

SERFF Tracking #:

HGHM-132830955

State Tracking #:

HGHM-132830955

Company Tracking #:

1A-SG-HHIC-2021

State:

Pennsylvania

Filing Company:

HM Health Insurance Company- HHIC

TOI/Sub-TOI:

H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

Product Name:

HHIC Small Group 2022 ACA Rate Filing

Project Name/Number:

HHIC 2022 ACA Rate Filing/1A-SG-HHIC-2021

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2022 HHIC Public PDF.pdf 2022 HHIC Public PDF 07-13-2021 .pdf
Item Status:	
Status Date:	



May 18, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Health Insurance Company (HHIC) 2022 ACA Rate Filing (Small Group Market)
HHIC Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Health Insurance Company 2022 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Health Insurance Company 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 Health Insurance Company should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Health Insurance Company (HHIC) (NAIC # 71768; HIOS Issuer ID # 70194) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2022**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2022 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Health Insurance Company, NAIC # 71768 ("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, 2022**

5. Average rate change requested: **4.4% rate change**
6. Range of rate change requested: **1.55% to 12.30%**
7. Total additional annual revenue generated from the proposed rate change: **\$75,231**
8. Product(s): **PPO**
9. Rating Areas and the change from 2021: **Regions 1, 2, 4, 5, 6, 7, 9** (Western and Central PA)

There are no changes in our covered Rating Areas from the 2021 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: **Gold and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2021: **322 covered lives; 190 policyholders**
12. Number of plans offered in 2022 and the change this represents from 2021: **4**

This is no change from the number of plans the Company offered in 2021.

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-PA22-125107755** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Shared Cost PPO	HHIC/PPO-10; HGHM-132793180
Health Savings HDHP	HHIC/HDHP-10; HGHM-132793105

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 70194, Company Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)**

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 to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Potential for Material Unforeseen Impacts: 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 2022. 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 or material developments in the course of the COVID pandemic. As a result, Highmark Health Insurance 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 Health Insurance Company if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Health Insurance Company 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 Health Insurance Company's business. Therefore, Highmark Health Insurance Company 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 Health Insurance Company 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

Ms. Tracie Gray, Director
Highmark Health Insurance Company 2022 Small Group Market Rates
May 18, 2021
Page 4 of 4

purposes, Highmark Health Insurance Company asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Health Insurance Company RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Health Insurance Company 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) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Cory Orzak', with a long horizontal flourish extending to the right.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Tija Hilton-Phillips, Esq.
Nicholas Sarneso
William R. Sarniak
Ryan Slean
Daryl Veach

Pennsylvania Actuarial Memorandum

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 “2022_SmGrp_HHIC_PAAMExhibits_051821” submitted with this filing containing the department’s required tables. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Health Insurance Co. (“HHIC”, “Company”)
- NAIC #: 71768
- HIOS Issuer ID: 70194
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 1, 2, 4, 5, 6, 7, 9
- Effective Date: 1/1/2022
- SERFF Rate Filing #: HGHM-132830955

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 2022. 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 or material developments in the course of the COVID pandemic. As a result, HHIC 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#
2021	-0.9%	HGHM-132380665
2020	-3.0%	HGHM-131937084
2019	10.3%	HGHM-131496229

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 2022, 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 10, Cell AC15 is 4.42%. This rate change reflects the change for first quarter 2022 calibrated index rates over first quarter 2021 calibrated index rates. Note that the Table 10 average rate change is determined prior to the application of the Geographic Area Factors and may not appropriately represent the average rate change reflected in this rate filing to the extent the proposed average Geographic Area Factor is different than the average Geographic Area Factor used in the 2021 rate development.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, Cell AN13, is 3.9%. The rates shown in Table 11 apply the Geographic Area Factors to the Table 10 calibrated index rates. As such, the average rate change determined from the Table 11 first quarter rates is a better representation of the average first quarter 2022 rate change, since it is more representative of the average rate change that members will see.

The primary drivers of the 4.42% 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 2/1/2021 data, this table reflects all of the Company's Small Group ACA enrollment, including enrollment from 2020 and 2021 plan year plans.

E. Benefit Changes

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

For the 2022 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 2020 calendar year results for all Affordable Care Act compliant policies in the single risk pool, with run out through February 2021 (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 2022 ACA-Compliant Health Insurance 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 \$0.19 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 50.43%. 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 member months for the experience period. In reviewing the Company's experience period results, the Company has assigned zero credibility to the Company's base experience data. HHIC's membership is relatively small (322 current members per Table 1) and dispersed over a wide geographical area (CPA and WPA). The lack of homogeneous data for the Company suggests that the experience period data is not credible. The Company has utilized the appropriate combined regional experience of several companies within the Highmark corporate family to establish the credibility manual rate. These companies are Highmark Inc., Highmark Choice Company, Highmark Coverage Advantage, and Highmark Benefits Group. This experience was chosen because it is large and reasonably represents the population expected to buy HHIC products. Utilizing this combined company experience established a manual rate basis that would be fully

credible according to the criteria discussed above. The Company believes that utilizing this combined experience in its rate development establishes a more appropriate rate level when giving consideration to the market-wide rate relativities established by Highmark's corporate family of companies.

Since the experience period data for the Company is not 100% credible, Tables 2b, 3b, and 4b have been populated with the combined experience discussed above used to establish the manual rate basis.

H. Trend Identification (Table 3b)

Table 3b 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 3b 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., Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, and Highmark Benefits Group. 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 by service category 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 2021 and 2022, an overall claim trend of 6.7% (2.8% cost; 3.8% utilization) was selected for the 2022 rate development. Please refer to the “Trend Support” exhibit in the “2022 Supplemental Exhibits – HHIC – 18May2021.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 trends.

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 5.3% (2.2% cost; 3.1% utilization), as seen entered in for the Year 2 trend on URRT Worksheet 1. This trend, combined with the BEP adjustment for COVID claim suppression, 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 60.4%. This trend is different than the capitation trend in the URRT because it includes the impact of induced utilization changes that get averaged across all service categories in the URRT. This allows for a consistent change in induced demand to be applied in Table 3 as gets applied on the URRT.

The Company performed a separate analysis to identify the impact of COVID on the base experience trend data and adjusted the historical claims data accordingly. See the Impact of COVID section below for the magnitude of this adjustment, along with additional detail. This COVID adjustment to the base period data impacts the Utilization section of the Trend Components to arrive at an appropriate Projected Allowed EHB Claims level in Table 5, but is removed from the Annual Trend used to develop the Small Group quarterly rates in Table 5A.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2021. 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. HHIC's experience period data has been assigned zero credibility, please refer to the "Manual Data" section below for commentary on the Table 5 adjustment factors impacting the manual rate development.

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 proposed extension through the end of 2022 for groups that renew on or prior to October 1, 2022, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "2022 Supplemental Exhibits – HHIC – 18May2021.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.

The Company is assuming a Projected Risk Adjustment payment in the projection period of \$22.88 PMPM. To arrive at the anticipated risk transfer for 2022, the Company determines the risk adjustment calculation components for the projected 2022 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 2020 Benefit Year published by CMS, the PA Insurance Department's calculation of 2020 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.

As discussed in the Credibility of Data section above, the Company is using manual data claims to arrive as the base claims level. Similarly, the risk adjustment transfer projection utilizes the expected transfer

amounts from the manual rate basis to arrive at the projected transfer. In this way, the population morbidity is consistent between the claims projection and the projected risk adjustment transfer.

The (\$25.48) PMPM value in cell C31 of Table 5 equals the (\$22.88) PMPM risk adjustment transfer value discussed above, along with a charge of (\$2.97) PMPM for the projected net impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of \$0.37 PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2022, 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 2022, so there are no Exchange User Fees charged in the rate development.

Impact of COVID

To account for the impact of COVID, the Company made the following adjustments to its base experience period claims and its projected costs:

- a. The claims in the base experience period were adjusted to a non-COVID baseline environment (discussed in the Trend Identification section above). This was done to provide a more stable base from which to project future claims. Claims in the base experience period were adjusted upward by 8.0%, representing the estimated degree of claims suppression in the experience period. This adjustment is applied to the underlying medical and drug claims incurred in the experience period, excluding prescription drug rebates and other claims paid outside of the system. This adjustment is reflected in the Utilization Trend of Table 3b.

To determine the appropriate adjustment factor for the base experience period, the Company analyzed historical normalized allowed medical claim trends combined at the state and market level. Then the Company selected an appropriate medical trend amount for 2020 within the range of historical trend results. This trend was applied to the 2019 normalized allowed medical claims to project the non-COVID baseline medical claims for 2020, which were then compared to the actual 2020 experience normalized allowed medical claims to determine the adjustment factor indicated above. The overall impact of the pandemic on drug claims in 2020 is assumed to be negligible, and so were not adjusted. The adjustment factors for medical and drug were then weighted together to develop an overall BEP allowed claim adjustment factor. Please see the exhibit titled "PA BEP COVID Adj Support" in the supplemental exhibits file "2022 Supplemental Exhibits – HHIC – 18May2021.xlsx" submitted with this filing for a demonstration of this adjustment factor development.

- b. The projection period claims were first established using trend projections under non-COVID baseline assumptions, effectively removing the noise introduced by COVID. Using a non-COVID baseline experience environment, claims were projected into the rating period using traditional methods of claim trend projections, as discussed in the Trend Identification section above.

c. The projected non-COVID baseline claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:

- 1) **COVID Treatment (\$0.07 PMPM)** – COVID treatment utilization in 2022 is expected to follow a similar utilization pattern as flu treatment from 2018 and 2019 (roughly 0.003 admits per 1000 members per month), with COVID-specific admission costs based on recent admission costs for COVID (roughly \$26,000 cost per admit).
- 2) **COVID Testing (\$1.01 PMPM)** – COVID testing utilization in 2022 is expected to follow a similar utilization pattern as flu testing from 2018 and 2019 (roughly 9 tests per 1000 members per month), with COVID specific testing costs based on recent testing costs for COVID (roughly \$112.87 cost per test).
- 3) **COVID Vaccine (\$2.05 PMPM)** – The Company is expecting that a total of 43% of members will receive a COVID vaccine. This assumes that 60% of members 18-64 utilize a vaccine and 40% of members under 18 utilize a vaccine. In addition to this, some vaccines are not reported in the billing system so expected utilization is further reduced by 25%.

The cost of the vaccine is assumed to be \$115 per dose. This is a combination of a \$40 cost for administering the vaccine and \$75 cost for the vaccine itself.

Finally, the average number of doses per member is assumed to be 0.5. This reflects the assumption that members will need a COVID vaccine every other year. This results in a cost of \$2.05 PMPM, which represents the expected cost that the Company will incur during the 2022-2023 coverage period stemming from 2022 policy year contracts.

- 4) **Additional morbidity (0.50% claims impact)** – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity. The following categories of care are expected to be impacted: Cardiology, Joint Degeneration, Diabetes, Mood Disorder & Depression, and Alcohol Treatment. The range of possible cost increases in these categories is assumed to be between 1% and 5%, which equates to 0.2% to 1.1% of total claims. Pricing assumes an overall claims impact of 0.5%, which is applied to the underlying medical and drug claims expected in the projection period.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.25%. Please see the exhibit titled “COVID Projection Support” in the supplemental exhibits file “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” submitted with this filing for a demonstration of the development of the adjustment factors referenced above. The combined impact of these adjustment factors is a component of the Change in Morbidity

Factor in Table 5. Please refer to the exhibit titled “Table 5 Support” in the supplemental exhibits file “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” submitted with this filing for a demonstration of how these adjustment factors are combined and translated into the Change in Morbidity Factor.

Manual Data

As discussed above, HHIC has assigned zero credibility to the Company’s experience period data, and utilizes the experience of appropriate combined regional experience of several companies within the Highmark corporate family to establish the credibility manual rate. This section discusses the adjustments made to the Manual Data shown in Table 5. Where pertinent, the Company’s own projected membership and plan distribution is used to establish the appropriate adjustment factors to use. Similarly, an adjustment due to the impact of COVID has been applied to the base period and projected period assumptions. See above for a discussion of the adjustment factors used. These Manual Data adjustment factors include:

- The trend in the manual rate section is developed on a basis consistent with the trend development of the Company’s experience discussed above.
- The Change in Morbidity represents an adjustment from the experience period claims of the manual experience basis to the Company’s expected morbidity in the projection period. As discussed above, the Company has included a morbidity adjustment factor due to the impact of COVID on projected 2022 claim costs (as discussed above).
- The Change in Demographics adjustment factor of 1.012 reflects the change in age and geography factors the Company expects from the experience period of the manual experience basis to the Company’s expected demographics in the projection period.
- The Change in Network adjustment of 1.017 reflects the change in network discounts and utilization of facility services between the experience period of the manual experience basis and the Company’s projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits from the experience period and the projection period: None.
- The Change in Other captures any additional impact to projected claims not captured in the above categories: None.

Please see the worksheet named “Table 5 Support - Manual” in the “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” file for the calculation of these factors from the manual experience period data to the Company’s projected results.

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 COVID adjustment to the base experience data (discussed above) is removed, as that adjustment will not have an ongoing impact in the projection period;
- b. The Induced Utilization trend is excluded from the quarterly rate trends;
- c. The quarterly rate trends are further adjusted to remove the impact of the Company's cost saving initiatives that produce one-time savings;
- d. The timing of the renewals within the quarter are more appropriately considered; and
- e. 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:

- \$0.24 PMPM for the PCORI Fee;
- \$0.25 PMPM for the Risk Adjustment User Fee; and
- 2% of premium for the PA premium tax

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 2021 values are pulled from the prior year's filing, while the 2022 values represent the Company's projection for 2022 assumed in the 2022 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of February 2021 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 2022 Calibrated Plan Adjusted Index Rate (PMPM). The 2021 base period allowed claims is carried over from the 2021 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 2021 Column match those entered in the 2021 Column in the plan year 2021 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2022 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2022. The calibrated plan adjusted index rates for 2022 and 2021, and all of 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 “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” 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 1.084. 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 “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” 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 2022. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 3.9% increase, while the “percent rate change requested” from the SERFF Rate Review Detail Screen (and Table 10) is 4.42%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

Please see Table 13 for the Company’s geographic factors. The Company’s geographic factors for the rating period were updated as a component of this rate filing submission. The proposed geographic factors were developed based on a review of the average facility costs for PPO products by region, using

a market basket approach to procedures by facility. Similar levels of professional and pharmaceutical costs were added to each region to get an appropriate allowed claim basis for the geographic factors. Note that since this analysis is based only upon PPO costs and based only upon facility schedules, these factors do not reflect morbidity differences among regions, nor do they reflect differences based upon network discount levels. Please see the exhibit “Geo Factors” in the “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” file for the development of these factors.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company’s network rating factors. These factors are unchanged from the previously approved rate filing.

