	Premier Balance PPO \$1500 a Community Blue Plan	A	1,4	Off	\$546.63	0.9191	0.815	1.014	1.000	1.112	1.000	
	33709PA0560041	Gold	Premier Balance PPO \$2000 a Community Blue Plan	A	1,4	Off	\$533.04	0.8963	0.794	1.014	1.000	1.112	1.000	
Balance PPO	33709PA0560039	Gold	Premier Balance PPO \$1400 a Community Blue Plan	A	1,4	Off	\$533.17	0.8965	0.795	1.014	1.000	1.112	1.000	
	33709PA0560042	Gold	Premier Balance PPO \$5000 1x a Community Blue Plan	A	1,4	Off	\$502.54	0.8450	0.749	1.014	1.000	1.112	1.000	
	33709PA0570014	Gold	Balance PPO \$1000 a Community Blue Plan	A	1,4	Off	\$520.11	0.8745	0.775	1.014	1.000	1.112	1.000	
	33709PA0570015	Gold	Balance PPO \$1750 a Community Blue Plan	A	1,4	Off	\$512.14	0.8611	0.763	1.014	1.000	1.112	1.000	
	33709PA0570016	Gold	Balance PPO \$2000 a Community Blue Plan	A	1,4	Off	\$506.95	0.8524	0.756	1.014	1.000	1.112	1.000	
	Health Savings PPO	33709PA0450005	Gold	Health Savings PPO \$1500 a Community Blue Plan	A	1,4	Off	\$544.13	0.9149	0.811	1.014	1.000	1.112	1.000
		33709PA0640006	Silver	Health Savings PPO Embedded \$2800 a Community Blue Plan	A	1,4	Off	\$488.66	0.8216	0.728	1.014	1.000	1.112	1.000
		33709PA0640007	Silver	Health Savings PPO Embedded \$3700 a Community Blue Plan	A	1,4	Off	\$474.45	0.7977	0.707	1.014	1.000	1.112	1.000
	Community Blue EPO	33709PA1110001	Gold	Premier Balance EPO \$250 a Community Blue Plan	J	1,4	Off	\$549.95	0.9247	0.856	0.972	1.000	1.112	1.000
		33709PA1110002	Gold	Premier Balance EPO \$500 a Community Blue Plan	J	1,4	Off	\$537.36	0.9035	0.836	0.972	1.000	1.112	1.000
33709PA1110003		Gold	Premier Balance EPO \$750 a Community Blue Plan	J	1,4	Off	\$531.78	0.8941	0.827	0.972	1.000	1.112	1.000	
33709PA1110004		Gold	Premier Balance EPO \$900 a Community Blue Plan	J	1,4	Off	\$529.73	0.8907	0.824	0.972	1.000	1.112	1.000	
33709PA1110005		Gold	Premier Balance EPO \$1100 a Community Blue Plan	J	1,4	Off	\$523.76	0.8806	0.815	0.972	1.000	1.112	1.000	
Premier Balance PPO	33709PA1110006	Gold	Premier Balance EPO \$2500 a Community Blue Plan	J	1,4	Off	\$488.05	0.8206	0.759	0.972	1.000	1.112	1.000	
	33709PA0440016	Gold	Premier Balance PPO \$250 IP a Community Blue Plan	B	1,2,5,6	Off	\$606.74	1.0202	0.863	1.064	1.000	1.112	1.000	
	33709PA0440017	Gold	Premier Balance PPO \$750 IP a Community Blue Plan	B	1,2,5,6	Off	\$593.46	0.9978	0.844	1.064	1.000	1.112	1.000	
	33709PA0440018	Gold	Premier Balance PPO \$1500 IP a Community Blue Plan	B	1,2,5,6	Off	\$552.71	0.9293	0.786	1.064	1.000	1.112	1.000	
Balance PPO	33709PA0570017	Silver	Balance PPO \$600 a Community Blue Plan	A	1,4	Off	\$468.20	0.7872	0.698	1.014	1.000	1.112	1.000	
	33709PA0570018	Silver	Balance PPO \$2600 a Community Blue Plan	A	1,4	Off	\$451.26	0.7588	0.673	1.014	1.000	1.112	1.000	
	33709PA0570019	Silver	Balance PPO \$5000 1x a Community Blue Plan	A	1,4	Off	\$463.41	0.7792	0.691	1.014	1.000	1.112	1.000	
Conemaugh Region Flex Blue	33709PA1030001	Gold	Conemaugh Region Flex Blue PPO \$500	Y	5	Off	\$567.47	0.9541	0.837	1.025	1.000	1.112	1.000	
	33709PA1100001	Silver	Conemaugh Region Flex Blue PPO \$2800Q	Y	5	Off	\$488.62	0.8216	0.721	1.025	1.000	1.112	1.000	
Health Savings PPO	33709PA0920001	Bronze	Health Savings Flex PPO Embedded \$6100 a Community Blue Plan	F	6,7,9	Off	\$442.54	0.7441	0.627	1.068	1.000	1.112	1.000	
	33709PA0640011	Silver	Health Savings PPO Embedded \$5500 a Community Blue Plan	A	1,4	Off	\$421.84	0.7093	0.629	1.014	1.000	1.112	1.000	
	33709PA0640012	Silver	Health Savings PPO Embedded \$5500 a Community Blue Plan	B	1,2,5,6	Off	\$442.27	0.7436	0.629	1.064	1.000	1.112	1.000	
	33709PA0640013	Silver	Health Savings PPO Embedded \$6000 a Community Blue Plan	A	1,4	Off	\$422.82	0.7109	0.630	1.014	1.000	1.112	1.000	
Premier Balance PPO	33709PA0560044	Gold	Premier Balance PPO \$1550 a Community Blue Plan	A	1,4	Off	\$524.53	0.8820	0.782	1.014	1.000	1.112	1.000	
	33709PA0560045	Gold	Premier Balance PPO \$2500 1x a Community Blue Plan	A	1,4	Off	\$519.06	0.8728	0.774	1.014	1.000	1.112	1.000	
	33709PA0560046	Silver	Premier Balance PPO \$4000 a Community Blue Plan	A	1,4	Off	\$453.21	0.7620	0.675	1.014	1.000	1.112	1.000	
Health Savings PPO	33709PA0640014	Bronze	Health Savings PPO Embedded \$6850 a Community Blue Plan	A	1,4	Off	\$408.32	0.6866	0.609	1.014	1.000	1.112	1.000	
	33709PA0640015	Bronze	Health Savings PPO Embedded \$6850 a Community Blue Plan	B	1,2,5,6	Off	\$428.10	0.7198	0.609	1.064	1.000	1.112	1.000	
Together Blue EPO	33709PA1190001	Platinum	Together Blue EPO Platinum \$250	L	1,4	Off	\$477.16	0.8023	0.939	0.768	1.000	1.112	1.000	
	33709PA1190002	Gold	Together Blue EPO \$0	L	1,4	Off	\$443.38	0.7455	0.872	0.768	1.000	1.112	1.000	
	33709PA1190003	Gold	Together Blue EPO \$500	L	1,4	Off	\$422.92	0.7111	0.832	0.768	1.000	1.112	1.000	
	33709PA1190004	Gold	Together Blue EPO \$1000	L	1,4	Off	\$404.76	0.6806	0.796	0.768	1.000	1.112	1.000	
	33709PA1190005	Gold	Together Blue EPO \$1500	L	1,4	Off	\$389.47	0.6549	0.766	0.768	1.000	1.112	1.000	
	33709PA1190006	Gold	Together Blue EPO \$2500 1x	L	1,4	Off	\$378.14	0.6358	0.744	0.768	1.000	1.112	1.000	
	33709PA1190007	Gold	Together Blue EPO \$5000 1x	L	1,4	Off	\$354.44	0.5960	0.697	0.768	1.000	1.112	1.000	
	33709PA1190008	Silver	Together Blue EPO \$2000	L	1,4	Off	\$321.30	0.5402	0.632	0.768	1.000	1.112	1.000	
	33709PA1200001	Silver	Together Blue EPO Embedded Q\$3650	L	1,4	Off	\$325.17	0.5467	0.640	0.768	1.000	1.112	1.000	
	33709PA1200002	Bronze	Together Blue EPO Embedded Q\$6650	L	1,4	Off	\$268.61	0.4516	0.529	0.768	1.000	1.112	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 Coverage Advantage (HCA)
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	H	1,2,4,5,6	79279PA0220002	PPO Blue \$0 100/80 Platinum	79279PA0200002	PPO Blue \$0 100/80 Platinum
Off	H	1,2,4,5,6	79279PA0220001	PPO Blue \$0 100/80 Gold	79279PA0200001	PPO Blue \$0 100/80 Gold
Off	H	1,2,4,5,6	79279PA0220009	PPO Blue \$500 100/80 Gold	79279PA0200009	PPO Blue \$500 100/80 Gold
Off	H	1,2,4,5,6	79279PA0220003	PPO Blue \$1000 100/80 Gold	79279PA0200003	PPO Blue \$1000 100/80 Gold
Off	H	1,2,4,5,6	79279PA0220005	PPO Blue \$1400 100/80 Gold	79279PA0200005	PPO Blue \$1400 100/80 Gold
Off	H	1,2,4,5,6	79279PA0220006	PPO Blue \$2000 100/80 Gold	79279PA0200006	PPO Blue \$2000 100/80 Gold
Off	H	1,2,4,5,6	79279PA0220008	PPO Blue \$2500 100/80 Gold	79279PA0200008	PPO Blue \$2500 100/80 Gold
Off	H	1,2,4,5,6	79279PA0220004	PPO Blue \$1000 80/60 Gold	79279PA0200004	PPO Blue \$1000 80/60 Gold
Off	H	1,2,4,5,6	79279PA0220007	PPO Blue \$2000 90/70 Gold	79279PA0200007	PPO Blue \$2000 90/70 Gold
Off	H	1,2,4,5,6	79279PA0230001	PPO Blue Qualified \$1500 100/80 Gold	79279PA0210001	PPO Blue Qualified \$1700 100/80 Gold
Off	H	1,2,4,5,6	79279PA0220010	PPO Blue \$0 100/80 Silver	79279PA0200010	PPO Blue \$0 100/80 Silver
Off	H	1,2,4,5,6	79279PA0230003	PPO Blue Qualified Embedded \$3000 100/80 Gold	79279PA0210003	PPO Blue Qualified Embedded \$3400 100/80 Gold
Off	H	1,2,4,5,6	79279PA0230002	PPO Blue Qualified Embedded \$4800 100/100 Silver	79279PA0210002	PPO Blue Qualified Embedded \$4800 100/100 Silver
Off	J	4	79279PA0240002	PPO Blue \$0 100/80 Platinum	79279PA0200002	PPO Blue \$0 100/80 Platinum
Off	J	4	79279PA0240001	PPO Blue \$0 100/80 Gold	79279PA0200001	PPO Blue \$0 100/80 Gold
Off	J	4	79279PA0240009	PPO Blue \$500 100/80 Gold	79279PA0200009	PPO Blue \$500 100/80 Gold
Off	J	4	79279PA0240003	PPO Blue \$1000 100/80 Gold	79279PA0200003	PPO Blue \$1000 100/80 Gold
Off	J	4	79279PA0240005	PPO Blue \$1400 100/80 Gold	79279PA0200005	PPO Blue \$1400 100/80 Gold
Off	J	4	79279PA0240006	PPO Blue \$2000 100/80 Gold	79279PA0200006	PPO Blue \$2000 100/80 Gold
Off	J	4	79279PA0240008	PPO Blue \$2500 100/80 Gold	79279PA0200008	PPO Blue \$2500 100/80 Gold
Off	J	4	79279PA0240004	PPO Blue \$1000 80/60 Gold	79279PA0200004	PPO Blue \$1000 80/60 Gold
Off	J	4	79279PA0240007	PPO Blue \$2000 90/70 Gold	79279PA0200007	PPO Blue \$2000 90/70 Gold
Off	J	4	79279PA0250001	PPO Blue Qualified \$1500 100/80 Gold	79279PA0210001	PPO Blue Qualified \$1700 100/80 Gold
Off	J	4	79279PA0240010	PPO Blue \$0 100/80 Silver	79279PA0200010	PPO Blue \$0 100/80 Silver
Off	J	4	79279PA0250003	PPO Blue Qualified Embedded \$3000 100/80 Gold	79279PA0210003	PPO Blue Qualified Embedded \$3400 100/80 Gold
Off	J	4	79279PA0250002	PPO Blue Qualified Embedded \$4800 100/100 Silver	79279PA0210002	PPO Blue Qualified Embedded \$4800 100/100 Silver

2025 Rates Table Template v14.0				
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	79279			
Rate Effective Date*	1/1/2025			
Rate Expiration Date*	3/31/2025			
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
79279PA0180001	Rating Area 1	No Preference	0-14	345.97
79279PA0180001	Rating Area 1	No Preference	15	376.72
79279PA0180001	Rating Area 1	No Preference	16	388.48
79279PA0180001	Rating Area 1	No Preference	17	400.24
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79279PA0180001	Rating Area 1	No Preference	19	425.57
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79279PA0180001	Rating Area 1	No Preference	21	452.25
79279PA0180001	Rating Area 1	No Preference	22	452.25
79279PA0180001	Rating Area 1	No Preference	23	452.25
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79279PA0180001	Rating Area 1	No Preference	25	454.06
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79279PA0180001	Rating Area 1	No Preference	27	473.96
79279PA0180001	Rating Area 1	No Preference	28	491.60
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79279PA0180001	Rating Area 1	No Preference	34	549.03
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79279PA0180001	Rating Area 1	No Preference	36	556.27
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79279PA0180001	Rating Area 1	No Preference	45	653.05
79279PA0180001	Rating Area 1	No Preference	46	678.38
79279PA0180001	Rating Area 1	No Preference	47	706.87
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79279PA0180001	Rating Area 1	No Preference	51	843.45
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79279PA0180001	Rating Area 1	No Preference	60	1227.41
79279PA0180001	Rating Area 1	No Preference	61	1270.82
79279PA0180001	Rating Area 1	No Preference	62	1299.31
79279PA0180001	Rating Area 1	No Preference	63	1335.04
79279PA0180001	Rating Area 1	No Preference	64 and over	1356.75
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79279PA0180002	Rating Area 1	No Preference	60	1087.58
79279PA0180002	Rating Area 1	No Preference	61	1126.05
79279PA0180002	Rating Area 1	No Preference	62	1151.30
79279PA0180002	Rating Area 1	No Preference	63	1182.95
79279PA0180002	Rating Area 1	No Preference	64 and over	1202.19
79279PA0180003	Rating Area 1	No Preference	0-14	300.70
79279PA0180003	Rating Area 1	No Preference	15	327.43
79279PA0180003	Rating Area 1	No Preference	16	337.65
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79279PA0180003	Rating Area 1	No Preference	51	733.08
79279PA0180003	Rating Area 1	No Preference	52	767.27
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79279PA0190004	Rating Area 1	No Preference	34	391.13
79279PA0190004	Rating Area 1	No Preference	35	393.70
79279PA0190004	Rating Area 1	No Preference	36	396.28
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79279PA0190004	Rating Area 1	No Preference	38	401.44
79279PA0190004	Rating Area 1	No Preference	39	406.59
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79279PA0190004	Rating Area 1	No Preference	64 and over	966.54
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79279PA0200002	Rating Area 6	No Preference	62	1747.56
79279PA0200002	Rating Area 6	No Preference	63	1795.61
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79279PA0200006	Rating Area 2	No Preference	53	927.06
79279PA0200006	Rating Area 2	No Preference	54	970.23
79279PA0200006	Rating Area 2	No Preference	55	1013.40
79279PA0200006	Rating Area 2	No Preference	56	1060.21
79279PA0200006	Rating Area 2	No Preference	57	1107.47
79279PA0200006	Rating Area 2	No Preference	58	1157.91
79279PA0200006	Rating Area 2	No Preference	59	1182.91
79279PA0200006	Rating Area 2	No Preference	60	1233.35
79279PA0200006	Rating Area 2	No Preference	61	1276.98
79279PA0200006	Rating Area 2	No Preference	62	1305.61
79279PA0200006	Rating Area 2	No Preference	63	1341.51
79279PA0200006	Rating Area 2	No Preference	64 and over	1363.32

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79279PA0200010	Rating Area 5	No Preference	62	1401.25
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79279PA0200010	Rating Area 6	No Preference	53	1053.09
79279PA0200010	Rating Area 6	No Preference	54	1102.13
79279PA0200010	Rating Area 6	No Preference	55	1151.17
79279PA0200010	Rating Area 6	No Preference	56	1204.34
79279PA0200010	Rating Area 6	No Preference	57	1258.03
79279PA0200010	Rating Area 6	No Preference	58	1315.33
79279PA0200010	Rating Area 6	No Preference	59	1343.72
79279PA0200010	Rating Area 6	No Preference	60	1401.02
79279PA0200010	Rating Area 6	No Preference	61	1450.58
79279PA0200010	Rating Area 6	No Preference	62	1483.10
79279PA0200010	Rating Area 6	No Preference	63	1523.88
79279PA0200010	Rating Area 6	No Preference	64 and over	1548.66
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79279PA0210002	Rating Area 1	No Preference	16	286.72
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79279PA0210002	Rating Area 1	No Preference	20	323.77
79279PA0210002	Rating Area 1	No Preference	21	333.78
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79279PA0210002	Rating Area 1	No Preference	24	333.78
79279PA0210002	Rating Area 1	No Preference	25	335.12
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79279PA0210002	Rating Area 1	No Preference	57	813.42
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79279PA0210002	Rating Area 5	No Preference	63	1163.71
79279PA0210002	Rating Area 5	No Preference	64 and over	1182.63
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79279PA0210002	Rating Area 6	No Preference	23	417.23
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79279PA0210002	Rating Area 6	No Preference	63	1231.66
79279PA0210002	Rating Area 6	No Preference	64 and over	1251.69