D. 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 2021 service area and its proposed 2022 service area in the file “Pennsylvania Counties Map - 2022 Filings – HHIC.pdf” submitted with this filing. There are no proposed changes to the Company’s service area from 2021 to 2022.

E. 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.

6. MLR Exhibit

The table below summarizes the requested three-year MLR information:

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	72.7%	86.5%	10,200	6,468
2018	71.7%	85.5%	6,762	3,144
2019	69.7%	88.1%	4,663	3,840

Please note that the values in the Pricing columns above come from the Pennsylvania Actuarial Memorandum exhibits for the referenced pricing year (Tables 1, 5 and 6). The Actual results shown are from the URRT Worksheet 2 values for ACA plans from the pricing year in which the referenced calendar year is the base experience period. Since the URRT Worksheet 2 Actual values represent calendar year results, while the Pricing values represents policy year estimates, variations between these two amounts are expected.

7. 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 2022) 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 2022 Rate Filing Justification.

Signed: [Redacted]

Date: 05/18/2021

Rate Change Summary

Highmark Health Insurance Company (HHIC) – Small Group Plans

Rate request filing ID # HGHM-132830955 - 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

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	4.42% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	1.55% to 12.30%
Effective date:	January 1, 2022
Mapped Members:	322
Available in:	Rating Areas 1, 2, 4, 5, 6, 7, 9

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$3,061,596
Claims	\$1,592,166
Administrative expenses	\$366,895
Taxes & fees	\$51,577
Company made (after taxes)	\$1,050,958

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2022:

Claims:	88.9%
Administrative:	9.0%
Taxes & fees:	2.1%
Profit:	0%

The company expects its annual medical costs to increase **5.32%**.

Explanation of requested rate change

The proposed rate change is being driven by rising medical care costs, which are expected to continue through the remainder of 2021 and throughout 2022 as a result of both higher utilization and the increasing cost of healthcare services. These upward impacts are being offset by improvements in the morbidity of the population within HHIC's ACA products.

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.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Coverage Advantage (HCA)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2022	to	12/31/2022
Base Period Start Date:	1/1/2020	to	12/31/2020
Date of Most Recent Membership:	2/1/2021		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	39.0	38.0	38.0
Total	22,765	2,221	25,356
<18	3,725	382	4,361
18-24	2,317	231	2,638
25-29	1,688	165	1,884
30-34	1,645	171	1,952
35-39	1,801	198	2,260
40-44	1,700	174	1,986
45-49	1,948	182	2,078
50-54	2,118	202	2,306
55-59	2,194	195	2,226
60-63	1,932	177	2,021
64+	1,697	144	1,644

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims
\$15,418,904.13	\$12,400,294.55	\$12,553,646.08	22,765	\$1,455,100.10	\$14,008,746.18	\$0.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)						
Loss Ratio						

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.78%	8.07%	0.07%	12.24%	15.75%
Outpatient Hospital	3.78%	8.07%	0.07%	12.24%	28.89%
Professional	3.78%	8.07%	0.07%	12.24%	24.35%
Other Medical	3.78%	8.07%	0.07%	12.24%	3.47%
Capitation				60.14%	0.03%
Prescription Drugs	3.78%	8.07%	0.07%	12.24%	27.51%
Total Annual Trend				12.26%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.260	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM
Jan-17		\$1,068,921.02	1.0000	\$ 1,068,921.02	1,674	\$ 638.54
Feb-17		\$905,011.27	1.0000	\$ 905,011.27	1,649	\$ 548.82
Mar-17		\$965,212.23	1.0000	\$ 965,212.23	1,630	\$ 592.15
Apr-17		\$794,166.14	1.0000	\$ 794,166.14	1,642	\$ 483.66
May-17		\$778,334.59	1.0000	\$ 778,334.59	1,670	\$ 466.07
Jun-17		\$889,024.07	1.0000	\$ 889,024.07	1,714	\$ 518.68
Jul-17		\$910,384.83	1.0000	\$ 910,384.83	1,661	\$ 548.09
Aug-17		\$818,804.70	1.0000	\$ 818,804.70	1,637	\$ 500.19
Sep-17		\$790,325.61	1.0000	\$ 790,325.61	1,575	\$ 501.79
Oct-17		\$924,263.97	1.0000	\$ 924,263.97	1,616	\$ 571.95
Nov-17		\$782,215.45	1.0000	\$ 782,215.45	1,679	\$ 465.88
Dec-17	\$11,841,907.69	\$960,910.04	1.0000	\$ 960,910.04	1,747	\$ 550.03
Jan-18		\$936,585.56	1.0000	\$ 936,585.56	1,836	\$ 510.12
Feb-18		\$845,764.62	1.0000	\$ 845,771.74	1,839	\$ 459.91
Mar-18		\$1,217,218.33	1.0000	\$ 1,217,238.88	1,900	\$ 640.65
Apr-18		\$1,060,727.57	1.0000	\$ 1,060,758.54	1,900	\$ 558.29
May-18		\$1,047,037.79	1.0000	\$ 1,047,058.58	1,909	\$ 548.49
Jun-18		\$1,038,318.68	1.0000	\$ 1,038,343.03	1,855	\$ 559.75
Jul-18		\$926,139.72	1.0000	\$ 926,160.30	1,875	\$ 493.95
Aug-18		\$965,480.62	0.9999	\$ 965,534.12	1,900	\$ 508.18
Sep-18		\$1,110,211.64	0.9999	\$ 1,110,302.61	1,886	\$ 588.71
Oct-18		\$1,085,912.78	0.9999	\$ 1,085,985.24	1,894	\$ 573.38
Nov-18		\$1,175,622.26	0.9999	\$ 1,175,748.56	1,890	\$ 622.09
Dec-18	\$13,368,550.66	\$1,005,116.33	0.9998	\$ 1,005,279.19	1,868	\$ 538.16
Jan-19		\$825,826.96	0.9998	\$ 826,032.18	1,556	\$ 530.87
Feb-19		\$757,170.46	0.9998	\$ 757,314.48	1,554	\$ 487.33
Mar-19		\$662,542.61	0.9998	\$ 662,650.45	1,508	\$ 439.42
Apr-19		\$948,053.13	0.9997	\$ 948,351.97	1,492	\$ 635.62
May-19		\$631,139.45	0.9997	\$ 631,299.02	1,470	\$ 429.46
Jun-19		\$1,078,261.09	0.9995	\$ 1,078,822.49	1,475	\$ 731.41
Jul-19		\$643,863.07	0.9996	\$ 644,100.03	1,378	\$ 467.42
Aug-19		\$648,639.36	0.9992	\$ 649,129.43	1,380	\$ 470.38
Sep-19		\$665,239.38	0.9993	\$ 665,681.44	1,394	\$ 477.53
Oct-19		\$659,805.12	0.9993	\$ 660,296.62	1,389	\$ 475.38
Nov-19		\$814,258.58	0.9990	\$ 815,094.72	1,399	\$ 582.63
Dec-19	\$11,314,963.17	\$867,620.50	0.9989	\$ 868,561.06	1,444	\$ 601.50
Jan-20		\$967,472.18	0.9989	\$ 968,571.22	1,693	\$ 572.10
Feb-20		\$1,031,538.01	0.9988	\$ 1,032,751.90	1,714	\$ 602.54
Mar-20		\$1,046,501.90	0.9981	\$ 1,048,514.13	1,848	\$ 567.38
Apr-20		\$742,954.89	0.9973	\$ 744,961.63	1,879	\$ 396.47
May-20		\$989,120.36	0.9965	\$ 992,548.00	1,877	\$ 528.79
Jun-20		\$948,931.27	0.9951	\$ 953,615.95	1,891	\$ 504.29
Jul-20		\$1,718,310.32	0.9912	\$ 1,733,536.25	1,921	\$ 902.41
Aug-20		\$967,469.08	0.9910	\$ 976,216.63	1,931	\$ 505.55
Sep-20		\$1,076,262.88	0.9849	\$ 1,092,776.31	1,978	\$ 552.47
Oct-20		\$914,196.88	0.9769	\$ 935,846.96	1,983	\$ 471.93
Nov-20		\$894,534.52	0.9665	\$ 925,525.82	1,968	\$ 470.29
Dec-20	\$15,418,904.13	\$1,026,704.24	0.9573	\$ 1,072,483.27	2,082	\$ 515.12

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
(\$1,105,042.57)	\$4,118.23	\$0.00	\$861,168.42	\$ 567.00
				70.35%

Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
	(\$33,279.12)	\$1,132,604.31	\$ 676.59
	(\$32,782.12)	\$958,731.88	\$ 581.40
	(\$32,404.40)	\$1,024,546.87	\$ 628.56
	(\$32,642.96)	\$853,834.42	\$ 520.00
	(\$33,199.60)	\$834,641.18	\$ 499.79
	(\$34,074.32)	\$948,215.19	\$ 553.22
	(\$33,020.68)	\$990,125.82	\$ 596.10
	(\$32,543.56)	\$889,415.38	\$ 543.32
	(\$31,311.00)	\$850,718.44	\$ 540.14
	(\$32,126.08)	\$979,861.66	\$ 606.35
	(\$33,378.52)	\$833,377.60	\$ 496.35
\$1,114,741.21	(\$34,730.36)	\$1,010,749.66	\$ 578.56
	(\$43,618.38)	\$1,036,060.77	\$ 564.30
	(\$43,689.65)	\$934,977.25	\$ 508.42
	(\$45,138.84)	\$1,315,164.85	\$ 692.19
	(\$45,138.84)	\$1,146,574.69	\$ 603.46
	(\$45,352.66)	\$1,127,594.10	\$ 590.67
	(\$44,069.77)	\$1,109,547.26	\$ 598.14
	(\$44,544.91)	\$999,368.35	\$ 533.00
	(\$45,138.84)	\$1,054,952.34	\$ 555.24
	(\$44,806.24)	\$1,174,195.92	\$ 622.59
	(\$44,996.30)	\$1,181,816.45	\$ 623.98
	(\$44,901.27)	\$1,251,022.60	\$ 661.92
\$1,542,184.68	(\$44,378.61)	\$1,089,902.15	\$ 583.46
	(\$55,816.55)	\$908,241.78	\$ 583.70
	(\$62,996.59)	\$808,406.74	\$ 520.21
	(\$54,987.56)	\$724,847.62	\$ 480.67
	(\$59,039.76)	\$1,003,897.99	\$ 672.85
	(\$61,730.50)	\$668,587.16	\$ 454.82
	(\$52,395.83)	\$1,113,570.54	\$ 754.96
	(\$58,420.50)	\$702,076.91	\$ 509.49
	(\$60,114.36)	\$677,284.91	\$ 490.79
	(\$46,042.05)	\$712,887.51	\$ 511.40
	(\$65,344.64)	\$695,530.32	\$ 500.74
	(\$63,858.16)	\$835,027.00	\$ 596.87
\$1,252,140.40	(\$58,280.78)	\$910,088.55	\$ 630.26
	(\$68,219.83)	\$1,059,484.77	\$ 625.80
	(\$60,834.65)	\$1,126,723.40	\$ 657.36
	(\$94,386.22)	\$1,093,537.55	\$ 591.74
	(\$85,286.82)	\$738,717.43	\$ 393.14
	(\$78,726.21)	\$1,004,356.17	\$ 535.09
	(\$81,068.58)	\$982,680.98	\$ 519.66
	(\$100,342.24)	\$1,754,792.76	\$ 913.48
	(\$87,543.82)	\$1,019,001.84	\$ 527.71
	(\$81,824.73)	\$1,137,479.87	\$ 575.07
	(\$83,852.31)	\$977,524.97	\$ 492.95
	(\$82,539.54)	\$943,258.02	\$ 479.30
\$1,445,848.92	(\$80,919.73)	\$1,100,094.55	\$ 528.38

Carrier Name: Highmark Coverage Advantage (HCA)
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2022

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)
\$47,697,437.40	\$39,007,537.36	\$39,686,695.97	85,149	\$5,047,968.50	\$44,734,664.47
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)					
Loss Ratio					

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend
Inpatient Hospital	2.20%	6.56%	0.72%	9.70%
Outpatient Hospital	2.20%	6.56%	0.72%	9.70%
Professional	2.20%	6.56%	0.72%	9.70%
Other Medical	2.20%	6.56%	0.72%	9.70%
Capitation				59.92%
Prescription Drugs	2.20%	6.56%	0.72%	9.70%
Total Annual Trend				9.72%
Months of Trend				24
Total Applied Trend Projection Factor				1.204