2025 Rates Table Template v14.0				
<i>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.</i>				
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>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.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
HIOS Issuer ID*	79279			
Rate Effective Date*	4/1/2025			
Rate Expiration Date*	6/30/2025			
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
79279PA0180001	Rating Area 1	No Preference	0-14	351.36
79279PA0180001	Rating Area 1	No Preference	15	382.60
79279PA0180001	Rating Area 1	No Preference	16	394.54
79279PA0180001	Rating Area 1	No Preference	17	406.48
79279PA0180001	Rating Area 1	No Preference	18	419.34
79279PA0180001	Rating Area 1	No Preference	19	432.20
79279PA0180001	Rating Area 1	No Preference	20	445.52
79279PA0180001	Rating Area 1	No Preference	21	459.30
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79279PA0180001	Rating Area 1	No Preference	23	459.30
79279PA0180001	Rating Area 1	No Preference	24	459.30
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79279PA0180001	Rating Area 1	No Preference	60	1246.54
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79279PA0180001	Rating Area 1	No Preference	63	1355.85
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79279PA0180002	Rating Area 1	No Preference	16	349.59
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79279PA0190003	Rating Area 1	No Preference	45	487.03
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79279PA0190003	Rating Area 1	No Preference	54	720.09
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79279PA0190003	Rating Area 1	No Preference	58	859.39
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79279PA0190003	Rating Area 1	No Preference	62	969.01
79279PA0190003	Rating Area 1	No Preference	63	995.65
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79279PA0200003	Rating Area 5	No Preference	50	870.85
79279PA0200003	Rating Area 5	No Preference	51	909.37
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79279PA0200003	Rating Area 5	No Preference	53	994.70
79279PA0200003	Rating Area 5	No Preference	54	1041.03
79279PA0200003	Rating Area 5	No Preference	55	1087.35
79279PA0200003	Rating Area 5	No Preference	56	1137.57
79279PA0200003	Rating Area 5	No Preference	57	1188.28
79279PA0200003	Rating Area 5	No Preference	58	1242.40
79279PA0200003	Rating Area 5	No Preference	59	1269.22
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79279PA0200003	Rating Area 5	No Preference	62	1400.87
79279PA0200003	Rating Area 5	No Preference	63	1439.40
79279PA0200003	Rating Area 5	No Preference	64 and over	1462.80
79279PA0200003	Rating Area 6	No Preference	0-14	394.81
79279PA0200003	Rating Area 6	No Preference	15	429.90
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79279PA0200006	Rating Area 2	No Preference	62	1325.95
79279PA0200006	Rating Area 2	No Preference	63	1362.41
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79279PA0210003	Rating Area 5	No Preference	53	873.53
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79279PA0210003	Rating Area 5	No Preference	55	954.89
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79279PA0210003	Rating Area 5	No Preference	62	1230.22
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79279PA0200010	Rating Area 2	No Preference	63	1442.02
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79279PA0200010	Rating Area 5	No Preference	62	1423.08
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79279PA0200010	Rating Area 6	No Preference	60	1422.87
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79279PA0200010	Rating Area 6	No Preference	64 and over	1572.81
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79279PA0210002	Rating Area 1	No Preference	63	1000.67
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79279PA0210002	Rating Area 2	No Preference	17	349.42
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79279PA0210002	Rating Area 5	No Preference	34	486.02
79279PA0210002	Rating Area 5	No Preference	35	489.23
79279PA0210002	Rating Area 5	No Preference	36	492.43
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79279PA0210002	Rating Area 5	No Preference	39	505.24
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79279PA0210002	Rating Area 5	No Preference	50	715.03
79279PA0210002	Rating Area 5	No Preference	51	746.65
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79279PA0210002	Rating Area 5	No Preference	60	1086.55
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79279PA0210002	Rating Area 5	No Preference	63	1181.83
79279PA0210002	Rating Area 5	No Preference	64 and over	1201.05
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79279PA0210002	Rating Area 6	No Preference	21	423.74
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79279PA0210002	Rating Area 6	No Preference	27	444.08
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79279PA0210002	Rating Area 6	No Preference	62	1217.41
79279PA0210002	Rating Area 6	No Preference	63	1250.88
79279PA0210002	Rating Area 6	No Preference	64 and over	1271.22

2025 Rates Table Template v14.0				
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	79279			
Rate Effective Date*	7/1/2025			
Rate Expiration Date*	9/30/2025			
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
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79279PA0180001	Rating Area 1	No Preference	16	399.86
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79279PA0180001	Rating Area 1	No Preference	18	424.99
79279PA0180001	Rating Area 1	No Preference	19	438.03
79279PA0180001	Rating Area 1	No Preference	20	451.53
79279PA0180001	Rating Area 1	No Preference	21	465.49
79279PA0180001	Rating Area 1	No Preference	22	465.49
79279PA0180001	Rating Area 1	No Preference	23	465.49
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79279PA0180001	Rating Area 1	No Preference	25	467.35
79279PA0180001	Rating Area 1	No Preference	26	476.66
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79279PA0180001	Rating Area 1	No Preference	28	505.99
79279PA0180001	Rating Area 1	No Preference	29	520.88
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79279PA0180001	Rating Area 1	No Preference	32	550.67
79279PA0180001	Rating Area 1	No Preference	33	557.66
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79279PA0180001	Rating Area 1	No Preference	59	1211.67
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79279PA0180001	Rating Area 1	No Preference	61	1308.03
79279PA0180001	Rating Area 1	No Preference	62	1337.35
79279PA0180001	Rating Area 1	No Preference	63	1374.13
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79279PA0180002	Rating Area 1	No Preference	46	618.69
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79279PA0180010	Rating Area 1	No Preference	61	1110.60
79279PA0180010	Rating Area 1	No Preference	62	1135.50
79279PA0180010	Rating Area 1	No Preference	63	1166.72
79279PA0180010	Rating Area 1	No Preference	64 and over	1185.69
79279PA0190002	Rating Area 1	No Preference	0-14	244.55
79279PA0190002	Rating Area 1	No Preference	15	266.29
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79279PA0190002	Rating Area 1	No Preference	21	319.67
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79279PA0200003	Rating Area 1	No Preference	45	604.20
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79279PA0200003	Rating Area 1	No Preference	48	684.12
79279PA0200003	Rating Area 1	No Preference	49	713.82
79279PA0200003	Rating Area 1	No Preference	50	747.30
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79279PA0200003	Rating Area 1	No Preference	53	853.58
79279PA0200003	Rating Area 1	No Preference	54	893.33
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79279PA0200003	Rating Area 1	No Preference	59	1089.15
79279PA0200003	Rating Area 1	No Preference	60	1135.59
79279PA0200003	Rating Area 1	No Preference	61	1175.76
79279PA0200003	Rating Area 1	No Preference	62	1202.12
79279PA0200003	Rating Area 1	No Preference	63	1235.18
79279PA0200003	Rating Area 1	No Preference	64 and over	1255.26
79279PA0200003	Rating Area 2	No Preference	0-14	372.82
79279PA0200003	Rating Area 2	No Preference	15	405.96
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79279PA0200005	Rating Area 6	No Preference	61	1404.61
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79279PA0200005	Rating Area 6	No Preference	63	1475.59
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79279PA0200006	Rating Area 2	No Preference	34	567.84
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79279PA0200006	Rating Area 2	No Preference	62	1343.82
79279PA0200006	Rating Area 2	No Preference	63	1380.77
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79279PA0200006	Rating Area 4	No Preference	24	467.74
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79279PA0200010	Rating Area 4	No Preference	59	1288.69
79279PA0200010	Rating Area 4	No Preference	60	1343.65
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79279PA0200010	Rating Area 4	No Preference	62	1422.36
79279PA0200010	Rating Area 4	No Preference	63	1461.48
79279PA0200010	Rating Area 4	No Preference	64 and over	1485.24
79279PA0200010	Rating Area 5	No Preference	0-14	384.04
79279PA0200010	Rating Area 5	No Preference	15	418.17
79279PA0200010	Rating Area 5	No Preference	16	431.23
79279PA0200010	Rating Area 5	No Preference	17	444.28
79279PA0200010	Rating Area 5	No Preference	18	458.34
79279PA0200010	Rating Area 5	No Preference	19	472.39
79279PA0200010	Rating Area 5	No Preference	20	486.95
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79279PA0200010	Rating Area 5	No Preference	22	502.01
79279PA0200010	Rating Area 5	No Preference	23	502.01
79279PA0200010	Rating Area 5	No Preference	24	502.01
79279PA0200010	Rating Area 5	No Preference	25	504.02
79279PA0200010	Rating Area 5	No Preference	26	514.06
79279PA0200010	Rating Area 5	No Preference	27	526.11
79279PA0200010	Rating Area 5	No Preference	28	545.68
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79279PA0200010	Rating Area 5	No Preference	30	569.78
79279PA0200010	Rating Area 5	No Preference	31	581.83
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79279PA0200010	Rating Area 5	No Preference	33	601.41
79279PA0200010	Rating Area 5	No Preference	34	609.44
79279PA0200010	Rating Area 5	No Preference	35	613.46
79279PA0200010	Rating Area 5	No Preference	36	617.47
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79279PA0200010	Rating Area 5	No Preference	41	653.62
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79279PA0200010	Rating Area 5	No Preference	49	856.43
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79279PA0200010	Rating Area 5	No Preference	51	936.25
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79279PA0200010	Rating Area 5	No Preference	58	1279.12
79279PA0200010	Rating Area 5	No Preference	59	1306.73
79279PA0200010	Rating Area 5	No Preference	60	1362.46
79279PA0200010	Rating Area 5	No Preference	61	1410.65
79279PA0200010	Rating Area 5	No Preference	62	1442.27
79279PA0200010	Rating Area 5	No Preference	63	1481.93
79279PA0200010	Rating Area 5	No Preference	64 and over	1506.03