* 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
Jan-17		\$4,978,196.24	1.0000	\$ 4,978,196.24	12,404
Feb-17		\$4,779,701.30	1.0000	\$ 4,779,701.30	12,353
Mar-17		\$5,334,018.53	1.0000	\$ 5,334,018.53	12,254
Apr-17		\$4,882,096.24	1.0000	\$ 4,882,096.24	12,108
May-17		\$5,756,002.21	1.0000	\$ 5,756,002.21	11,867
Jun-17		\$6,195,485.95	1.0000	\$ 6,195,485.95	11,810
Jul-17		\$4,814,214.28	1.0000	\$ 4,814,214.28	11,694
Aug-17		\$4,940,175.71	1.0000	\$ 4,940,175.71	11,742
Sep-17		\$4,983,315.49	1.0000	\$ 4,983,315.49	11,660
Oct-17		\$5,761,681.97	1.0000	\$ 5,761,681.97	11,595
Nov-17		\$5,256,558.13	1.0000	\$ 5,256,558.13	11,517
Dec-17	\$64,766,422.22	\$4,724,399.82	1.0000	\$ 4,724,399.82	11,176
Jan-18		\$8,687,319.22	1.0000	\$ 8,687,319.22	11,410
Feb-18		\$4,403,119.91	1.0000	\$ 4,403,156.98	11,478
Mar-18		\$5,409,058.18	1.0000	\$ 5,409,149.51	11,404
Apr-18		\$5,097,759.13	1.0000	\$ 5,097,907.98	11,335
May-18		\$4,852,941.93	1.0000	\$ 4,853,038.29	11,653
Jun-18		\$5,474,187.01	1.0000	\$ 5,474,315.41	11,749
Jul-18		\$5,176,374.61	1.0000	\$ 5,176,489.65	11,724
Aug-18		\$5,775,394.21	0.9999	\$ 5,775,714.24	11,722
Sep-18		\$4,665,393.35	0.9999	\$ 4,665,775.63	11,655
Oct-18		\$5,417,704.95	0.9999	\$ 5,418,066.46	11,860
Nov-18		\$5,468,487.48	0.9999	\$ 5,469,074.95	11,822
Dec-18	\$65,834,890.91	\$4,934,556.77	0.9998	\$ 4,935,356.33	11,951
Jan-19		\$4,747,521.44	0.9998	\$ 4,748,701.18	10,931
Feb-19		\$4,983,224.10	0.9998	\$ 4,984,171.98	10,684
Mar-19		\$4,353,386.36	0.9998	\$ 4,354,094.97	10,573
Apr-19		\$4,695,623.77	0.9997	\$ 4,697,103.90	10,190
May-19		\$4,810,029.38	0.9997	\$ 4,811,245.51	9,955
Jun-19		\$4,139,106.07	0.9995	\$ 4,141,261.12	9,793
Jul-19		\$3,870,237.17	0.9996	\$ 3,871,661.56	9,564
Aug-19		\$4,073,376.12	0.9992	\$ 4,076,453.69	9,474
Sep-19		\$3,671,969.10	0.9993	\$ 3,674,409.20	9,259
Oct-19		\$4,123,477.49	0.9993	\$ 4,126,549.14	9,062
Nov-19		\$4,018,130.78	0.9990	\$ 4,022,256.88	9,003
Dec-19	\$58,755,696.99	\$3,737,345.52	0.9989	\$ 3,741,397.06	7,727
Jan-20		\$3,533,376.19	0.9987	\$ 3,537,863.46	7,468
Feb-20		\$2,829,068.97	0.9987	\$ 2,832,754.80	7,405
Mar-20		\$2,899,803.07	0.9977	\$ 2,906,382.14	7,426
Apr-20		\$2,198,064.77	0.9964	\$ 2,205,965.68	7,276
May-20		\$2,936,784.76	0.9959	\$ 2,948,961.40	7,204
Jun-20		\$2,983,225.84	0.9947	\$ 2,999,217.45	7,062
Jul-20		\$4,116,951.79	0.9912	\$ 4,153,597.43	6,962
Aug-20		\$2,902,522.88	0.9893	\$ 2,933,785.22	6,919
Sep-20		\$3,794,381.36	0.9809	\$ 3,868,256.35	6,939
Oct-20		\$3,341,776.86	0.9681	\$ 3,451,811.28	6,882
Nov-20		\$3,243,577.31	0.9581	\$ 3,385,526.31	6,903
Dec-20	\$47,697,437.40	\$3,077,985.07	0.9292	\$ 3,312,555.96	6,703

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$0.00	(\$2,813,945.99)	\$15,649.53	\$0.00	\$216,562.89	\$ -
					\$ 492.51
					76.99%

Weight*
19.20%
31.48%
28.01%
3.67%
0.04%
17.60%
100.00%

Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
\$ 401.34		(\$246,591.52)	\$5,541,090.46	\$ 446.72
\$ 386.93		(\$245,577.64)	\$5,271,020.67	\$ 426.70
\$ 435.29		(\$243,609.52)	\$5,879,706.80	\$ 479.82
\$ 403.21		(\$240,707.04)	\$5,302,525.92	\$ 437.94
\$ 485.04		(\$235,915.96)	\$6,233,584.98	\$ 525.29
\$ 524.60		(\$234,782.80)	\$6,599,387.61	\$ 558.80
\$ 411.68		(\$232,476.72)	\$5,228,659.82	\$ 447.12
\$ 420.73		(\$233,430.96)	\$5,366,720.43	\$ 457.05
\$ 427.39		(\$231,800.80)	\$5,379,303.87	\$ 461.35
\$ 496.91		(\$230,508.60)	\$6,174,422.64	\$ 532.51
\$ 456.42		(\$228,957.96)	\$5,646,638.03	\$ 490.29
\$ 422.73	\$8,188,472.30	(\$222,178.88)	\$5,144,718.56	\$ 460.34
\$ 761.38		(\$271,070.63)	\$9,273,777.32	\$ 812.78
\$ 383.62		(\$272,686.13)	\$4,857,895.17	\$ 423.24
\$ 474.32		(\$270,928.09)	\$5,914,704.07	\$ 518.65
\$ 449.75		(\$269,288.83)	\$5,559,331.62	\$ 490.46
\$ 416.46		(\$276,843.65)	\$5,324,133.80	\$ 456.89
\$ 465.94		(\$279,124.35)	\$5,909,061.93	\$ 502.94
\$ 441.53		(\$278,530.42)	\$5,659,274.56	\$ 482.71
\$ 492.72		(\$278,482.90)	\$6,283,503.16	\$ 536.04
\$ 400.32		(\$276,891.17)	\$5,041,940.52	\$ 432.60
\$ 456.84		(\$281,761.41)	\$5,931,605.72	\$ 500.14
\$ 462.62		(\$280,858.63)	\$5,932,325.51	\$ 501.80
\$ 412.97	\$9,032,912.74	(\$283,923.32)	\$5,390,334.47	\$ 451.04
\$ 434.43		(\$308,421.08)	\$5,267,863.43	\$ 481.92
\$ 466.51		(\$319,022.51)	\$5,397,664.10	\$ 505.21
\$ 411.81		(\$317,347.01)	\$4,727,354.01	\$ 447.12
\$ 460.95		(\$311,509.36)	\$5,097,098.19	\$ 500.21
\$ 483.30		(\$281,988.65)	\$5,214,313.81	\$ 523.79
\$ 422.88		(\$284,318.53)	\$4,454,830.58	\$ 454.90
\$ 404.82		(\$270,883.26)	\$4,232,835.55	\$ 442.58
\$ 430.28		(\$273,949.88)	\$4,436,486.83	\$ 468.28
\$ 396.85		(\$260,022.84)	\$3,958,447.10	\$ 427.52
\$ 455.37		(\$236,312.47)	\$4,483,655.70	\$ 494.78
\$ 446.77		(\$228,116.34)	\$4,365,184.92	\$ 484.86
\$ 484.20	\$7,739,818.05	(\$208,052.54)	\$4,053,445.54	\$ 524.58
\$ 473.74		(\$212,226.29)	\$3,886,018.99	\$ 520.36
\$ 382.55		(\$210,368.18)	\$3,096,082.18	\$ 418.11
\$ 391.38		(\$235,190.48)	\$3,108,069.93	\$ 418.54
\$ 303.18		(\$209,275.43)	\$2,258,892.66	\$ 310.46
\$ 409.35		(\$193,626.33)	\$3,106,322.19	\$ 431.19
\$ 424.70		(\$199,866.65)	\$3,178,132.83	\$ 450.03
\$ 596.61		(\$191,227.86)	\$4,403,512.35	\$ 632.51
\$ 424.02		(\$191,325.02)	\$3,137,858.40	\$ 453.51
\$ 557.47		(\$219,032.92)	\$4,066,949.02	\$ 586.10
\$ 501.57		(\$223,356.31)	\$3,627,302.49	\$ 527.07
\$ 490.44		(\$182,408.44)	\$3,586,068.99	\$ 519.49
\$ 494.19	\$4,887,942.28	(\$202,309.43)	\$3,499,196.37	\$ 522.03

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

Carrier Name:	Highmark Coverage Advantage (HCA)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2020 to 12/31/2020					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

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

Carrier Name:	Highmark Coverage Advantage (HCA)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2022	Proj. Incurred Claim Impact:	0.0%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

PA Rate Template Part II
Rate Development and Change

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Highmark Coverage Advantage (HCA)
PPO
Small Group
1/1/2022

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	\$ 567.00	\$ 492.51	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.260	1.204	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 714.50	\$ 592.89	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.993	1.036	<- See URRT Instructions
Total Non-Morbidity Changes	0.991	1.087	
Change in Demographics	0.973	1.018	<- See URRT Instructions
Change in Network	1.019	1.068	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 703.25	\$ 668.03	
Credibility Factors	96%	4%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 701.71	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 701.71		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.885		
Projected Incurred EHB Claims PMPM	\$ 621.01		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$35.37		
Projected Incurred Exchange User Fees PMPM			
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 585.64		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 661.74		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 585.64		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 661.74		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.65%	\$62.64
General and Claims	6.73%	\$43.66
Agent/Broker Fees and Commissions	2.42%	\$15.69
Quality Improvement Initiatives	0.51%	\$3.29
Taxes and Fees	0.08%	\$0.49
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.24
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax		\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)		\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	9.73%	\$63.13
Projected Required Revenue PMPM		\$ 648.77

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 439.57	\$ 425.64	\$ (13.93)	-3.2%
B. Base period allowed claims before normalization	\$587.18	\$ 563.75	\$ (23.44)	-5.3%
C. Normalization factor component of change	\$ (232.73)	\$ (245.32)	\$ (12.59)	-2.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 354.45	\$ 318.43	\$ (36.02)	-8.2%
D2. URRT Trend	\$ 67.94	\$ 82.05	\$ 14.11	3.2%
D3. URRT Morbidity	\$ 18.28	\$ (1.86)	\$ (20.15)	-4.6%
D4. URRT Other	\$ 12.22	\$ (2.02)	\$ (14.24)	-3.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (48.52)	\$ (22.58)	\$ 25.95	5.9%
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)	\$ 404.37	\$ 374.02	\$ (30.35)	-6.9%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ 6.48	\$ 6.48	1.5%
E2. Pricing AV	\$ (52.57)	\$ (44.62)	\$ 7.95	1.8%
E3. Benefit Richness	\$ 45.48	\$ 46.95	\$ 1.47	0.3%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (7.09)	\$ 8.81	\$ 15.89	3.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 38.62	\$ 41.09	\$ 2.47	0.6%
F2. Taxes and Fees	\$ 0.33	\$ 0.32	\$ (0.01)	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 38.95	\$ 41.42	\$ 2.47	0.6%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 436.24	\$ 424.25	\$ (11.99)	-2.7%

ce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 563.75	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 16,830,399.51	
Blended Loss Ratio	70.64%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	13,814	1,861	4,875	4,806	25,356
Adjusted Projected Allowed EHB Claims PMPM	\$ 701.71	\$ 701.71	\$ 701.71	\$ 701.71	\$ 701.71
Months of Trend	-	3	6	9	
Annual Trend	7.31%	7.41%	8.65%	9.01%	
Single Risk Pool Projected Allowed Claims	\$ 701.71	\$ 714.36	\$ 731.44	\$ 748.64	\$ 717.25
Quarterly Trend Factor	1.000	1.018	1.042	1.067	1.022

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.546	1.522
Average Geographic Factor	0.970	1.003
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.104	1.140
Average Network Factor	1.000	1.017
Market-Adjusted Projected Allowed Total Claims PMPM	\$693.06	\$ 661.74
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 418.36	\$ 373.78

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

	2021	2022	
Paid-to-Allowed	0.871	0.885	
URRT Trend (Total Applied Trend Factor)	1.192	1.258	<- URRT W1, S2
URRT Morbidity	1.043	0.995	<- URRT W1, S2
URRT "Other"	1.028	0.995	<- URRT W1, S2
Risk Adjustment	\$ (70.05)	\$ (35.37)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ 0.51	\$0.46	<- URRT W1, S2
Network	1.000	1.017	
Pricing AV	0.870	0.883	<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.129	1.140	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.79%	9.65%	
Taxes and Fees	0.07%	0.08%	
Profit and/or Contingency	0.00%	0.00%	

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: 1/1/2022
Base Period Start Date: 1/1/2020
Date of Most Recent Membership: 2/1/2021
Market Adjusted Index Rate: \$ 661.74

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off
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Totals - Current Membership

0.840

Total - Projected Membership

0.840

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
Plan 1	79279PA0010001	PPO	Premier Balance PPO \$0 Platinum A	M	79279PA0010001	Platinum	0.8969084	Approach 1	Off
Plan 2	79279PA0010003	PPO	Premier Balance PPO \$0 Gold A	M	79279PA0010003	Gold	0.81348993	Approach 1	Off
Plan 3	79279PA0010005	PPO	Premier Balance PPO \$500 A	M	79279PA0010005	Gold	0.80181667	Approach 1	Off
Plan 4	79279PA0010007	PPO	Premier Balance PPO \$1000 A	M	79279PA0010007	Gold	0.81916298	Approach 1	Off
Plan 5	79279PA0010011	PPO	Premier Balance PPO \$2000 A	M	79279PA0010011	Gold	0.80636181	Approach 1	Off
Plan 6	79279PA0010015	PPO	Premier Balance PPO \$1400 A	M	79279PA0010015	Gold	0.79733496	Approach 1	Off
Plan 7	79279PA0010016	PPO	Premier Balance PPO \$2500 A	M	79279PA0010016	Gold	0.79609859	Approach 1	Off
Plan 8	79279PA0020005	PPO	Balance PPO \$1000 A	M	79279PA0020005	Gold	0.78429111	Approach 1	Off
Plan 9	79279PA0020007	PPO	Balance PPO \$2000 A	M	79279PA0020007	Gold	0.7919611	Approach 1	Off
Plan 10	79279PA0060001	PPO	Health Savings PPO \$1500	M	79279PA0060001	Gold	0.81952204	Standard AV	Off
Plan 11	79279PA0070003	PPO	Health Savings PPO Embedded \$4250	M	79279PA0070003	Silver	0.71850852	Standard AV	Off

Calibration	
Age Calibration Factor	1.518
Geographic Calibration Factor	1.003
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.523