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79279PA0200010	Rating Area 6	No Preference	17	470.23
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79279PA0200010	Rating Area 6	No Preference	33	636.53
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79279PA0200010	Rating Area 6	No Preference	43	721.01
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79279PA0200010	Rating Area 6	No Preference	48	868.72
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79279PA0200010	Rating Area 6	No Preference	54	1134.39
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79279PA0200010	Rating Area 6	No Preference	56	1239.59
79279PA0200010	Rating Area 6	No Preference	57	1294.85
79279PA0200010	Rating Area 6	No Preference	58	1353.83
79279PA0200010	Rating Area 6	No Preference	59	1383.05
79279PA0200010	Rating Area 6	No Preference	60	1442.03
79279PA0200010	Rating Area 6	No Preference	61	1493.04
79279PA0200010	Rating Area 6	No Preference	62	1526.51
79279PA0200010	Rating Area 6	No Preference	63	1568.49
79279PA0200010	Rating Area 6	No Preference	64 and over	1593.99
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79279PA0210002	Rating Area 1	No Preference	23	343.55
79279PA0210002	Rating Area 1	No Preference	24	343.55
79279PA0210002	Rating Area 1	No Preference	25	344.92
79279PA0210002	Rating Area 1	No Preference	26	351.80
79279PA0210002	Rating Area 1	No Preference	27	360.04
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79279PA0210002	Rating Area 1	No Preference	32	406.42
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79279PA0210002	Rating Area 1	No Preference	44	479.94
79279PA0210002	Rating Area 1	No Preference	45	496.09
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79279PA0210002	Rating Area 1	No Preference	50	613.58
79279PA0210002	Rating Area 1	No Preference	51	640.72
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79279PA0210002	Rating Area 1	No Preference	55	766.12
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79279PA0210002	Rating Area 1	No Preference	57	837.23
79279PA0210002	Rating Area 1	No Preference	58	875.37
79279PA0210002	Rating Area 1	No Preference	59	894.26
79279PA0210002	Rating Area 1	No Preference	60	932.39
79279PA0210002	Rating Area 1	No Preference	61	965.38
79279PA0210002	Rating Area 1	No Preference	62	987.02
79279PA0210002	Rating Area 1	No Preference	63	1014.16
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79279PA0210002	Rating Area 2	No Preference	19	376.53
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79279PA0210002	Rating Area 5	No Preference	32	480.00
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79279PA0210002	Rating Area 5	No Preference	34	492.58
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79279PA0210002	Rating Area 5	No Preference	36	499.07
79279PA0210002	Rating Area 5	No Preference	37	502.32
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79279PA0210002	Rating Area 5	No Preference	39	512.06
79279PA0210002	Rating Area 5	No Preference	40	518.55
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79279PA0210002	Rating Area 5	No Preference	44	566.83
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79279PA0210002	Rating Area 5	No Preference	48	663.40
79279PA0210002	Rating Area 5	No Preference	49	692.21
79279PA0210002	Rating Area 5	No Preference	50	724.67
79279PA0210002	Rating Area 5	No Preference	51	756.72
79279PA0210002	Rating Area 5	No Preference	52	792.02
79279PA0210002	Rating Area 5	No Preference	53	827.73
79279PA0210002	Rating Area 5	No Preference	54	866.28
79279PA0210002	Rating Area 5	No Preference	55	904.82
79279PA0210002	Rating Area 5	No Preference	56	946.61
79279PA0210002	Rating Area 5	No Preference	57	988.81
79279PA0210002	Rating Area 5	No Preference	58	1033.85
79279PA0210002	Rating Area 5	No Preference	59	1056.17
79279PA0210002	Rating Area 5	No Preference	60	1101.21
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79279PA0210002	Rating Area 5	No Preference	62	1165.72
79279PA0210002	Rating Area 5	No Preference	63	1197.77
79279PA0210002	Rating Area 5	No Preference	64 and over	1217.25
79279PA0210002	Rating Area 6	No Preference	0-14	328.53
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79279PA0210002	Rating Area 6	No Preference	16	368.90
79279PA0210002	Rating Area 6	No Preference	17	380.06
79279PA0210002	Rating Area 6	No Preference	18	392.09
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79279PA0210002	Rating Area 6	No Preference	22	429.45
79279PA0210002	Rating Area 6	No Preference	23	429.45
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79279PA0210002	Rating Area 6	No Preference	25	431.17
79279PA0210002	Rating Area 6	No Preference	26	439.76
79279PA0210002	Rating Area 6	No Preference	27	450.06
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79279PA0210002	Rating Area 6	No Preference	29	480.55
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79279PA0210002	Rating Area 6	No Preference	35	524.79
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79279PA0210002	Rating Area 6	No Preference	39	541.97
79279PA0210002	Rating Area 6	No Preference	40	548.84
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79279PA0210002	Rating Area 6	No Preference	49	732.64
79279PA0210002	Rating Area 6	No Preference	50	767.00
79279PA0210002	Rating Area 6	No Preference	51	800.92
79279PA0210002	Rating Area 6	No Preference	52	838.29
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79279PA0210002	Rating Area 6	No Preference	54	916.88
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79279PA0210002	Rating Area 6	No Preference	57	1046.57
79279PA0210002	Rating Area 6	No Preference	58	1094.24
79279PA0210002	Rating Area 6	No Preference	59	1117.86
79279PA0210002	Rating Area 6	No Preference	60	1165.53
79279PA0210002	Rating Area 6	No Preference	61	1206.75
79279PA0210002	Rating Area 6	No Preference	62	1233.81
79279PA0210002	Rating Area 6	No Preference	63	1267.74
79279PA0210002	Rating Area 6	No Preference	64 and over	1288.35

2025 Rates Table Template v14.0				
<i>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.</i>				
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>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.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
HIOS Issuer ID*	79279			
Rate Effective Date*	10/1/2025			
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
79279PA0180001	Rating Area 1	No Preference	0-14	362.65
79279PA0180001	Rating Area 1	No Preference	15	394.88
79279PA0180001	Rating Area 1	No Preference	16	407.21
79279PA0180001	Rating Area 1	No Preference	17	419.53
79279PA0180001	Rating Area 1	No Preference	18	432.81
79279PA0180001	Rating Area 1	No Preference	19	446.08
79279PA0180001	Rating Area 1	No Preference	20	459.83
79279PA0180001	Rating Area 1	No Preference	21	474.05
79279PA0180001	Rating Area 1	No Preference	22	474.05
79279PA0180001	Rating Area 1	No Preference	23	474.05
79279PA0180001	Rating Area 1	No Preference	24	474.05
79279PA0180001	Rating Area 1	No Preference	25	475.95
79279PA0180001	Rating Area 1	No Preference	26	485.43
79279PA0180001	Rating Area 1	No Preference	27	496.80
79279PA0180001	Rating Area 1	No Preference	28	515.29
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79279PA0180001	Rating Area 1	No Preference	33	567.91
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79279PA0180001	Rating Area 1	No Preference	35	579.29
79279PA0180001	Rating Area 1	No Preference	36	583.08
79279PA0180001	Rating Area 1	No Preference	37	586.87
79279PA0180001	Rating Area 1	No Preference	38	590.67
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79279PA0180001	Rating Area 1	No Preference	41	617.21
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79279PA0180001	Rating Area 1	No Preference	43	643.29
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79279PA0180001	Rating Area 1	No Preference	59	1233.95
79279PA0180001	Rating Area 1	No Preference	60	1286.57
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79279PA0180001	Rating Area 1	No Preference	62	1361.95
79279PA0180001	Rating Area 1	No Preference	63	1399.40
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79279PA0180002	Rating Area 1	No Preference	16	360.81
79279PA0180002	Rating Area 1	No Preference	17	371.74
79279PA0180002	Rating Area 1	No Preference	18	383.50
79279PA0180002	Rating Area 1	No Preference	19	395.26
79279PA0180002	Rating Area 1	No Preference	20	407.44
79279PA0180002	Rating Area 1	No Preference	21	420.04
79279PA0180002	Rating Area 1	No Preference	22	420.04
79279PA0180002	Rating Area 1	No Preference	23	420.04
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79279PA0180002	Rating Area 1	No Preference	25	421.72
79279PA0180002	Rating Area 1	No Preference	26	430.12
79279PA0180002	Rating Area 1	No Preference	27	440.20
79279PA0180002	Rating Area 1	No Preference	28	456.58
79279PA0180002	Rating Area 1	No Preference	29	470.02
79279PA0180002	Rating Area 1	No Preference	30	476.75
79279PA0180002	Rating Area 1	No Preference	31	486.83
79279PA0180002	Rating Area 1	No Preference	32	496.91
79279PA0180002	Rating Area 1	No Preference	33	503.21
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79279PA0180002	Rating Area 1	No Preference	35	513.29
79279PA0180002	Rating Area 1	No Preference	36	516.65
79279PA0180002	Rating Area 1	No Preference	37	520.01
79279PA0180002	Rating Area 1	No Preference	38	523.37
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79279PA0180002	Rating Area 1	No Preference	42	556.55
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79279PA0180002	Rating Area 1	No Preference	44	586.80
79279PA0180002	Rating Area 1	No Preference	45	606.54
79279PA0180002	Rating Area 1	No Preference	46	630.06
79279PA0180002	Rating Area 1	No Preference	47	656.52
79279PA0180002	Rating Area 1	No Preference	48	686.77
79279PA0180002	Rating Area 1	No Preference	49	716.59
79279PA0180002	Rating Area 1	No Preference	50	750.19
79279PA0180002	Rating Area 1	No Preference	51	783.37
79279PA0180002	Rating Area 1	No Preference	52	819.92
79279PA0180002	Rating Area 1	No Preference	53	856.88
79279PA0180002	Rating Area 1	No Preference	54	896.79
79279PA0180002	Rating Area 1	No Preference	55	936.69

79279PA0180002	Rating Area 1	No Preference	56	979.95
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79279PA0180002	Rating Area 1	No Preference	59	1093.36
79279PA0180002	Rating Area 1	No Preference	60	1139.99
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79279PA0180002	Rating Area 1	No Preference	62	1206.77
79279PA0180002	Rating Area 1	No Preference	63	1239.96
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79279PA0180003	Rating Area 1	No Preference	0-14	315.19
79279PA0180003	Rating Area 1	No Preference	15	343.20
79279PA0180003	Rating Area 1	No Preference	16	353.92
79279PA0180003	Rating Area 1	No Preference	17	364.63
79279PA0180003	Rating Area 1	No Preference	18	376.17
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79279PA0200009	Rating Area 4	No Preference	42	683.89
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79279PA0200009	Rating Area 4	No Preference	44	721.05
79279PA0200009	Rating Area 4	No Preference	45	745.31
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79279PA0200009	Rating Area 4	No Preference	47	806.73
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79279PA0200009	Rating Area 4	No Preference	49	880.53
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79279PA0200009	Rating Area 4	No Preference	54	1101.96
79279PA0200009	Rating Area 4	No Preference	55	1150.99
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79279PA0200009	Rating Area 4	No Preference	59	1343.51
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79279PA0200009	Rating Area 4	No Preference	62	1482.87
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79279PA0200005	Rating Area 6	No Preference	16	437.28
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79279PA0200007	Rating Area 4	No Preference	54	940.23
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79279PA0200010	Rating Area 5	No Preference	63	1509.18
79279PA0200010	Rating Area 5	No Preference	64 and over	1533.72

79279PA0200010	Rating Area 6	No Preference	0-14	413.94
79279PA0200010	Rating Area 6	No Preference	15	450.74
79279PA0200010	Rating Area 6	No Preference	16	464.80
79279PA0200010	Rating Area 6	No Preference	17	478.87
79279PA0200010	Rating Area 6	No Preference	18	494.02
79279PA0200010	Rating Area 6	No Preference	19	509.18
79279PA0200010	Rating Area 6	No Preference	20	524.87
79279PA0200010	Rating Area 6	No Preference	21	541.10
79279PA0200010	Rating Area 6	No Preference	22	541.10
79279PA0200010	Rating Area 6	No Preference	23	541.10
79279PA0200010	Rating Area 6	No Preference	24	541.10
79279PA0200010	Rating Area 6	No Preference	25	543.26
79279PA0200010	Rating Area 6	No Preference	26	554.09
79279PA0200010	Rating Area 6	No Preference	27	567.07
79279PA0200010	Rating Area 6	No Preference	28	588.18
79279PA0200010	Rating Area 6	No Preference	29	605.49
79279PA0200010	Rating Area 6	No Preference	30	614.15
79279PA0200010	Rating Area 6	No Preference	31	627.13
79279PA0200010	Rating Area 6	No Preference	32	640.12
79279PA0200010	Rating Area 6	No Preference	33	648.24
79279PA0200010	Rating Area 6	No Preference	34	656.90
79279PA0200010	Rating Area 6	No Preference	35	661.22
79279PA0200010	Rating Area 6	No Preference	36	665.55
79279PA0200010	Rating Area 6	No Preference	37	669.88
79279PA0200010	Rating Area 6	No Preference	38	674.21
79279PA0200010	Rating Area 6	No Preference	39	682.87
79279PA0200010	Rating Area 6	No Preference	40	691.53
79279PA0200010	Rating Area 6	No Preference	41	704.51
79279PA0200010	Rating Area 6	No Preference	42	716.96
79279PA0200010	Rating Area 6	No Preference	43	734.27
79279PA0200010	Rating Area 6	No Preference	44	755.92
79279PA0200010	Rating Area 6	No Preference	45	781.35
79279PA0200010	Rating Area 6	No Preference	46	811.65
79279PA0200010	Rating Area 6	No Preference	47	845.74
79279PA0200010	Rating Area 6	No Preference	48	884.70
79279PA0200010	Rating Area 6	No Preference	49	923.12
79279PA0200010	Rating Area 6	No Preference	50	966.40
79279PA0200010	Rating Area 6	No Preference	51	1009.15
79279PA0200010	Rating Area 6	No Preference	52	1056.23
79279PA0200010	Rating Area 6	No Preference	53	1103.84
79279PA0200010	Rating Area 6	No Preference	54	1155.25
79279PA0200010	Rating Area 6	No Preference	55	1206.65
79279PA0200010	Rating Area 6	No Preference	56	1262.39
79279PA0200010	Rating Area 6	No Preference	57	1318.66
79279PA0200010	Rating Area 6	No Preference	58	1378.72
79279PA0200010	Rating Area 6	No Preference	59	1408.48
79279PA0200010	Rating Area 6	No Preference	60	1468.55
79279PA0200010	Rating Area 6	No Preference	61	1520.49
79279PA0200010	Rating Area 6	No Preference	62	1554.58
79279PA0200010	Rating Area 6	No Preference	63	1597.33
79279PA0200010	Rating Area 6	No Preference	64 and over	1623.30
79279PA0210002	Rating Area 1	No Preference	0-14	267.65
79279PA0210002	Rating Area 1	No Preference	15	291.44
79279PA0210002	Rating Area 1	No Preference	16	300.54
79279PA0210002	Rating Area 1	No Preference	17	309.63
79279PA0210002	Rating Area 1	No Preference	18	319.43
79279PA0210002	Rating Area 1	No Preference	19	329.23
79279PA0210002	Rating Area 1	No Preference	20	339.37
79279PA0210002	Rating Area 1	No Preference	21	349.87
79279PA0210002	Rating Area 1	No Preference	22	349.87
79279PA0210002	Rating Area 1	No Preference	23	349.87
79279PA0210002	Rating Area 1	No Preference	24	349.87
79279PA0210002	Rating Area 1	No Preference	25	351.27
79279PA0210002	Rating Area 1	No Preference	26	358.27
79279PA0210002	Rating Area 1	No Preference	27	366.66
79279PA0210002	Rating Area 1	No Preference	28	380.31
79279PA0210002	Rating Area 1	No Preference	29	391.50
79279PA0210002	Rating Area 1	No Preference	30	397.10
79279PA0210002	Rating Area 1	No Preference	31	405.50
79279PA0210002	Rating Area 1	No Preference	32	413.90
79279PA0210002	Rating Area 1	No Preference	33	419.14
79279PA0210002	Rating Area 1	No Preference	34	424.74
79279PA0210002	Rating Area 1	No Preference	35	427.54
79279PA0210002	Rating Area 1	No Preference	36	430.34
79279PA0210002	Rating Area 1	No Preference	37	433.14
79279PA0210002	Rating Area 1	No Preference	38	435.94
79279PA0210002	Rating Area 1	No Preference	39	441.54
79279PA0210002	Rating Area 1	No Preference	40	447.13
79279PA0210002	Rating Area 1	No Preference	41	455.53
79279PA0210002	Rating Area 1	No Preference	42	463.58
79279PA0210002	Rating Area 1	No Preference	43	474.77
79279PA0210002	Rating Area 1	No Preference	44	488.77
79279PA0210002	Rating Area 1	No Preference	45	505.21
79279PA0210002	Rating Area 1	No Preference	46	524.81
79279PA0210002	Rating Area 1	No Preference	47	546.85
79279PA0210002	Rating Area 1	No Preference	48	572.04
79279PA0210002	Rating Area 1	No Preference	49	596.88
79279PA0210002	Rating Area 1	No Preference	50	624.87
79279PA0210002	Rating Area 1	No Preference	51	652.51
79279PA0210002	Rating Area 1	No Preference	52	682.95
79279PA0210002	Rating Area 1	No Preference	53	713.73
79279PA0210002	Rating Area 1	No Preference	54	746.97
79279PA0210002	Rating Area 1	No Preference	55	780.21
79279PA0210002	Rating Area 1	No Preference	56	816.25
79279PA0210002	Rating Area 1	No Preference	57	852.63
79279PA0210002	Rating Area 1	No Preference	58	891.47
79279PA0210002	Rating Area 1	No Preference	59	910.71
79279PA0210002	Rating Area 1	No Preference	60	949.55
79279PA0210002	Rating Area 1	No Preference	61	983.13
79279PA0210002	Rating Area 1	No Preference	62	1005.18
79279PA0210002	Rating Area 1	No Preference	63	1032.82
79279PA0210002	Rating Area 1	No Preference	64 and over	1049.61
79279PA0210002	Rating Area 2	No Preference	0-14	311.74
79279PA0210002	Rating Area 2	No Preference	15	339.45
79279PA0210002	Rating Area 2	No Preference	16	350.04
79279PA0210002	Rating Area 2	No Preference	17	360.64
79279PA0210002	Rating Area 2	No Preference	18	372.05
79279PA0210002	Rating Area 2	No Preference	19	383.46
79279PA0210002	Rating Area 2	No Preference	20	395.28
79279PA0210002	Rating Area 2	No Preference	21	407.50
79279PA0210002	Rating Area 2	No Preference	22	407.50