Total Covered Lives @ 02-01-2021
2,221

45 CFR Part 156.8 (d) (2) Allowable Factors

Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
0.883	1.000	1.000	1.000	1.000	1.000	\$ 585.59	9.7%	0.1%	0.0%
0.883	1.000	1.000	1.000	1.000	1.000	\$ 585.64	9.7%	0.1%	0.0%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.950	1.047	1.000	1.000	1.000	1.000	\$658.23	9.1%	0.1%	0.0%
0.873	0.991	1.000	1.000	1.000	1.000	\$572.25	9.7%	0.1%	0.0%
0.863	0.984	1.000	1.000	1.000	1.000	\$561.56	9.8%	0.1%	0.0%
0.849	0.975	1.000	1.000	1.000	1.000	\$547.55	9.9%	0.1%	0.0%
0.818	0.957	1.000	1.000	1.000	1.000	\$518.21	10.2%	0.1%	0.0%
0.819	0.958	1.000	1.000	1.000	1.000	\$518.65	10.2%	0.1%	0.0%
0.798	0.946	1.000	1.000	1.000	1.000	\$499.73	10.3%	0.1%	0.0%
0.805	0.950	1.000	1.000	1.000	1.000	\$506.41	10.3%	0.1%	0.0%
0.789	0.942	1.000	1.000	1.000	1.000	\$491.83	10.4%	0.1%	0.0%
0.847	0.974	1.000	1.000	1.000	1.000	\$546.15	9.9%	0.1%	0.0%
0.750	0.923	1.000	1.000	1.000	1.000	\$458.09	10.8%	0.1%	0.0%

Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	Total Projected Lives
2,221	2,113

	-	
4	843	803
5	132	126
6	426	405
7	241	229
9	167	158
8	79	75
10	81	76
11	9	10
12	54	52
13	151	143
14	38	36

2021 Calibrated Plan Adjusted Index Rate PMPM	2022 Calibrated Plan Adjusted Index Rate PMPM
\$ 439.57	\$ 425.64

Proposed Rate Change Compared to Prior 12 months
-3.2%

% of Total Covered Lives
N/A

N/A	N/A
\$485.16	\$ 475.88
\$442.60	\$ 416.42
\$429.92	\$ 409.03
\$416.00	\$ 399.34
\$392.18	\$ 379.03
\$398.67	\$ 379.34
\$381.40	\$ 366.24
\$375.37	\$ 370.87
\$375.18	\$ 360.77
\$402.16	\$ 398.37
\$348.08	\$ 337.41

N/A
-1.9%
-5.9%
-4.9%
-4.0%
-3.4%
-4.9%
-4.0%
-1.2%
-3.8%
-0.9%
-3.1%

N/A
38.0%
5.9%
19.2%
10.9%
7.5%
3.6%
3.6%
0.4%
2.4%
6.8%
1.7%

02-01-2021 Number of Covered Lives by Rating Area										2022 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	
208	53	-	1,722	232	6	-	-	-	2,221	
									-	0
49	4	-	742	48	-	-	-	-	843	1
-	-	-	116	16	-	-	-	-	132	1
48	30	-	322	26	-	-	-	-	426	1
4	4	-	216	17	-	-	-	-	241	1
19	-	-	133	15	-	-	-	-	167	1
17	3	-	14	39	6	-	-	-	79	1
56	-	-	24	1	-	-	-	-	81	1
1	-	-	8	-	-	-	-	-	9	1
6	-	-	48	-	-	-	-	-	54	1
-	-	-	86	65	-	-	-	-	151	1
8	12	-	13	5	-	-	-	-	38	1

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: 1/1/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	79279PA0010001	ier Balance PPO \$0 Platin	M	79279PA0010001	Platinum	Off
Plan 2	79279PA0010003	emier Balance PPO \$0 Gold	M	79279PA0010003	Gold	Off
Plan 3	79279PA0010005	remier Balance PPO \$500	M	79279PA0010005	Gold	Off
Plan 4	79279PA0010007	emier Balance PPO \$1000	M	79279PA0010007	Gold	Off
Plan 5	79279PA0010011	emier Balance PPO \$2000	M	79279PA0010011	Gold	Off
Plan 6	79279PA0010015	emier Balance PPO \$1400	M	79279PA0010015	Gold	Off
Plan 7	79279PA0010016	emier Balance PPO \$2500	M	79279PA0010016	Gold	Off
Plan 8	79279PA0020005	Balance PPO \$1000 A	M	79279PA0020005	Gold	Off
Plan 9	79279PA0020007	Balance PPO \$2000 A	M	79279PA0020007	Gold	Off
Plan 10	79279PA0060001	Health Savings PPO \$1500	M	79279PA0060001	Gold	Off
Plan 11	79279PA0070003	h Savings PPO Embedded	M	79279PA0070003	Silver	Off

Quarter 1 2021, 21-year-old Non-Tobacco Premium PI						
1	2	3	4	5	6	7

\$ 406.06 \$ 400.36 \$ - \$ 431.85 \$ 411.05 \$ 414.62 \$ -

\$470.61	\$470.61	\$0.00	\$470.61	\$470.61	\$504.57	\$0.00
\$429.32	\$429.32	\$0.00	\$429.32	\$429.32	\$460.30	\$0.00
\$417.02	\$417.02	\$0.00	\$417.02	\$417.02	\$447.11	\$0.00
\$403.52	\$403.52	\$0.00	\$403.52	\$403.52	\$432.64	\$0.00
\$380.42	\$380.42	\$0.00	\$380.42	\$380.42	\$407.87	\$0.00
\$386.71	\$386.71	\$0.00	\$386.71	\$386.71	\$414.62	\$0.00
\$369.96	\$369.96	\$0.00	\$369.96	\$369.96	\$396.66	\$0.00
\$364.11	\$364.11	\$0.00	\$364.11	\$364.11	\$390.39	\$0.00
\$363.92	\$363.92	\$0.00	\$363.92	\$363.92	\$390.19	\$0.00
\$390.09	\$390.09	\$0.00	\$390.09	\$390.09	\$418.24	\$0.00
\$337.64	\$337.64	\$0.00	\$337.64	\$337.64	\$362.00	\$0.00

MPM		
8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 426.46

Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	
\$ 385.41	\$ 397.94	\$ -	\$ 434.09	\$ 419.40	\$ 409.68	\$ -	\$ -	\$ -	\$ 427.07	

Change in Quarter 1, 21-year-old				
1	2	3	4	5
-5.1%	-0.6%	0.0%	0.5%	2.0%

\$0.00	\$0.00	\$ 470.61
\$0.00	\$0.00	\$ 429.32
\$0.00	\$0.00	\$ 417.02
\$0.00	\$0.00	\$ 403.52
\$0.00	\$0.00	\$ 380.42
\$0.00	\$0.00	\$ 388.83
\$0.00	\$0.00	\$ 369.96
\$0.00	\$0.00	\$ 364.11
\$0.00	\$0.00	\$ 363.92
\$0.00	\$0.00	\$ 390.09
\$0.00	\$0.00	\$ 337.64

\$ 454.46	\$ 478.88	\$ -	\$ 478.88	\$ 485.58	\$ 513.95	\$ -	\$ -	\$ -	\$ 477.84
\$ 397.68	\$ 419.05	\$ -	\$ 419.05	\$ 424.92	\$ 449.74	\$ -	\$ -	\$ -	\$ 419.76
\$ 390.62	\$ 411.61	\$ -	\$ 411.61	\$ 417.37	\$ 441.75	\$ -	\$ -	\$ -	\$ 409.59
\$ 381.36	\$ 401.86	\$ -	\$ 401.86	\$ 407.48	\$ 431.29	\$ -	\$ -	\$ -	\$ 401.92
\$ 361.97	\$ 381.42	\$ -	\$ 381.42	\$ 386.76	\$ 409.36	\$ -	\$ -	\$ -	\$ 379.69
\$ 362.26	\$ 381.73	\$ -	\$ 381.73	\$ 387.07	\$ 409.68	\$ -	\$ -	\$ -	\$ 382.30
\$ 349.76	\$ 368.55	\$ -	\$ 368.55	\$ 373.71	\$ 395.54	\$ -	\$ -	\$ -	\$ 355.62
\$ 354.17	\$ 373.21	\$ -	\$ 373.21	\$ 378.43	\$ 400.54	\$ -	\$ -	\$ -	\$ 371.09
\$ 344.53	\$ 363.05	\$ -	\$ 363.05	\$ 368.13	\$ 389.64	\$ -	\$ -	\$ -	\$ 360.99
\$ 380.43	\$ 400.88	\$ -	\$ 400.88	\$ 406.49	\$ 430.24	\$ -	\$ -	\$ -	\$ 403.30
\$ 322.22	\$ 339.54	\$ -	\$ 339.54	\$ 344.29	\$ 364.40	\$ -	\$ -	\$ -	\$ 336.52

-3.4%	1.8%		1.8%	3.2%
-7.4%	-2.4%		-2.4%	-1.0%
-6.3%	-1.3%		-1.3%	0.1%
-5.5%	-0.4%		-0.4%	1.0%
-4.8%	0.3%		0.3%	1.7%
-6.3%	-1.3%		-1.3%	0.1%
-5.5%	-0.4%		-0.4%	1.0%
-2.7%	2.5%		2.5%	3.9%
-5.3%	-0.2%		-0.2%	1.2%
-2.5%	2.8%		2.8%	4.2%
-4.6%	0.6%		0.6%	2.0%

Non-Tobacco Premium PMPM				
6	7	8	9	Average (weighted by enrollment by rating area)
-1.2%	0.0%	0.0%	0.0%	0.1%

1.9%				1.5%
-2.3%				-2.2%
-1.2%				-1.8%
-0.3%				-0.4%
0.4%				-0.2%
-1.2%				-1.7%
-0.3%				-3.9%
2.6%				1.9%
-0.1%				-0.8%
2.9%				3.4%
0.7%				-0.3%

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 392.35	\$ 405.11	\$ -	\$ 441.91	\$ 426.95	\$ 417.07	\$ -	\$ -	\$ -	\$ 434.76

\$ 462.65	\$ 487.51	\$ -	\$ 487.51	\$ 494.34	\$ 523.21	\$ -	\$ -	\$ -	\$ 486.45
\$ 404.84	\$ 426.60	\$ -	\$ 426.60	\$ 432.57	\$ 457.84	\$ -	\$ -	\$ -	\$ 427.33
\$ 397.66	\$ 419.03	\$ -	\$ 419.03	\$ 424.89	\$ 449.71	\$ -	\$ -	\$ -	\$ 416.98
\$ 388.24	\$ 409.10	\$ -	\$ 409.10	\$ 414.83	\$ 439.06	\$ -	\$ -	\$ -	\$ 409.16
\$ 368.49	\$ 388.30	\$ -	\$ 388.30	\$ 393.73	\$ 416.73	\$ -	\$ -	\$ -	\$ 386.53
\$ 368.79	\$ 388.61	\$ -	\$ 388.61	\$ 394.05	\$ 417.07	\$ -	\$ -	\$ -	\$ 389.19
\$ 356.06	\$ 375.19	\$ -	\$ 375.19	\$ 380.45	\$ 402.67	\$ -	\$ -	\$ -	\$ 362.03
\$ 360.56	\$ 379.93	\$ -	\$ 379.93	\$ 385.25	\$ 407.76	\$ -	\$ -	\$ -	\$ 377.78
\$ 350.74	\$ 369.59	\$ -	\$ 369.59	\$ 374.77	\$ 396.66	\$ -	\$ -	\$ -	\$ 367.50
\$ 387.29	\$ 408.10	\$ -	\$ 408.10	\$ 413.82	\$ 437.99	\$ -	\$ -	\$ -	\$ 410.56
\$ 328.03	\$ 345.66	\$ -	\$ 345.66	\$ 350.50	\$ 370.97	\$ -	\$ -	\$ -	\$ 342.58

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM		
1	2	3
\$ 401.74	\$ 414.80	\$ -

\$ 473.71	\$ 499.17	\$ -
\$ 414.53	\$ 436.80	\$ -
\$ 407.17	\$ 429.05	\$ -
\$ 397.52	\$ 418.88	\$ -
\$ 377.31	\$ 397.58	\$ -
\$ 377.61	\$ 397.90	\$ -
\$ 364.57	\$ 384.17	\$ -
\$ 369.18	\$ 389.02	\$ -
\$ 359.13	\$ 378.43	\$ -
\$ 396.55	\$ 417.86	\$ -
\$ 335.87	\$ 353.92	\$ -

Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM

						Average (weighted by enrollment by rating area)
4	5	6	7	8	9	

\$ 452.48	\$ 437.16	\$ 427.04	\$ -	\$ -	\$ -	\$ 445.16
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\$ 499.17	\$ 506.16	\$ 535.72	\$ -	\$ -	\$ -	\$ 498.09
\$ 436.80	\$ 442.92	\$ 468.79	\$ -	\$ -	\$ -	\$ 437.54
\$ 429.05	\$ 435.05	\$ 460.47	\$ -	\$ -	\$ -	\$ 426.95
\$ 418.88	\$ 424.75	\$ 449.56	\$ -	\$ -	\$ -	\$ 418.94
\$ 397.58	\$ 403.15	\$ 426.70	\$ -	\$ -	\$ -	\$ 395.78
\$ 397.90	\$ 403.47	\$ 427.04	\$ -	\$ -	\$ -	\$ 398.50
\$ 384.17	\$ 389.54	\$ 412.30	\$ -	\$ -	\$ -	\$ 370.69
\$ 389.02	\$ 394.46	\$ 417.51	\$ -	\$ -	\$ -	\$ 386.81
\$ 378.43	\$ 383.73	\$ 406.14	\$ -	\$ -	\$ -	\$ 376.29
\$ 417.86	\$ 423.71	\$ 448.46	\$ -	\$ -	\$ -	\$ 420.38
\$ 353.92	\$ 358.88	\$ 379.84	\$ -	\$ -	\$ -	\$ 350.77

Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM

										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		

\$ 411.18	\$ 424.55	\$ -	\$ 463.12	\$ 447.44	\$ 437.08	\$ -	\$ -	\$ -	\$ -	\$ 455.62
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\$ 484.85	\$ 510.90	\$ -	\$ 510.90	\$ 518.06	\$ 548.32	\$ -	\$ -	\$ -	\$ 509.80
\$ 424.27	\$ 447.07	\$ -	\$ 447.07	\$ 453.33	\$ 479.81	\$ -	\$ -	\$ -	\$ 447.83
\$ 416.74	\$ 439.13	\$ -	\$ 439.13	\$ 445.28	\$ 471.29	\$ -	\$ -	\$ -	\$ 436.98
\$ 406.87	\$ 428.73	\$ -	\$ 428.73	\$ 434.73	\$ 460.13	\$ -	\$ -	\$ -	\$ 428.79
\$ 386.18	\$ 406.93	\$ -	\$ 406.93	\$ 412.63	\$ 436.73	\$ -	\$ -	\$ -	\$ 405.08
\$ 386.49	\$ 407.26	\$ -	\$ 407.26	\$ 412.96	\$ 437.08	\$ -	\$ -	\$ -	\$ 407.87
\$ 373.14	\$ 393.20	\$ -	\$ 393.20	\$ 398.70	\$ 421.99	\$ -	\$ -	\$ -	\$ 379.40
\$ 377.86	\$ 398.16	\$ -	\$ 398.16	\$ 403.74	\$ 427.32	\$ -	\$ -	\$ -	\$ 395.91
\$ 367.57	\$ 387.33	\$ -	\$ 387.33	\$ 392.75	\$ 415.69	\$ -	\$ -	\$ -	\$ 385.13
\$ 405.87	\$ 427.69	\$ -	\$ 427.69	\$ 433.67	\$ 459.01	\$ -	\$ -	\$ -	\$ 430.26
\$ 343.77	\$ 362.24	\$ -	\$ 362.24	\$ 367.31	\$ 388.77	\$ -	\$ -	\$ -	\$ 359.02

Company Name:	Highmark Coverage Advantage (HCA)	Ending date of Rates:	March 31, 2022
Market:	Small Group		
Product:	PPO		
Effective Date of Rates:	January 1, 2022		

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010001		79279PA0010001	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	20		20		20		20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$347.66	\$347.66	\$366.34	\$366.34	\$371.47	\$371.47	\$393.17	\$393.17
15	\$378.57	\$378.57	\$398.91	\$398.91	\$404.49	\$404.49	\$428.12	\$428.12
16	\$390.38	\$390.38	\$411.36	\$411.36	\$417.11	\$417.11	\$441.48	\$441.48
17	\$402.20	\$402.20	\$423.81	\$423.81	\$429.74	\$429.74	\$454.85	\$454.85
18	\$414.92	\$414.92	\$437.22	\$437.22	\$443.33	\$443.33	\$469.24	\$469.24
19	\$427.65	\$427.65	\$450.63	\$450.63	\$456.93	\$456.93	\$483.63	\$483.63
20	\$440.83	\$440.83	\$464.51	\$464.51	\$471.01	\$471.01	\$498.53	\$498.53
21	\$454.46	\$454.46	\$478.88	\$478.88	\$485.58	\$485.58	\$513.95	\$513.95
22	\$454.46	\$454.46	\$478.88	\$478.88	\$485.58	\$485.58	\$513.95	\$513.95
23	\$454.46	\$454.46	\$478.88	\$478.88	\$485.58	\$485.58	\$513.95	\$513.95
24	\$454.46	\$454.46	\$478.88	\$478.88	\$485.58	\$485.58	\$513.95	\$513.95
25	\$456.28	\$456.28	\$480.80	\$480.80	\$487.52	\$487.52	\$516.01	\$516.01
26	\$465.37	\$465.37	\$490.37	\$490.37	\$497.23	\$497.23	\$526.28	\$526.28
27	\$476.27	\$476.27	\$501.87	\$501.87	\$508.89	\$508.89	\$538.62	\$538.62
28	\$494.00	\$494.00	\$520.54	\$520.54	\$527.83	\$527.83	\$558.66	\$558.66
29	\$508.54	\$508.54	\$535.87	\$535.87	\$543.36	\$543.36	\$575.11	\$575.11
30	\$515.81	\$515.81	\$543.53	\$543.53	\$551.13	\$551.13	\$583.33	\$583.33
31	\$526.72	\$526.72	\$555.02	\$555.02	\$562.79	\$562.79	\$595.67	\$595.67
32	\$537.63	\$537.63	\$566.52	\$566.52	\$574.44	\$574.44	\$608.00	\$608.00
33	\$544.44	\$544.44	\$573.70	\$573.70	\$581.72	\$581.72	\$615.71	\$615.71
34	\$551.71	\$551.71	\$581.36	\$581.36	\$589.49	\$589.49	\$623.94	\$623.94
35	\$555.35	\$555.35	\$585.19	\$585.19	\$593.38	\$593.38	\$628.05	\$628.05
36	\$558.99	\$558.99	\$589.02	\$589.02	\$597.26	\$597.26	\$632.16	\$632.16
37	\$562.62	\$562.62	\$592.85	\$592.85	\$601.15	\$601.15	\$636.27	\$636.27
38	\$566.26	\$566.26	\$596.68	\$596.68	\$605.03	\$605.03	\$640.38	\$640.38
39	\$573.53	\$573.53	\$604.35	\$604.35	\$612.80	\$612.80	\$648.60	\$648.60
40	\$580.80	\$580.80	\$612.01	\$612.01	\$620.57	\$620.57	\$656.83	\$656.83
41	\$591.71	\$591.71	\$623.50	\$623.50	\$632.23	\$632.23	\$669.16	\$669.16
42	\$602.16	\$602.16	\$634.52	\$634.52	\$643.39	\$643.39	\$680.98	\$680.98
43	\$616.70	\$616.70	\$649.84	\$649.84	\$658.93	\$658.93	\$697.43	\$697.43
44	\$634.88	\$634.88	\$669.00	\$669.00	\$678.36	\$678.36	\$717.99	\$717.99
45	\$656.24	\$656.24	\$691.50	\$691.50	\$701.18	\$701.18	\$742.14	\$742.14
46	\$681.69	\$681.69	\$718.32	\$718.32	\$728.37	\$728.37	\$770.93	\$770.93
47	\$710.32	\$710.32	\$748.49	\$748.49	\$758.96	\$758.96	\$803.30	\$803.30
48	\$743.04	\$743.04	\$782.97	\$782.97	\$793.92	\$793.92	\$840.31	\$840.31
49	\$775.31	\$775.31	\$816.97	\$816.97	\$828.40	\$828.40	\$876.80	\$876.80
50	\$811.67	\$811.67	\$855.28	\$855.28	\$867.25	\$867.25	\$917.91	\$917.91
51	\$847.57	\$847.57	\$893.11	\$893.11	\$905.61	\$905.61	\$958.52	\$958.52
52	\$887.11	\$887.11	\$934.77	\$934.77	\$947.85	\$947.85	\$1,003.23	\$1,003.23
53	\$927.10	\$927.10	\$976.92	\$976.92	\$990.58	\$990.58	\$1,048.46	\$1,048.46
54	\$970.27	\$970.27	\$1,022.41	\$1,022.41	\$1,036.71	\$1,036.71	\$1,097.28	\$1,097.28
55	\$1,013.45	\$1,013.45	\$1,067.90	\$1,067.90	\$1,082.84	\$1,082.84	\$1,146.11	\$1,146.11
56	\$1,060.26	\$1,060.26	\$1,117.23	\$1,117.23	\$1,132.86	\$1,132.86	\$1,199.05	\$1,199.05
57	\$1,107.52	\$1,107.52	\$1,167.03	\$1,167.03	\$1,183.36	\$1,183.36	\$1,252.50	\$1,252.50
58	\$1,157.96	\$1,157.96	\$1,220.19	\$1,220.19	\$1,237.26	\$1,237.26	\$1,309.54	\$1,309.54
59	\$1,182.96	\$1,182.96	\$1,246.52	\$1,246.52	\$1,263.96	\$1,263.96	\$1,337.81	\$1,337.81
60	\$1,233.40	\$1,233.40	\$1,299.68	\$1,299.68	\$1,317.86	\$1,317.86	\$1,394.86	\$1,394.86
61	\$1,277.03	\$1,277.03	\$1,345.65	\$1,345.65	\$1,364.48	\$1,364.48	\$1,444.20	\$1,444.20
62	\$1,305.66	\$1,305.66	\$1,375.82	\$1,375.82	\$1,395.07	\$1,395.07	\$1,476.58	\$1,476.58
63	\$1,341.57	\$1,341.57	\$1,413.65	\$1,413.65	\$1,433.43	\$1,433.43	\$1,517.18	\$1,517.18
64+	\$1,363.38	\$1,363.38	\$1,436.64	\$1,436.64	\$1,456.74	\$1,456.74	\$1,541.85	\$1,541.85

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)=>	79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	45		45		45		45		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$304.23	\$304.23	\$320.57	\$320.57	\$325.06	\$325.06	\$344.05	\$344.05	\$298.82	\$298.82
15	\$331.27	\$331.27	\$349.07	\$349.07	\$353.96	\$353.96	\$374.63	\$374.63	\$325.39	\$325.39
16	\$341.61	\$341.61	\$359.96	\$359.96	\$365.01	\$365.01	\$386.33	\$386.33	\$335.54	\$335.54
17	\$351.95	\$351.95	\$370.86	\$370.86	\$376.05	\$376.05	\$398.02	\$398.02	\$345.70	\$345.70
18	\$363.08	\$363.08	\$382.59	\$382.59	\$387.95	\$387.95	\$410.61	\$410.61	\$356.64	\$356.64
19	\$374.22	\$374.22	\$394.33	\$394.33	\$399.85	\$399.85	\$423.21	\$423.21	\$367.57	\$367.57
20	\$385.75	\$385.75	\$406.48	\$406.48	\$412.17	\$412.17	\$436.25	\$436.25	\$378.90	\$378.90
21	\$397.68	\$397.68	\$419.05	\$419.05	\$424.92	\$424.92	\$449.74	\$449.74	\$390.62	\$390.62
22	\$397.68	\$397.68	\$419.05	\$419.05	\$424.92	\$424.92	\$449.74	\$449.74	\$390.62	\$390.62
23	\$397.68	\$397.68	\$419.05	\$419.05	\$424.92	\$424.92	\$449.74	\$449.74	\$390.62	\$390.62
24	\$397.68	\$397.68	\$419.05	\$419.05	\$424.92	\$424.92	\$449.74	\$449.74	\$390.62	\$390.62
25	\$399.27	\$399.27	\$420.73	\$420.73	\$426.62	\$426.62	\$451.54	\$451.54	\$392.18	\$392.18
26	\$407.22	\$407.22	\$429.11	\$429.11	\$435.12	\$435.12	\$460.53	\$460.53	\$399.99	\$399.99
27	\$416.77	\$416.77	\$439.16	\$439.16	\$445.32	\$445.32	\$471.33	\$471.33	\$409.37	\$409.37
28	\$432.28	\$432.28	\$455.51	\$455.51	\$461.89	\$461.89	\$488.87	\$488.87	\$424.60	\$424.60
29	\$445.00	\$445.00	\$468.92	\$468.92	\$475.49	\$475.49	\$503.26	\$503.26	\$437.10	\$437.10
30	\$451.37	\$451.37	\$475.62	\$475.62	\$482.28	\$482.28	\$510.45	\$510.45	\$443.35	\$443.35
31	\$460.91	\$460.91	\$485.68	\$485.68	\$492.48	\$492.48	\$521.25	\$521.25	\$452.73	\$452.73
32	\$470.46	\$470.46	\$495.74	\$495.74	\$502.68	\$502.68	\$532.04	\$532.04	\$462.10	\$462.10
33	\$476.42	\$476.42	\$502.02	\$502.02	\$509.05	\$509.05	\$538.79	\$538.79	\$467.96	\$467.96
34	\$482.78	\$482.78	\$508.73	\$508.73	\$515.85	\$515.85	\$545.98	\$545.98	\$474.21	\$474.21
35	\$485.96	\$485.96	\$512.08	\$512.08	\$519.25	\$519.25	\$549.58	\$549.58	\$477.34	\$477.34
36	\$489.15	\$489.15	\$515.43	\$515.43	\$522.65	\$522.65	\$553.18	\$553.18	\$480.46	\$480.46
37	\$492.33	\$492.33	\$518.78	\$518.78	\$526.05	\$526.05	\$556.78	\$556.78	\$483.59	\$483.59
38	\$495.51	\$495.51	\$522.14	\$522.14	\$529.45	\$529.45	\$560.38	\$560.38	\$486.71	\$486.71
39	\$501.87	\$501.87	\$528.84	\$528.84	\$536.25	\$536.25	\$567.57	\$567.57	\$492.96	\$492.96
40	\$508.24	\$508.24	\$535.55	\$535.55	\$543.05	\$543.05	\$574.77	\$574.77	\$499.21	\$499.21
41	\$517.78	\$517.78	\$545.60	\$545.60	\$553.25	\$553.25	\$585.56	\$585.56	\$508.59	\$508.59
42	\$526.93	\$526.93	\$555.24	\$555.24	\$563.02	\$563.02	\$595.91	\$595.91	\$517.57	\$517.57
43	\$539.65	\$539.65	\$568.65	\$568.65	\$576.62	\$576.62	\$610.30	\$610.30	\$530.07	\$530.07
44	\$555.56	\$555.56	\$585.41	\$585.41	\$593.61	\$593.61	\$628.29	\$628.29	\$545.70	\$545.70
45	\$574.25	\$574.25	\$605.11	\$605.11	\$613.58	\$613.58	\$649.42	\$649.42	\$564.06	\$564.06
46	\$596.52	\$596.52	\$628.58	\$628.58	\$637.38	\$637.38	\$674.61	\$674.61	\$585.93	\$585.93
47	\$621.57	\$621.57	\$654.98	\$654.98	\$664.15	\$664.15	\$702.94	\$702.94	\$610.54	\$610.54
48	\$650.21	\$650.21	\$685.15	\$685.15	\$694.74	\$694.74	\$735.32	\$735.32	\$638.66	\$638.66
49	\$678.44	\$678.44	\$714.90	\$714.90	\$724.91	\$724.91	\$767.26	\$767.26	\$666.40	\$666.40
50	\$710.26	\$710.26	\$748.42	\$748.42	\$758.91	\$758.91	\$803.24	\$803.24	\$697.65	\$697.65
51	\$741.67	\$741.67	\$781.53	\$781.53	\$792.48	\$792.48	\$838.77	\$838.77	\$728.51	\$728.51
52	\$776.27	\$776.27	\$817.99	\$817.99	\$829.44	\$829.44	\$877.89	\$877.89	\$762.49	\$762.49
53	\$811.27	\$811.27	\$854.86	\$854.86	\$866.84	\$866.84	\$917.47	\$917.47	\$796.86	\$796.86
54	\$849.05	\$849.05	\$894.67	\$894.67	\$907.20	\$907.20	\$960.19	\$960.19	\$833.97	\$833.97
55	\$886.83	\$886.83	\$934.48	\$934.48	\$947.57	\$947.57	\$1,002.92	\$1,002.92	\$871.08	\$871.08
56	\$927.79	\$927.79	\$977.64	\$977.64	\$991.34	\$991.34	\$1,049.24	\$1,049.24	\$911.32	\$911.32
57	\$969.15	\$969.15	\$1,021.22	\$1,021.22	\$1,035.53	\$1,035.53	\$1,096.02	\$1,096.02	\$951.94	\$951.94
58	\$1,013.29	\$1,013.29	\$1,067.74	\$1,067.74	\$1,082.70	\$1,082.70	\$1,145.94	\$1,145.94	\$995.30	\$995.30
59	\$1,035.16	\$1,035.16	\$1,090.79	\$1,090.79	\$1,106.07	\$1,106.07	\$1,170.67	\$1,170.67	\$1,016.78	\$1,016.78
60	\$1,079.30	\$1,079.30	\$1,137.30	\$1,137.30	\$1,153.23	\$1,153.23	\$1,220.59	\$1,220.59	\$1,060.14	\$1,060.14
61	\$1,117.48	\$1,117.48	\$1,177.53	\$1,177.53	\$1,194.03	\$1,194.03	\$1,263.77	\$1,263.77	\$1,097.64	\$1,097.64
62	\$1,142.53	\$1,142.53	\$1,203.93	\$1,203.93	\$1,220.80	\$1,220.80	\$1,292.10	\$1,292.10	\$1,122.25	\$1,122.25
63	\$1,173.95	\$1,173.95	\$1,237.04	\$1,237.04	\$1,254.36	\$1,254.36	\$1,327.63	\$1,327.63	\$1,153.11	\$1,153.11
64+	\$1,193.04	\$1,193.04	\$1,257.15	\$1,257.15	\$1,274.76	\$1,274.76	\$1,349.22	\$1,349.22	\$1,171.86	\$1,171.86