79279PA0210002	Rating Area 5	No Preference	32	488.83
79279PA0210002	Rating Area 5	No Preference	33	495.03
79279PA0210002	Rating Area 5	No Preference	34	501.64
79279PA0210002	Rating Area 5	No Preference	35	504.94
79279PA0210002	Rating Area 5	No Preference	36	508.25
79279PA0210002	Rating Area 5	No Preference	37	511.55
79279PA0210002	Rating Area 5	No Preference	38	514.86
79279PA0210002	Rating Area 5	No Preference	39	521.47
79279PA0210002	Rating Area 5	No Preference	40	528.08
79279PA0210002	Rating Area 5	No Preference	41	538.00
79279PA0210002	Rating Area 5	No Preference	42	547.50
79279PA0210002	Rating Area 5	No Preference	43	560.73
79279PA0210002	Rating Area 5	No Preference	44	577.25
79279PA0210002	Rating Area 5	No Preference	45	596.68
79279PA0210002	Rating Area 5	No Preference	46	619.82
79279PA0210002	Rating Area 5	No Preference	47	645.85
79279PA0210002	Rating Area 5	No Preference	48	675.60
79279PA0210002	Rating Area 5	No Preference	49	704.94
79279PA0210002	Rating Area 5	No Preference	50	737.99
79279PA0210002	Rating Area 5	No Preference	51	770.64
79279PA0210002	Rating Area 5	No Preference	52	806.59
79279PA0210002	Rating Area 5	No Preference	53	842.95
79279PA0210002	Rating Area 5	No Preference	54	882.20
79279PA0210002	Rating Area 5	No Preference	55	921.46
79279PA0210002	Rating Area 5	No Preference	56	964.02
79279PA0210002	Rating Area 5	No Preference	57	1006.99
79279PA0210002	Rating Area 5	No Preference	58	1052.86
79279PA0210002	Rating Area 5	No Preference	59	1075.59
79279PA0210002	Rating Area 5	No Preference	60	1121.45
79279PA0210002	Rating Area 5	No Preference	61	1161.12
79279PA0210002	Rating Area 5	No Preference	62	1187.15
79279PA0210002	Rating Area 5	No Preference	63	1219.80
79279PA0210002	Rating Area 5	No Preference	64 and over	1239.63
79279PA0210002	Rating Area 6	No Preference	0-14	334.57
79279PA0210002	Rating Area 6	No Preference	15	364.30
79279PA0210002	Rating Area 6	No Preference	16	375.68
79279PA0210002	Rating Area 6	No Preference	17	387.05
79279PA0210002	Rating Area 6	No Preference	18	399.29
79279PA0210002	Rating Area 6	No Preference	19	411.54
79279PA0210002	Rating Area 6	No Preference	20	424.22
79279PA0210002	Rating Area 6	No Preference	21	437.34
79279PA0210002	Rating Area 6	No Preference	22	437.34
79279PA0210002	Rating Area 6	No Preference	23	437.34
79279PA0210002	Rating Area 6	No Preference	24	437.34
79279PA0210002	Rating Area 6	No Preference	25	439.09
79279PA0210002	Rating Area 6	No Preference	26	447.84
79279PA0210002	Rating Area 6	No Preference	27	458.33
79279PA0210002	Rating Area 6	No Preference	28	475.39
79279PA0210002	Rating Area 6	No Preference	29	489.38
79279PA0210002	Rating Area 6	No Preference	30	496.38
79279PA0210002	Rating Area 6	No Preference	31	506.88
79279PA0210002	Rating Area 6	No Preference	32	517.37
79279PA0210002	Rating Area 6	No Preference	33	523.93
79279PA0210002	Rating Area 6	No Preference	34	530.93
79279PA0210002	Rating Area 6	No Preference	35	534.43
79279PA0210002	Rating Area 6	No Preference	36	537.93
79279PA0210002	Rating Area 6	No Preference	37	541.43
79279PA0210002	Rating Area 6	No Preference	38	544.93
79279PA0210002	Rating Area 6	No Preference	39	551.92
79279PA0210002	Rating Area 6	No Preference	40	558.92
79279PA0210002	Rating Area 6	No Preference	41	569.42
79279PA0210002	Rating Area 6	No Preference	42	579.48
79279PA0210002	Rating Area 6	No Preference	43	593.47
79279PA0210002	Rating Area 6	No Preference	44	610.96
79279PA0210002	Rating Area 6	No Preference	45	631.52
79279PA0210002	Rating Area 6	No Preference	46	656.01
79279PA0210002	Rating Area 6	No Preference	47	683.56
79279PA0210002	Rating Area 6	No Preference	48	715.05
79279PA0210002	Rating Area 6	No Preference	49	746.10
79279PA0210002	Rating Area 6	No Preference	50	781.09
79279PA0210002	Rating Area 6	No Preference	51	815.64
79279PA0210002	Rating Area 6	No Preference	52	853.69
79279PA0210002	Rating Area 6	No Preference	53	892.17
79279PA0210002	Rating Area 6	No Preference	54	933.72
79279PA0210002	Rating Area 6	No Preference	55	975.27
79279PA0210002	Rating Area 6	No Preference	56	1020.31
79279PA0210002	Rating Area 6	No Preference	57	1065.80
79279PA0210002	Rating Area 6	No Preference	58	1114.34
79279PA0210002	Rating Area 6	No Preference	59	1138.40
79279PA0210002	Rating Area 6	No Preference	60	1186.94
79279PA0210002	Rating Area 6	No Preference	61	1228.93
79279PA0210002	Rating Area 6	No Preference	62	1256.48
79279PA0210002	Rating Area 6	No Preference	63	1291.03
79279PA0210002	Rating Area 6	No Preference	64 and over	1312.02

Highmark Coverage Advantage (HCA)
2025 Small Group Rate Filing
Trend Exhibit
Western, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average		Annual Trend
			Normalized Allowed PMPM	Annual Trend	
Jan-19	1,556	\$ 619.46			
Feb-19	1,554	\$ 581.65			
Mar-19	1,508	\$ 496.57			
Apr-19	1,492	\$ 697.67			
May-19	1,470	\$ 481.15			
Jun-19	1,475	\$ 752.43			
Jul-19	1,378	\$ 540.62			
Aug-19	1,380	\$ 525.74			
Sep-19	1,394	\$ 523.33			
Oct-19	1,389	\$ 541.23			
Nov-19	1,399	\$ 619.90			
Dec-19	1,444	\$ 623.49	\$ 584.55		
Jan-20	1,693	\$ 614.88	\$ 584.38		
Feb-20	1,714	\$ 634.75	\$ 589.49		
Mar-20	1,848	\$ 684.34	\$ 606.94		
Apr-20	1,879	\$ 558.54	\$ 594.68		
May-20	1,877	\$ 610.92	\$ 605.14		
Jun-20	1,891	\$ 545.11	\$ 587.99		
Jul-20	1,921	\$ 719.40	\$ 604.01		
Aug-20	1,931	\$ 545.30	\$ 603.75		
Sep-20	1,978	\$ 568.88	\$ 605.81		
Oct-20	1,983	\$ 488.74	\$ 599.20		
Nov-20	1,968	\$ 476.81	\$ 587.00		
Dec-20	2,092	\$ 757.04	\$ 600.31		2.7%
Jan-21	2,212	\$ 549.03	\$ 594.38		1.7%
Feb-21	2,241	\$ 518.81	\$ 584.37		-0.9%
Mar-21	2,339	\$ 561.29	\$ 574.55		-5.3%
Apr-21	2,390	\$ 601.78	\$ 578.38		-2.7%
May-21	2,515	\$ 548.86	\$ 573.07		-5.3%
Jun-21	2,503	\$ 756.10	\$ 592.67		0.8%
Jul-21	2,926	\$ 613.41	\$ 585.92		-3.0%
Aug-21	3,029	\$ 699.05	\$ 600.86		-0.5%
Sep-21	3,138	\$ 651.17	\$ 608.40		0.4%
Oct-21	3,496	\$ 761.56	\$ 633.45		5.7%
Nov-21	3,651	\$ 651.81	\$ 644.99		9.9%
Dec-21	4,855	\$ 653.12	\$ 639.46		6.5%
Jan-22	5,773	\$ 614.81	\$ 640.95		7.8%
Feb-22	5,993	\$ 618.34	\$ 644.19		10.2%
Mar-22	6,154	\$ 735.25	\$ 660.44		14.9%
Apr-22	6,235	\$ 662.95	\$ 663.54		14.7%
May-22	6,312	\$ 603.39	\$ 661.85		15.5%
Jun-22	6,359	\$ 576.19	\$ 648.38		9.4%
Jul-22	6,573	\$ 555.01	\$ 640.07		9.2%
Aug-22	6,645	\$ 782.44	\$ 651.84		8.5%
Sep-22	6,626	\$ 641.94	\$ 650.92		7.0%
Oct-22	6,600	\$ 630.83	\$ 643.68		1.6%
Nov-22	6,654	\$ 650.05	\$ 643.85		-0.2%
Dec-22	6,806	\$ 616.05	\$ 640.80		0.2%
Jan-23	9,883	\$ 631.39	\$ 641.50		0.1%
Feb-23	10,002	\$ 602.83	\$ 638.58		-0.9%
Mar-23	10,204	\$ 651.60	\$ 633.38		-4.1%
Apr-23	10,520	\$ 601.35	\$ 627.79		-5.4%
May-23	10,844	\$ 638.73	\$ 630.58		-4.7%
Jun-23	10,987	\$ 625.51	\$ 633.41		-2.3%
Jul-23	11,275	\$ 570.92	\$ 631.65		-1.3%
Aug-23	11,577	\$ 697.57	\$ 629.51		-3.4%
Sep-23	11,741	\$ 617.90	\$ 627.65		-3.6%
Oct-23	12,035	\$ 677.44	\$ 632.36		-1.8%
Nov-23	12,271	\$ 691.64	\$ 637.12		-1.0%
Dec-23	12,271	\$ 627.43	\$ 637.31		-0.5%
Jan-24	12,271	\$ 718.15	\$ 645.03		0.5%
Feb-24	12,271	\$ 696.09	\$ 652.61		2.2%
Mar-24	12,271	\$ 675.72	\$ 654.71		3.4%
Apr-24	12,271	\$ 691.69	\$ 661.85		5.4%
May-24	12,271	\$ 691.66	\$ 666.15		5.6%
Jun-24	12,271	\$ 674.27	\$ 669.92		5.8%
Jul-24	12,271	\$ 700.74	\$ 680.17		7.7%
Aug-24	12,271	\$ 702.08	\$ 680.63		8.1%
Sep-24	12,271	\$ 676.16	\$ 685.27		9.2%
Oct-24	12,271	\$ 739.15	\$ 690.40		9.2%
Nov-24	12,271	\$ 700.36	\$ 691.12		8.5%
Dec-24	12,271	\$ 674.25	\$ 695.03		9.1%
Jan-25	12,271	\$ 764.73	\$ 698.91		8.4%
Feb-25	12,271	\$ 712.11	\$ 700.24		7.3%
Mar-25	12,271	\$ 726.49	\$ 704.47		7.6%
Apr-25	12,271	\$ 738.27	\$ 708.36		7.0%
May-25	12,271	\$ 716.87	\$ 710.46		6.7%
Jun-25	12,271	\$ 746.16	\$ 716.45		6.9%
Jul-25	12,271	\$ 749.84	\$ 720.54		5.9%
Aug-25	12,271	\$ 726.73	\$ 722.59		6.2%
Sep-25	12,271	\$ 749.22	\$ 728.68		6.3%
Oct-25	12,271	\$ 787.48	\$ 732.71		6.1%
Nov-25	12,271	\$ 724.33	\$ 734.71		6.3%
Dec-25	12,271	\$ 745.75	\$ 740.66		6.6%

Proposed Annual Trend (Cost & Utilization) **7.80%**

Highmark Coverage Advantage (HCA)
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	\$643.15	\$643.15	\$643.15	\$643.15
2025 Claims Trend	7.8%	7.8%	7.8%	7.8%
Quarterly Adjustment Factor	0.000	0.286	0.530	0.859
Quarterly Projected Paid Claims	\$643.15	\$657.13	\$669.30	\$686.02
Other Claims Liability Adjustments	(\$53.35)	(\$56.65)	(\$59.47)	(\$63.26)
Projected Net Claims	\$589.81	\$600.48	\$609.84	\$622.76
Average Paid to Allowed Factor	0.871	0.871	0.871	0.871
Normalization Factors				
Average Pricing Factor	1.397	1.397	1.397	1.397
Assumed Network Factor	0.979	0.979	0.979	0.979
Average Benefit Richness	1.129	1.129	1.129	1.129
Normalized Allowed Claims	\$438.79	\$446.73	\$453.69	\$463.30
Retention Components				
Administrative Costs PMPM	\$56.62	\$56.02	\$55.51	\$54.82
% of Premium Charges	0.8%	0.8%	0.8%	0.8%
Required Revenue	\$651.44	\$661.60	\$670.51	\$682.84
Months of Trend	0	3	6	9
Table 5A Trend	7.80%	6.38%	5.94%	6.48%

Highmark Coverage Advantage (HCA)

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	1.5019	0.9523	1.0007
Calendar Year 2023 Average for Members Active at end of BEP	1.5054	0.9510	1.0003	1.0960
2025 Projected	1.4879	0.9423	0.9786	1.0912

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	\$ 671.46	\$ (57.14)
Calendar Year 2023 Allowed Claims PMPM for Members Active at end of BEP	\$ 666.13	\$ (57.99)	\$ 608.14
BEP Adjustment (for COVID)	0.00%	0.00%	
Adj Calendar Year 2023 Allowed Claims PMPM	\$ 671.46	\$ (57.14)	\$ 614.32
Adj Calendar Year 2023 Allowed Claims PMPM for Members Active at end of BEP	\$ 666.13	\$ (57.99)	\$ 608.14
Trend	7.80%	Projections Done Independently	
Projected 2025 Allowed Claims PMPM for BEP Members	\$ 780.36	\$ (52.42)	\$ 727.95
Projected 2025 Allowed Claims PMPM for Projected Membership	\$ 774.16	\$ (52.42)	\$ 721.75
Change in Morbidity (Excluding Projected COVID Impacts)	0.9915	1.0000	0.9908
Change in Age	0.9907	1.0000	0.9900
Change in Area	0.9896	1.0000	0.9888
Change in Network	0.9779	1.0000	0.9763
Change in Benefit Richness	0.9958	1.0000	0.9954
Change in Morbidity - Projected COVID Impacts	1.0000	1.0000	1.0000

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	0.9908
Change in Demographics	0.9790
Change in Network	0.9763
Change in Benefits	0.9954

Highmark Coverage Advantage (HCA)
2025 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 147,872,426 \$ 128,760,785
 Calculated Paid to Allowed Ratio 87.08%
 URRT Worksheet I Value 87.08%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79279PA0180001	Platinum	3,720	\$ 2,589,556	\$ 2,507,848
79279PA0180002	Gold	516	\$ 341,216	\$ 306,626
79279PA0180003	Gold	3,144	\$ 2,063,142	\$ 1,830,935
79279PA0180004	Gold	23,328	\$ 15,079,517	\$ 13,040,906
79279PA0180006	Gold	9,768	\$ 6,210,338	\$ 5,207,709
79279PA0180005	Gold	8,136	\$ 5,180,578	\$ 4,356,961
79279PA0180007	Gold	11,196	\$ 6,982,655	\$ 5,627,373
79279PA0180008	Gold	0	\$ -	\$ -
79279PA0180009	Gold	1,008	\$ 625,010	\$ 497,156
79279PA0190001	Gold	1,656	\$ 1,059,052	\$ 898,097
79279PA0190004	Gold	0	\$ -	\$ -
79279PA0190003	Gold	0	\$ -	\$ -
79279PA0180010	Silver	0	\$ -	\$ -
79279PA0190002	Silver	432	\$ 261,729	\$ 196,358
79279PA0200002	Platinum	34,920	\$ 26,230,495	\$ 25,402,852
79279PA0200001	Gold	5,604	\$ 3,998,787	\$ 3,593,414
79279PA0200009	Gold	18,960	\$ 13,425,635	\$ 11,914,581
79279PA0200003	Gold	27,204	\$ 18,975,473	\$ 16,410,165
79279PA0200005	Gold	16,212	\$ 11,122,339	\$ 9,326,690
79279PA0200006	Gold	14,592	\$ 10,026,100	\$ 8,432,133
79279PA0200008	Gold	12,612	\$ 8,487,730	\$ 6,840,325
79279PA0200004	Gold	2,148	\$ 1,436,442	\$ 1,141,254
79279PA0200007	Gold	1,824	\$ 1,220,398	\$ 970,749
79279PA0210001	Gold	12,324	\$ 8,504,694	\$ 7,212,150
79279PA0210004	Gold	0	\$ -	\$ -
79279PA0210003	Gold	264	\$ 176,058	\$ 138,982
79279PA0200010	Silver	0	\$ -	\$ -
79279PA0210002	Silver	5,928	\$ 3,875,481	\$ 2,907,521

Highmark Coverage Advantage (HCA)
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)
79279PA0180001	Platinum	310	2,589,556	2,507,848	0.9684	1.0375	0.9267	1.0713
79279PA0180002	Gold	43	341,216	306,626	0.8986	0.9145	0.9267	1.0176
79279PA0180003	Gold	262	2,063,142	1,830,935	0.8875	0.8962	0.9267	1.0099
79279PA0180004	Gold	1,944	15,079,517	13,040,906	0.8648	0.8603	0.9267	0.9948
79279PA0180006	Gold	814	6,210,338	5,207,709	0.8386	0.8205	0.9267	0.9784
79279PA0180005	Gold	678	5,180,578	4,356,961	0.8410	0.8241	0.9267	0.9799
79279PA0180007	Gold	933	6,982,655	5,627,373	0.8059	0.7735	0.9267	0.9598
79279PA0180008	Gold	0	0	0	0.7945	0.7577	0.9267	0.9537
79279PA0180009	Gold	84	625,010	497,156	0.7954	0.7590	0.9267	0.9542
79279PA0190001	Gold	138	1,059,052	898,097	0.8480	0.8346	0.9267	0.9842
79279PA0190004	Gold	0	0	0	0.7717	0.7271	0.9267	0.9423
79279PA0190003	Gold	0	0	0	0.7894	0.7508	0.9267	0.9511
79279PA0180010	Silver	0	0	0	0.8739	0.8745	0.9267	1.0007
79279PA0190002	Silver	36	261,729	196,358	0.7502	0.6995	0.9267	0.9324
79279PA0200002	Platinum	2,910	26,230,495	25,402,852	0.9684	1.0375	1.0000	1.0713
79279PA0200001	Gold	467	3,998,787	3,593,414	0.8986	0.9145	1.0000	1.0176
79279PA0200009	Gold	1,580	13,425,635	11,914,581	0.8875	0.8962	1.0000	1.0099
79279PA0200003	Gold	2,267	18,975,473	16,410,165	0.8648	0.8603	1.0000	0.9948
79279PA0200005	Gold	1,351	11,122,339	9,326,690	0.8386	0.8205	1.0000	0.9784
79279PA0200006	Gold	1,216	10,026,100	8,432,133	0.8410	0.8241	1.0000	0.9799
79279PA0200008	Gold	1,051	8,487,730	6,840,325	0.8059	0.7735	1.0000	0.9598
79279PA0200004	Gold	179	1,436,442	1,141,254	0.7945	0.7577	1.0000	0.9537
79279PA0200007	Gold	152	1,220,398	970,749	0.7954	0.7590	1.0000	0.9542
79279PA0210001	Gold	1,027	8,504,694	7,212,150	0.8480	0.8346	1.0000	0.9842
79279PA0210004	Gold	0	0	0	0.7717	0.7271	1.0000	0.9423
79279PA0210003	Gold	22	176,058	138,982	0.7894	0.7508	1.0000	0.9511
79279PA0200010	Silver	0	0	0	0.8739	0.8745	1.0000	1.0007
79279PA0210002	Silver	494	3,875,481	2,907,521	0.7502	0.6995	1.0000	0.9324