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)=>	79279PA0010005		79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$314.88	\$314.88	\$319.29	\$319.29	\$337.94	\$337.94	\$291.74	\$291.74	\$307.42	\$307.42
15	\$342.87	\$342.87	\$347.67	\$347.67	\$367.98	\$367.98	\$317.67	\$317.67	\$334.75	\$334.75
16	\$353.57	\$353.57	\$358.52	\$358.52	\$379.46	\$379.46	\$327.59	\$327.59	\$345.20	\$345.20
17	\$364.27	\$364.27	\$369.37	\$369.37	\$390.95	\$390.95	\$337.50	\$337.50	\$355.65	\$355.65
18	\$375.80	\$375.80	\$381.06	\$381.06	\$403.32	\$403.32	\$348.18	\$348.18	\$366.90	\$366.90
19	\$387.33	\$387.33	\$392.75	\$392.75	\$415.69	\$415.69	\$358.86	\$358.86	\$378.15	\$378.15
20	\$399.26	\$399.26	\$404.85	\$404.85	\$428.50	\$428.50	\$369.92	\$369.92	\$389.80	\$389.80
21	\$411.61	\$411.61	\$417.37	\$417.37	\$441.75	\$441.75	\$381.36	\$381.36	\$401.86	\$401.86
22	\$411.61	\$411.61	\$417.37	\$417.37	\$441.75	\$441.75	\$381.36	\$381.36	\$401.86	\$401.86
23	\$411.61	\$411.61	\$417.37	\$417.37	\$441.75	\$441.75	\$381.36	\$381.36	\$401.86	\$401.86
24	\$411.61	\$411.61	\$417.37	\$417.37	\$441.75	\$441.75	\$381.36	\$381.36	\$401.86	\$401.86
25	\$413.26	\$413.26	\$419.04	\$419.04	\$443.52	\$443.52	\$382.89	\$382.89	\$403.47	\$403.47
26	\$421.49	\$421.49	\$427.39	\$427.39	\$452.35	\$452.35	\$390.51	\$390.51	\$411.50	\$411.50
27	\$431.37	\$431.37	\$437.40	\$437.40	\$462.95	\$462.95	\$399.67	\$399.67	\$421.15	\$421.15
28	\$447.42	\$447.42	\$453.68	\$453.68	\$480.18	\$480.18	\$414.54	\$414.54	\$436.82	\$436.82
29	\$460.59	\$460.59	\$467.04	\$467.04	\$494.32	\$494.32	\$426.74	\$426.74	\$449.68	\$449.68
30	\$467.18	\$467.18	\$473.71	\$473.71	\$501.39	\$501.39	\$432.84	\$432.84	\$456.11	\$456.11
31	\$477.06	\$477.06	\$483.73	\$483.73	\$511.99	\$511.99	\$442.00	\$442.00	\$465.76	\$465.76
32	\$486.93	\$486.93	\$493.75	\$493.75	\$522.59	\$522.59	\$451.15	\$451.15	\$475.40	\$475.40
33	\$493.11	\$493.11	\$500.01	\$500.01	\$529.22	\$529.22	\$456.87	\$456.87	\$481.43	\$481.43
34	\$499.69	\$499.69	\$506.69	\$506.69	\$536.28	\$536.28	\$462.97	\$462.97	\$487.86	\$487.86
35	\$502.99	\$502.99	\$510.03	\$510.03	\$539.82	\$539.82	\$466.02	\$466.02	\$491.07	\$491.07
36	\$506.28	\$506.28	\$513.37	\$513.37	\$543.35	\$543.35	\$469.07	\$469.07	\$494.29	\$494.29
37	\$509.57	\$509.57	\$516.70	\$516.70	\$546.89	\$546.89	\$472.12	\$472.12	\$497.50	\$497.50
38	\$512.87	\$512.87	\$520.04	\$520.04	\$550.42	\$550.42	\$475.17	\$475.17	\$500.72	\$500.72
39	\$519.45	\$519.45	\$526.72	\$526.72	\$557.49	\$557.49	\$481.28	\$481.28	\$507.15	\$507.15
40	\$526.04	\$526.04	\$533.40	\$533.40	\$564.56	\$564.56	\$487.38	\$487.38	\$513.58	\$513.58
41	\$535.92	\$535.92	\$543.42	\$543.42	\$575.16	\$575.16	\$496.53	\$496.53	\$523.22	\$523.22
42	\$545.38	\$545.38	\$553.02	\$553.02	\$585.32	\$585.32	\$505.30	\$505.30	\$532.46	\$532.46
43	\$558.55	\$558.55	\$566.37	\$566.37	\$599.45	\$599.45	\$517.51	\$517.51	\$545.32	\$545.32
44	\$575.02	\$575.02	\$583.07	\$583.07	\$617.12	\$617.12	\$532.76	\$532.76	\$561.40	\$561.40
45	\$594.36	\$594.36	\$602.68	\$602.68	\$637.89	\$637.89	\$550.68	\$550.68	\$580.29	\$580.29
46	\$617.42	\$617.42	\$626.06	\$626.06	\$662.63	\$662.63	\$572.04	\$572.04	\$602.79	\$602.79
47	\$643.35	\$643.35	\$652.35	\$652.35	\$690.46	\$690.46	\$596.07	\$596.07	\$628.11	\$628.11
48	\$672.98	\$672.98	\$682.40	\$682.40	\$722.26	\$722.26	\$623.52	\$623.52	\$657.04	\$657.04
49	\$702.21	\$702.21	\$712.03	\$712.03	\$753.63	\$753.63	\$650.60	\$650.60	\$685.57	\$685.57
50	\$735.14	\$735.14	\$745.42	\$745.42	\$788.97	\$788.97	\$681.11	\$681.11	\$717.72	\$717.72
51	\$767.65	\$767.65	\$778.40	\$778.40	\$823.86	\$823.86	\$711.24	\$711.24	\$749.47	\$749.47
52	\$803.46	\$803.46	\$814.71	\$814.71	\$862.30	\$862.30	\$744.41	\$744.41	\$784.43	\$784.43
53	\$839.68	\$839.68	\$851.43	\$851.43	\$901.17	\$901.17	\$777.97	\$777.97	\$819.79	\$819.79
54	\$878.79	\$878.79	\$891.08	\$891.08	\$943.14	\$943.14	\$814.20	\$814.20	\$857.97	\$857.97
55	\$917.89	\$917.89	\$930.74	\$930.74	\$985.10	\$985.10	\$850.43	\$850.43	\$896.15	\$896.15
56	\$960.29	\$960.29	\$973.72	\$973.72	\$1,030.60	\$1,030.60	\$889.71	\$889.71	\$937.54	\$937.54
57	\$1,003.09	\$1,003.09	\$1,017.13	\$1,017.13	\$1,076.54	\$1,076.54	\$929.37	\$929.37	\$979.33	\$979.33
58	\$1,048.78	\$1,048.78	\$1,063.46	\$1,063.46	\$1,125.58	\$1,125.58	\$971.71	\$971.71	\$1,023.94	\$1,023.94
59	\$1,071.42	\$1,071.42	\$1,086.41	\$1,086.41	\$1,149.88	\$1,149.88	\$992.68	\$992.68	\$1,046.04	\$1,046.04
60	\$1,117.11	\$1,117.11	\$1,132.74	\$1,132.74	\$1,198.91	\$1,198.91	\$1,035.01	\$1,035.01	\$1,090.65	\$1,090.65
61	\$1,156.62	\$1,156.62	\$1,172.81	\$1,172.81	\$1,241.32	\$1,241.32	\$1,071.62	\$1,071.62	\$1,129.23	\$1,129.23
62	\$1,182.56	\$1,182.56	\$1,199.10	\$1,199.10	\$1,269.15	\$1,269.15	\$1,095.65	\$1,095.65	\$1,154.54	\$1,154.54
63	\$1,215.07	\$1,215.07	\$1,232.08	\$1,232.08	\$1,304.05	\$1,304.05	\$1,125.77	\$1,125.77	\$1,186.29	\$1,186.29
64+	\$1,234.83	\$1,234.83	\$1,252.11	\$1,252.11	\$1,325.25	\$1,325.25	\$1,144.08	\$1,144.08	\$1,205.58	\$1,205.58

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)=>	79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$311.72	\$311.72	\$329.94	\$329.94	\$276.91	\$276.91	\$291.79	\$291.79	\$295.87	\$295.87
15	\$339.43	\$339.43	\$359.26	\$359.26	\$301.52	\$301.52	\$317.72	\$317.72	\$322.17	\$322.17
16	\$350.03	\$350.03	\$370.48	\$370.48	\$310.93	\$310.93	\$327.64	\$327.64	\$332.23	\$332.23
17	\$360.62	\$360.62	\$381.69	\$381.69	\$320.34	\$320.34	\$337.56	\$337.56	\$342.28	\$342.28
18	\$372.03	\$372.03	\$393.77	\$393.77	\$330.48	\$330.48	\$348.24	\$348.24	\$353.11	\$353.11
19	\$383.44	\$383.44	\$405.84	\$405.84	\$340.61	\$340.61	\$358.92	\$358.92	\$363.94	\$363.94
20	\$395.26	\$395.26	\$418.35	\$418.35	\$351.11	\$351.11	\$369.98	\$369.98	\$375.16	\$375.16
21	\$407.48	\$407.48	\$431.29	\$431.29	\$361.97	\$361.97	\$381.42	\$381.42	\$386.76	\$386.76
22	\$407.48	\$407.48	\$431.29	\$431.29	\$361.97	\$361.97	\$381.42	\$381.42	\$386.76	\$386.76
23	\$407.48	\$407.48	\$431.29	\$431.29	\$361.97	\$361.97	\$381.42	\$381.42	\$386.76	\$386.76
24	\$407.48	\$407.48	\$431.29	\$431.29	\$361.97	\$361.97	\$381.42	\$381.42	\$386.76	\$386.76
25	\$409.11	\$409.11	\$433.02	\$433.02	\$363.42	\$363.42	\$382.95	\$382.95	\$388.31	\$388.31
26	\$417.26	\$417.26	\$441.64	\$441.64	\$370.66	\$370.66	\$390.57	\$390.57	\$396.04	\$396.04
27	\$427.04	\$427.04	\$451.99	\$451.99	\$379.34	\$379.34	\$399.73	\$399.73	\$405.32	\$405.32
28	\$442.93	\$442.93	\$468.81	\$468.81	\$393.46	\$393.46	\$414.60	\$414.60	\$420.41	\$420.41
29	\$455.97	\$455.97	\$482.61	\$482.61	\$405.04	\$405.04	\$426.81	\$426.81	\$432.78	\$432.78
30	\$462.49	\$462.49	\$489.51	\$489.51	\$410.84	\$410.84	\$432.91	\$432.91	\$438.97	\$438.97
31	\$472.27	\$472.27	\$499.87	\$499.87	\$419.52	\$419.52	\$442.07	\$442.07	\$448.25	\$448.25
32	\$482.05	\$482.05	\$510.22	\$510.22	\$428.21	\$428.21	\$451.22	\$451.22	\$457.54	\$457.54
33	\$488.16	\$488.16	\$516.69	\$516.69	\$433.64	\$433.64	\$456.94	\$456.94	\$463.34	\$463.34
34	\$494.68	\$494.68	\$523.59	\$523.59	\$439.43	\$439.43	\$463.04	\$463.04	\$469.53	\$469.53
35	\$497.94	\$497.94	\$527.04	\$527.04	\$442.33	\$442.33	\$466.10	\$466.10	\$472.62	\$472.62
36	\$501.20	\$501.20	\$530.49	\$530.49	\$445.22	\$445.22	\$469.15	\$469.15	\$475.71	\$475.71
37	\$504.46	\$504.46	\$533.94	\$533.94	\$448.12	\$448.12	\$472.20	\$472.20	\$478.81	\$478.81
38	\$507.72	\$507.72	\$537.39	\$537.39	\$451.01	\$451.01	\$475.25	\$475.25	\$481.90	\$481.90
39	\$514.24	\$514.24	\$544.29	\$544.29	\$456.81	\$456.81	\$481.35	\$481.35	\$488.09	\$488.09
40	\$520.76	\$520.76	\$551.19	\$551.19	\$462.60	\$462.60	\$487.45	\$487.45	\$494.28	\$494.28
41	\$530.54	\$530.54	\$561.54	\$561.54	\$471.28	\$471.28	\$496.61	\$496.61	\$503.56	\$503.56
42	\$539.91	\$539.91	\$571.46	\$571.46	\$479.61	\$479.61	\$505.38	\$505.38	\$512.46	\$512.46
43	\$552.95	\$552.95	\$585.26	\$585.26	\$491.19	\$491.19	\$517.59	\$517.59	\$524.83	\$524.83
44	\$569.25	\$569.25	\$602.51	\$602.51	\$505.67	\$505.67	\$532.84	\$532.84	\$540.30	\$540.30
45	\$588.40	\$588.40	\$622.78	\$622.78	\$522.68	\$522.68	\$550.77	\$550.77	\$558.48	\$558.48
46	\$611.22	\$611.22	\$646.94	\$646.94	\$542.96	\$542.96	\$572.13	\$572.13	\$580.14	\$580.14
47	\$636.89	\$636.89	\$674.11	\$674.11	\$565.76	\$565.76	\$596.16	\$596.16	\$604.51	\$604.51
48	\$666.23	\$666.23	\$705.16	\$705.16	\$591.82	\$591.82	\$623.62	\$623.62	\$632.35	\$632.35
49	\$695.16	\$695.16	\$735.78	\$735.78	\$617.52	\$617.52	\$650.70	\$650.70	\$659.81	\$659.81
50	\$727.76	\$727.76	\$770.28	\$770.28	\$646.48	\$646.48	\$681.22	\$681.22	\$690.75	\$690.75
51	\$759.95	\$759.95	\$804.36	\$804.36	\$675.07	\$675.07	\$711.35	\$711.35	\$721.31	\$721.31
52	\$795.40	\$795.40	\$841.88	\$841.88	\$706.57	\$706.57	\$744.53	\$744.53	\$754.96	\$754.96
53	\$831.26	\$831.26	\$879.83	\$879.83	\$738.42	\$738.42	\$778.10	\$778.10	\$788.99	\$788.99
54	\$869.97	\$869.97	\$920.80	\$920.80	\$772.81	\$772.81	\$814.33	\$814.33	\$825.73	\$825.73
55	\$908.68	\$908.68	\$961.78	\$961.78	\$807.19	\$807.19	\$850.57	\$850.57	\$862.47	\$862.47
56	\$950.65	\$950.65	\$1,006.20	\$1,006.20	\$844.48	\$844.48	\$889.85	\$889.85	\$902.31	\$902.31
57	\$993.03	\$993.03	\$1,051.05	\$1,051.05	\$882.12	\$882.12	\$929.52	\$929.52	\$942.53	\$942.53
58	\$1,038.26	\$1,038.26	\$1,098.93	\$1,098.93	\$922.30	\$922.30	\$971.86	\$971.86	\$985.46	\$985.46
59	\$1,060.67	\$1,060.67	\$1,122.65	\$1,122.65	\$942.21	\$942.21	\$992.84	\$992.84	\$1,006.74	\$1,006.74
60	\$1,105.90	\$1,105.90	\$1,170.52	\$1,170.52	\$982.39	\$982.39	\$1,035.17	\$1,035.17	\$1,049.67	\$1,049.67
61	\$1,145.02	\$1,145.02	\$1,211.92	\$1,211.92	\$1,017.14	\$1,017.14	\$1,071.79	\$1,071.79	\$1,086.80	\$1,086.80
62	\$1,170.69	\$1,170.69	\$1,239.10	\$1,239.10	\$1,039.94	\$1,039.94	\$1,095.82	\$1,095.82	\$1,111.16	\$1,111.16
63	\$1,202.88	\$1,202.88	\$1,273.17	\$1,273.17	\$1,068.54	\$1,068.54	\$1,125.95	\$1,125.95	\$1,141.72	\$1,141.72
64+	\$1,222.44	\$1,222.44	\$1,293.87	\$1,293.87	\$1,085.91	\$1,085.91	\$1,144.26	\$1,144.26	\$1,160.28	\$1,160.28