Highmark Coverage Advantage (HCA)
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	1.488	69.2%	\$608.14
New Business (Assumed to be same as current block)	1.488	30.8%	\$608.14
Overall	1.488	100.0%	

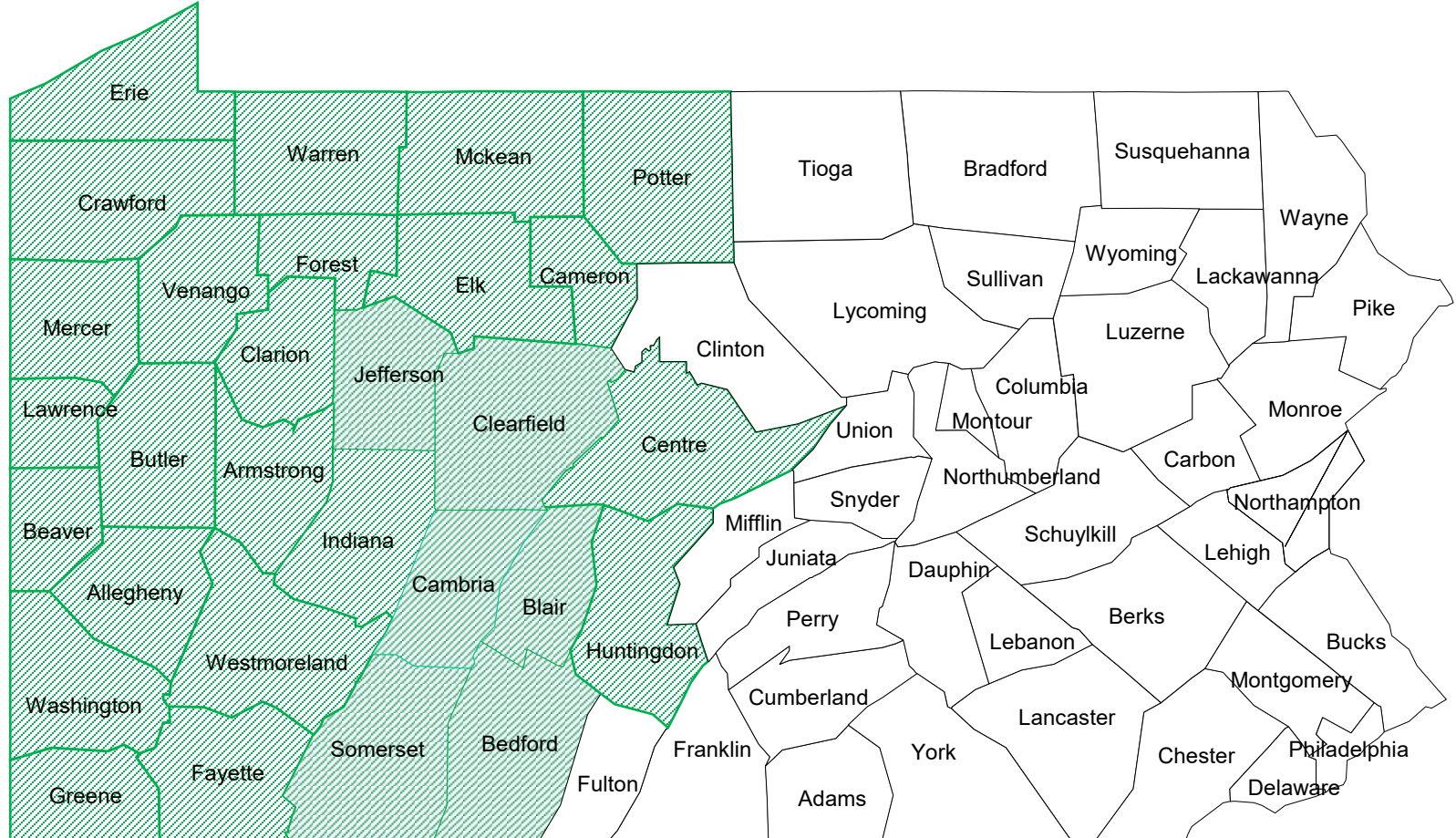
Child Capping Adjustment	1.004
Average Age Factor	1.483
Geographic Factor	0.942
Tobacco Surcharge (Not Applicable)	1.000

Rating Area	Rating Factor	Projected Members
1	0.8640	8,250
2	1.0063	715
3	0.0000	-
4	1.0063	7,337
5	1.0204	1,627
6	1.0800	29
7	0.0000	-
8	0.0000	-
9	0.0000	-


2024 Service Area


Issuer: Highmark Coverage Advantage

Market: Small Group



Key (*modify as needed*)

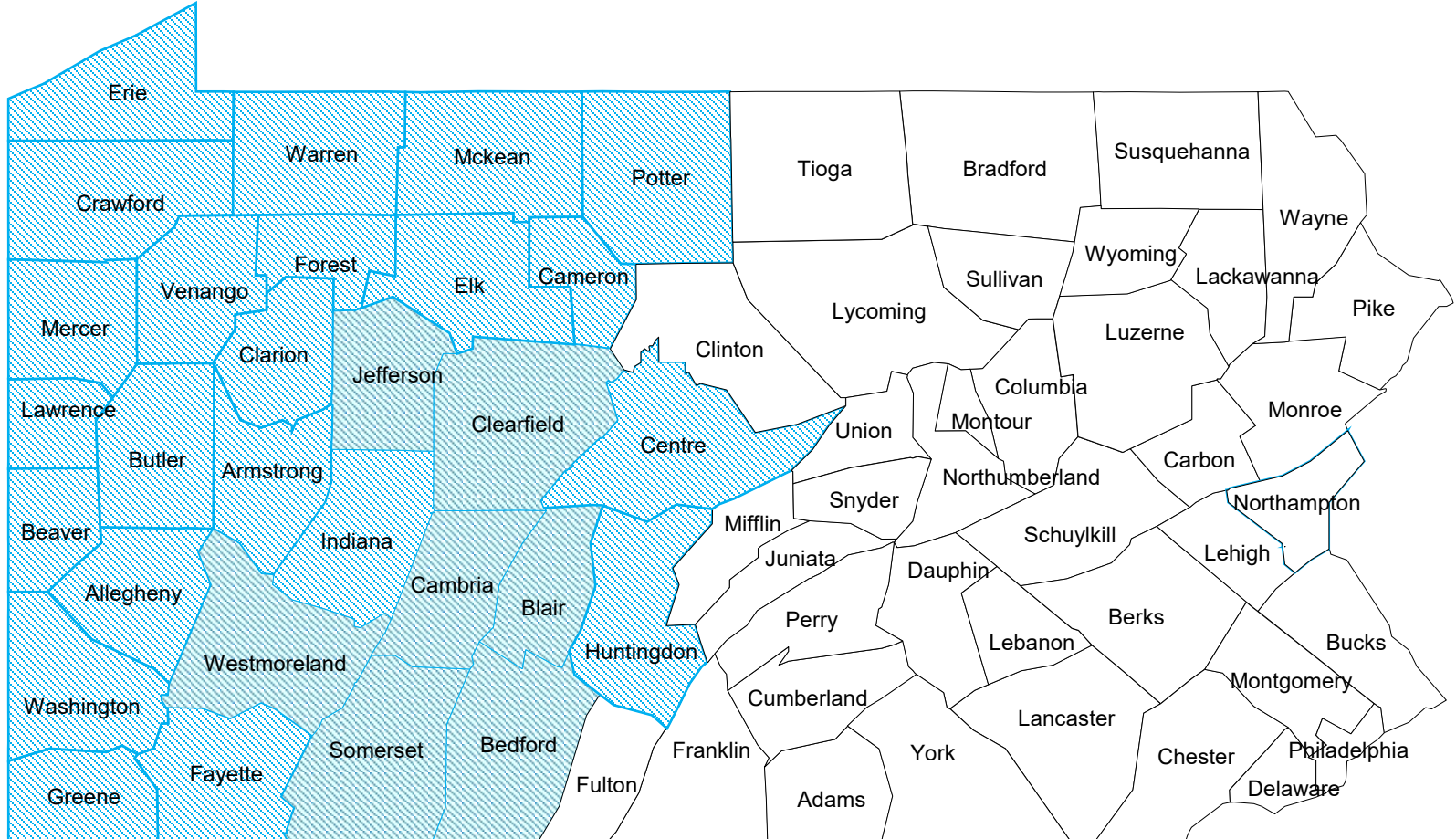
 : 2024 on-exchange service area

 : 2024 off-exchange only service area



2025 Service Area

Issuer: Highmark Coverage Advantage

Market: Small Group



Key *(modify as needed)*

-  : 2025 on-exchange service area
-  : 2025 off-exchange only service area