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)=>	79279PA0010011		79279PA0010015		79279PA0010015		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$1,400		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		45		45		45		45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$313.16	\$313.16	\$277.13	\$277.13	\$292.02	\$292.02	\$296.11	\$296.11	\$313.41	\$313.41
15	\$341.00	\$341.00	\$301.76	\$301.76	\$317.98	\$317.98	\$322.43	\$322.43	\$341.26	\$341.26
16	\$351.64	\$351.64	\$311.18	\$311.18	\$327.91	\$327.91	\$332.49	\$332.49	\$351.92	\$351.92
17	\$362.28	\$362.28	\$320.60	\$320.60	\$337.83	\$337.83	\$342.56	\$342.56	\$362.57	\$362.57
18	\$373.75	\$373.75	\$330.74	\$330.74	\$348.52	\$348.52	\$353.39	\$353.39	\$374.04	\$374.04
19	\$385.21	\$385.21	\$340.89	\$340.89	\$359.21	\$359.21	\$364.23	\$364.23	\$385.51	\$385.51
20	\$397.08	\$397.08	\$351.39	\$351.39	\$370.28	\$370.28	\$375.46	\$375.46	\$397.39	\$397.39
21	\$409.36	\$409.36	\$362.26	\$362.26	\$381.73	\$381.73	\$387.07	\$387.07	\$409.68	\$409.68
22	\$409.36	\$409.36	\$362.26	\$362.26	\$381.73	\$381.73	\$387.07	\$387.07	\$409.68	\$409.68
23	\$409.36	\$409.36	\$362.26	\$362.26	\$381.73	\$381.73	\$387.07	\$387.07	\$409.68	\$409.68
24	\$409.36	\$409.36	\$362.26	\$362.26	\$381.73	\$381.73	\$387.07	\$387.07	\$409.68	\$409.68
25	\$411.00	\$411.00	\$363.71	\$363.71	\$383.26	\$383.26	\$388.62	\$388.62	\$411.32	\$411.32
26	\$419.18	\$419.18	\$370.95	\$370.95	\$390.89	\$390.89	\$396.36	\$396.36	\$419.51	\$419.51
27	\$429.01	\$429.01	\$379.65	\$379.65	\$400.05	\$400.05	\$405.65	\$405.65	\$429.34	\$429.34
28	\$444.97	\$444.97	\$393.78	\$393.78	\$414.94	\$414.94	\$420.75	\$420.75	\$445.32	\$445.32
29	\$458.07	\$458.07	\$405.37	\$405.37	\$427.16	\$427.16	\$433.13	\$433.13	\$458.43	\$458.43
30	\$464.62	\$464.62	\$411.17	\$411.17	\$433.26	\$433.26	\$439.32	\$439.32	\$464.99	\$464.99
31	\$474.45	\$474.45	\$419.86	\$419.86	\$442.43	\$442.43	\$448.61	\$448.61	\$474.82	\$474.82
32	\$484.27	\$484.27	\$428.55	\$428.55	\$451.59	\$451.59	\$457.90	\$457.90	\$484.65	\$484.65
33	\$490.41	\$490.41	\$433.99	\$433.99	\$457.31	\$457.31	\$463.71	\$463.71	\$490.80	\$490.80
34	\$496.96	\$496.96	\$439.78	\$439.78	\$463.42	\$463.42	\$469.90	\$469.90	\$497.35	\$497.35
35	\$500.24	\$500.24	\$442.68	\$442.68	\$466.47	\$466.47	\$473.00	\$473.00	\$500.63	\$500.63
36	\$503.51	\$503.51	\$445.58	\$445.58	\$469.53	\$469.53	\$476.10	\$476.10	\$503.91	\$503.91
37	\$506.79	\$506.79	\$448.48	\$448.48	\$472.58	\$472.58	\$479.19	\$479.19	\$507.18	\$507.18
38	\$510.06	\$510.06	\$451.38	\$451.38	\$475.64	\$475.64	\$482.29	\$482.29	\$510.46	\$510.46
39	\$516.61	\$516.61	\$457.17	\$457.17	\$481.74	\$481.74	\$488.48	\$488.48	\$517.02	\$517.02
40	\$523.16	\$523.16	\$462.97	\$462.97	\$487.85	\$487.85	\$494.68	\$494.68	\$523.57	\$523.57
41	\$532.99	\$532.99	\$471.66	\$471.66	\$497.01	\$497.01	\$503.97	\$503.97	\$533.40	\$533.40
42	\$542.40	\$542.40	\$479.99	\$479.99	\$505.79	\$505.79	\$512.87	\$512.87	\$542.83	\$542.83
43	\$555.50	\$555.50	\$491.59	\$491.59	\$518.01	\$518.01	\$525.25	\$525.25	\$555.94	\$555.94
44	\$571.88	\$571.88	\$506.08	\$506.08	\$533.28	\$533.28	\$540.74	\$540.74	\$572.32	\$572.32
45	\$591.12	\$591.12	\$523.10	\$523.10	\$551.22	\$551.22	\$558.93	\$558.93	\$591.58	\$591.58
46	\$614.04	\$614.04	\$543.39	\$543.39	\$572.60	\$572.60	\$580.61	\$580.61	\$614.52	\$614.52
47	\$639.83	\$639.83	\$566.21	\$566.21	\$596.64	\$596.64	\$604.99	\$604.99	\$640.33	\$640.33
48	\$669.30	\$669.30	\$592.30	\$592.30	\$624.13	\$624.13	\$632.86	\$632.86	\$669.83	\$669.83
49	\$698.37	\$698.37	\$618.02	\$618.02	\$651.23	\$651.23	\$660.34	\$660.34	\$698.91	\$698.91
50	\$731.12	\$731.12	\$647.00	\$647.00	\$681.77	\$681.77	\$691.31	\$691.31	\$731.69	\$731.69
51	\$763.46	\$763.46	\$675.61	\$675.61	\$711.93	\$711.93	\$721.89	\$721.89	\$764.05	\$764.05
52	\$799.07	\$799.07	\$707.13	\$707.13	\$745.14	\$745.14	\$755.56	\$755.56	\$799.70	\$799.70
53	\$835.09	\$835.09	\$739.01	\$739.01	\$778.73	\$778.73	\$789.62	\$789.62	\$835.75	\$835.75
54	\$873.98	\$873.98	\$773.43	\$773.43	\$814.99	\$814.99	\$826.39	\$826.39	\$874.67	\$874.67
55	\$912.87	\$912.87	\$807.84	\$807.84	\$851.26	\$851.26	\$863.17	\$863.17	\$913.59	\$913.59
56	\$955.04	\$955.04	\$845.15	\$845.15	\$890.58	\$890.58	\$903.03	\$903.03	\$955.78	\$955.78
57	\$997.61	\$997.61	\$882.83	\$882.83	\$930.28	\$930.28	\$943.29	\$943.29	\$998.39	\$998.39
58	\$1,043.05	\$1,043.05	\$923.04	\$923.04	\$972.65	\$972.65	\$986.25	\$986.25	\$1,043.86	\$1,043.86
59	\$1,065.56	\$1,065.56	\$942.96	\$942.96	\$993.64	\$993.64	\$1,007.54	\$1,007.54	\$1,066.40	\$1,066.40
60	\$1,111.00	\$1,111.00	\$983.17	\$983.17	\$1,036.02	\$1,036.02	\$1,050.51	\$1,050.51	\$1,111.87	\$1,111.87
61	\$1,150.30	\$1,150.30	\$1,017.95	\$1,017.95	\$1,072.66	\$1,072.66	\$1,087.67	\$1,087.67	\$1,151.20	\$1,151.20
62	\$1,176.09	\$1,176.09	\$1,040.77	\$1,040.77	\$1,096.71	\$1,096.71	\$1,112.05	\$1,112.05	\$1,177.01	\$1,177.01
63	\$1,208.43	\$1,208.43	\$1,069.39	\$1,069.39	\$1,126.87	\$1,126.87	\$1,142.63	\$1,142.63	\$1,209.38	\$1,209.38
64+	\$1,228.08	\$1,228.08	\$1,086.78	\$1,086.78	\$1,145.19	\$1,145.19	\$1,161.21	\$1,161.21	\$1,229.04	\$1,229.04

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)=>	79279PA0010016		79279PA0010016		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	45		45		45		45		60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$267.57	\$267.57	\$281.94	\$281.94	\$285.89	\$285.89	\$302.59	\$302.59	\$270.94	\$270.94
15	\$291.35	\$291.35	\$307.00	\$307.00	\$311.30	\$311.30	\$329.48	\$329.48	\$295.02	\$295.02
16	\$300.44	\$300.44	\$316.58	\$316.58	\$321.02	\$321.02	\$339.77	\$339.77	\$304.23	\$304.23
17	\$309.54	\$309.54	\$326.17	\$326.17	\$330.73	\$330.73	\$350.05	\$350.05	\$313.44	\$313.44
18	\$319.33	\$319.33	\$336.49	\$336.49	\$341.20	\$341.20	\$361.13	\$361.13	\$323.36	\$323.36
19	\$329.12	\$329.12	\$346.81	\$346.81	\$351.66	\$351.66	\$372.20	\$372.20	\$333.27	\$333.27
20	\$339.27	\$339.27	\$357.49	\$357.49	\$362.50	\$362.50	\$383.67	\$383.67	\$343.54	\$343.54
21	\$349.76	\$349.76	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$354.17	\$354.17
22	\$349.76	\$349.76	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$354.17	\$354.17
23	\$349.76	\$349.76	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$354.17	\$354.17
24	\$349.76	\$349.76	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$354.17	\$354.17
25	\$351.16	\$351.16	\$370.02	\$370.02	\$375.20	\$375.20	\$397.12	\$397.12	\$355.59	\$355.59
26	\$358.15	\$358.15	\$377.40	\$377.40	\$382.68	\$382.68	\$405.03	\$405.03	\$362.67	\$362.67
27	\$366.55	\$366.55	\$386.24	\$386.24	\$391.65	\$391.65	\$414.53	\$414.53	\$371.17	\$371.17
28	\$380.19	\$380.19	\$400.61	\$400.61	\$406.22	\$406.22	\$429.95	\$429.95	\$384.98	\$384.98
29	\$391.38	\$391.38	\$412.41	\$412.41	\$418.18	\$418.18	\$442.61	\$442.61	\$396.32	\$396.32
30	\$396.98	\$396.98	\$418.30	\$418.30	\$424.16	\$424.16	\$448.94	\$448.94	\$401.98	\$401.98
31	\$405.37	\$405.37	\$427.15	\$427.15	\$433.13	\$433.13	\$458.43	\$458.43	\$410.48	\$410.48
32	\$413.77	\$413.77	\$435.99	\$435.99	\$442.10	\$442.10	\$467.92	\$467.92	\$418.98	\$418.98
33	\$419.01	\$419.01	\$441.52	\$441.52	\$447.70	\$447.70	\$473.86	\$473.86	\$424.30	\$424.30
34	\$424.61	\$424.61	\$447.42	\$447.42	\$453.68	\$453.68	\$480.19	\$480.19	\$429.96	\$429.96
35	\$427.41	\$427.41	\$450.37	\$450.37	\$456.67	\$456.67	\$483.35	\$483.35	\$432.80	\$432.80
36	\$430.20	\$430.20	\$453.32	\$453.32	\$459.66	\$459.66	\$486.51	\$486.51	\$435.63	\$435.63
37	\$433.00	\$433.00	\$456.26	\$456.26	\$462.65	\$462.65	\$489.68	\$489.68	\$438.46	\$438.46
38	\$435.80	\$435.80	\$459.21	\$459.21	\$465.64	\$465.64	\$492.84	\$492.84	\$441.30	\$441.30
39	\$441.40	\$441.40	\$465.11	\$465.11	\$471.62	\$471.62	\$499.17	\$499.17	\$446.96	\$446.96
40	\$446.99	\$446.99	\$471.01	\$471.01	\$477.60	\$477.60	\$505.50	\$505.50	\$452.63	\$452.63
41	\$455.39	\$455.39	\$479.85	\$479.85	\$486.57	\$486.57	\$514.99	\$514.99	\$461.13	\$461.13
42	\$463.43	\$463.43	\$488.33	\$488.33	\$495.17	\$495.17	\$524.09	\$524.09	\$469.28	\$469.28
43	\$474.62	\$474.62	\$500.12	\$500.12	\$507.12	\$507.12	\$536.75	\$536.75	\$480.61	\$480.61
44	\$488.61	\$488.61	\$514.86	\$514.86	\$522.07	\$522.07	\$552.57	\$552.57	\$494.78	\$494.78
45	\$505.05	\$505.05	\$532.19	\$532.19	\$539.64	\$539.64	\$571.16	\$571.16	\$511.42	\$511.42
46	\$524.64	\$524.64	\$552.83	\$552.83	\$560.57	\$560.57	\$593.31	\$593.31	\$531.26	\$531.26
47	\$546.67	\$546.67	\$576.04	\$576.04	\$584.11	\$584.11	\$618.23	\$618.23	\$553.57	\$553.57
48	\$571.86	\$571.86	\$602.58	\$602.58	\$611.02	\$611.02	\$646.71	\$646.71	\$579.07	\$579.07
49	\$596.69	\$596.69	\$628.75	\$628.75	\$637.55	\$637.55	\$674.79	\$674.79	\$604.21	\$604.21
50	\$624.67	\$624.67	\$658.23	\$658.23	\$667.45	\$667.45	\$706.43	\$706.43	\$632.55	\$632.55
51	\$652.30	\$652.30	\$687.35	\$687.35	\$696.97	\$696.97	\$737.68	\$737.68	\$660.53	\$660.53
52	\$682.73	\$682.73	\$719.41	\$719.41	\$729.48	\$729.48	\$772.09	\$772.09	\$691.34	\$691.34
53	\$713.51	\$713.51	\$751.84	\$751.84	\$762.37	\$762.37	\$806.90	\$806.90	\$722.51	\$722.51
54	\$746.74	\$746.74	\$786.85	\$786.85	\$797.87	\$797.87	\$844.48	\$844.48	\$756.15	\$756.15
55	\$779.96	\$779.96	\$821.87	\$821.87	\$833.37	\$833.37	\$882.05	\$882.05	\$789.80	\$789.80
56	\$815.99	\$815.99	\$859.83	\$859.83	\$871.87	\$871.87	\$922.79	\$922.79	\$826.28	\$826.28
57	\$852.37	\$852.37	\$898.16	\$898.16	\$910.73	\$910.73	\$963.93	\$963.93	\$863.11	\$863.11
58	\$891.19	\$891.19	\$939.07	\$939.07	\$952.21	\$952.21	\$1,007.84	\$1,007.84	\$902.43	\$902.43
59	\$910.43	\$910.43	\$959.34	\$959.34	\$972.77	\$972.77	\$1,029.59	\$1,029.59	\$921.90	\$921.90
60	\$949.25	\$949.25	\$1,000.24	\$1,000.24	\$1,014.25	\$1,014.25	\$1,073.50	\$1,073.50	\$961.22	\$961.22
61	\$982.83	\$982.83	\$1,035.63	\$1,035.63	\$1,050.13	\$1,050.13	\$1,111.47	\$1,111.47	\$995.22	\$995.22
62	\$1,004.86	\$1,004.86	\$1,058.84	\$1,058.84	\$1,073.67	\$1,073.67	\$1,136.39	\$1,136.39	\$1,017.53	\$1,017.53
63	\$1,032.49	\$1,032.49	\$1,087.96	\$1,087.96	\$1,103.19	\$1,103.19	\$1,167.63	\$1,167.63	\$1,045.51	\$1,045.51
64+	\$1,049.28	\$1,049.28	\$1,105.65	\$1,105.65	\$1,121.13	\$1,121.13	\$1,186.62	\$1,186.62	\$1,062.51	\$1,062.51

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)=>	79279PA0020005		79279PA0020005		79279PA0020005		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	80%		80%		80%		90%		90%	
Copays =>	60		60		60		45		45	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$285.51	\$285.51	\$289.50	\$289.50	\$306.41	\$306.41	\$263.57	\$263.57	\$277.73	\$277.73
15	\$310.88	\$310.88	\$315.23	\$315.23	\$333.65	\$333.65	\$286.99	\$286.99	\$302.42	\$302.42
16	\$320.59	\$320.59	\$325.07	\$325.07	\$344.06	\$344.06	\$295.95	\$295.95	\$311.86	\$311.86
17	\$330.29	\$330.29	\$334.91	\$334.91	\$354.48	\$354.48	\$304.91	\$304.91	\$321.30	\$321.30
18	\$340.74	\$340.74	\$345.51	\$345.51	\$365.69	\$365.69	\$314.56	\$314.56	\$331.46	\$331.46
19	\$351.19	\$351.19	\$356.10	\$356.10	\$376.91	\$376.91	\$324.20	\$324.20	\$341.63	\$341.63
20	\$362.01	\$362.01	\$367.08	\$367.08	\$388.52	\$388.52	\$334.19	\$334.19	\$352.16	\$352.16
21	\$373.21	\$373.21	\$378.43	\$378.43	\$400.54	\$400.54	\$344.53	\$344.53	\$363.05	\$363.05
22	\$373.21	\$373.21	\$378.43	\$378.43	\$400.54	\$400.54	\$344.53	\$344.53	\$363.05	\$363.05
23	\$373.21	\$373.21	\$378.43	\$378.43	\$400.54	\$400.54	\$344.53	\$344.53	\$363.05	\$363.05
24	\$373.21	\$373.21	\$378.43	\$378.43	\$400.54	\$400.54	\$344.53	\$344.53	\$363.05	\$363.05
25	\$374.70	\$374.70	\$379.94	\$379.94	\$402.14	\$402.14	\$345.91	\$345.91	\$364.50	\$364.50
26	\$382.17	\$382.17	\$387.51	\$387.51	\$410.15	\$410.15	\$352.80	\$352.80	\$371.76	\$371.76
27	\$391.12	\$391.12	\$396.59	\$396.59	\$419.77	\$419.77	\$361.07	\$361.07	\$380.48	\$380.48
28	\$405.68	\$405.68	\$411.35	\$411.35	\$435.39	\$435.39	\$374.50	\$374.50	\$394.64	\$394.64
29	\$417.62	\$417.62	\$423.46	\$423.46	\$448.20	\$448.20	\$385.53	\$385.53	\$406.25	\$406.25
30	\$423.59	\$423.59	\$429.52	\$429.52	\$454.61	\$454.61	\$391.04	\$391.04	\$412.06	\$412.06
31	\$432.55	\$432.55	\$438.60	\$438.60	\$464.23	\$464.23	\$399.31	\$399.31	\$420.77	\$420.77
32	\$441.51	\$441.51	\$447.68	\$447.68	\$473.84	\$473.84	\$407.58	\$407.58	\$429.49	\$429.49
33	\$447.11	\$447.11	\$453.36	\$453.36	\$479.85	\$479.85	\$412.75	\$412.75	\$434.93	\$434.93
34	\$453.08	\$453.08	\$459.41	\$459.41	\$486.26	\$486.26	\$418.26	\$418.26	\$440.74	\$440.74
35	\$456.06	\$456.06	\$462.44	\$462.44	\$489.46	\$489.46	\$421.02	\$421.02	\$443.65	\$443.65
36	\$459.05	\$459.05	\$465.47	\$465.47	\$492.66	\$492.66	\$423.77	\$423.77	\$446.55	\$446.55
37	\$462.03	\$462.03	\$468.50	\$468.50	\$495.87	\$495.87	\$426.53	\$426.53	\$449.46	\$449.46
38	\$465.02	\$465.02	\$471.52	\$471.52	\$499.07	\$499.07	\$429.28	\$429.28	\$452.36	\$452.36
39	\$470.99	\$470.99	\$477.58	\$477.58	\$505.48	\$505.48	\$434.80	\$434.80	\$458.17	\$458.17
40	\$476.96	\$476.96	\$483.63	\$483.63	\$511.89	\$511.89	\$440.31	\$440.31	\$463.98	\$463.98
41	\$485.92	\$485.92	\$492.72	\$492.72	\$521.50	\$521.50	\$448.58	\$448.58	\$472.69	\$472.69
42	\$494.50	\$494.50	\$501.42	\$501.42	\$530.72	\$530.72	\$456.50	\$456.50	\$481.04	\$481.04
43	\$506.45	\$506.45	\$513.53	\$513.53	\$543.53	\$543.53	\$467.53	\$467.53	\$492.66	\$492.66
44	\$521.37	\$521.37	\$528.67	\$528.67	\$559.55	\$559.55	\$481.31	\$481.31	\$507.18	\$507.18
45	\$538.92	\$538.92	\$546.45	\$546.45	\$578.38	\$578.38	\$497.50	\$497.50	\$524.24	\$524.24
46	\$559.82	\$559.82	\$567.65	\$567.65	\$600.81	\$600.81	\$516.80	\$516.80	\$544.58	\$544.58
47	\$583.33	\$583.33	\$591.49	\$591.49	\$626.04	\$626.04	\$538.50	\$538.50	\$567.45	\$567.45
48	\$610.20	\$610.20	\$618.73	\$618.73	\$654.88	\$654.88	\$563.31	\$563.31	\$593.59	\$593.59
49	\$636.70	\$636.70	\$645.60	\$645.60	\$683.32	\$683.32	\$587.77	\$587.77	\$619.36	\$619.36
50	\$666.55	\$666.55	\$675.88	\$675.88	\$715.36	\$715.36	\$615.33	\$615.33	\$648.41	\$648.41
51	\$696.04	\$696.04	\$705.77	\$705.77	\$747.01	\$747.01	\$642.55	\$642.55	\$677.09	\$677.09
52	\$728.51	\$728.51	\$738.70	\$738.70	\$781.85	\$781.85	\$672.52	\$672.52	\$708.67	\$708.67
53	\$761.35	\$761.35	\$772.00	\$772.00	\$817.10	\$817.10	\$702.84	\$702.84	\$740.62	\$740.62
54	\$796.80	\$796.80	\$807.95	\$807.95	\$855.15	\$855.15	\$735.57	\$735.57	\$775.11	\$775.11
55	\$832.26	\$832.26	\$843.90	\$843.90	\$893.20	\$893.20	\$768.30	\$768.30	\$809.60	\$809.60
56	\$870.70	\$870.70	\$882.88	\$882.88	\$934.46	\$934.46	\$803.79	\$803.79	\$847.00	\$847.00
57	\$909.51	\$909.51	\$922.23	\$922.23	\$976.12	\$976.12	\$839.62	\$839.62	\$884.75	\$884.75
58	\$950.94	\$950.94	\$964.24	\$964.24	\$1,020.58	\$1,020.58	\$877.86	\$877.86	\$925.05	\$925.05
59	\$971.47	\$971.47	\$985.05	\$985.05	\$1,042.61	\$1,042.61	\$896.81	\$896.81	\$945.02	\$945.02
60	\$1,012.89	\$1,012.89	\$1,027.06	\$1,027.06	\$1,087.07	\$1,087.07	\$935.05	\$935.05	\$985.32	\$985.32
61	\$1,048.72	\$1,048.72	\$1,063.39	\$1,063.39	\$1,125.52	\$1,125.52	\$968.13	\$968.13	\$1,020.17	\$1,020.17
62	\$1,072.23	\$1,072.23	\$1,087.23	\$1,087.23	\$1,150.75	\$1,150.75	\$989.83	\$989.83	\$1,043.04	\$1,043.04
63	\$1,101.72	\$1,101.72	\$1,117.13	\$1,117.13	\$1,182.39	\$1,182.39	\$1,017.05	\$1,017.05	\$1,071.72	\$1,071.72
64+	\$1,119.63	\$1,119.63	\$1,135.29	\$1,135.29	\$1,201.62	\$1,201.62	\$1,033.59	\$1,033.59	\$1,089.15	\$1,089.15

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)=>	79279PA0020007		79279PA0020007		79279PA0060001		79279PA0060001		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO \$1500	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	45		45		20		20		20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000		\$3,000		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$281.62	\$281.62	\$298.07	\$298.07	\$291.03	\$291.03	\$306.67	\$306.67	\$310.96	\$310.96
15	\$306.65	\$306.65	\$324.57	\$324.57	\$316.90	\$316.90	\$333.93	\$333.93	\$338.61	\$338.61
16	\$316.22	\$316.22	\$334.70	\$334.70	\$326.79	\$326.79	\$344.36	\$344.36	\$349.17	\$349.17
17	\$325.80	\$325.80	\$344.83	\$344.83	\$336.68	\$336.68	\$354.78	\$354.78	\$359.74	\$359.74
18	\$336.10	\$336.10	\$355.74	\$355.74	\$347.33	\$347.33	\$366.00	\$366.00	\$371.13	\$371.13
19	\$346.41	\$346.41	\$366.65	\$366.65	\$357.98	\$357.98	\$377.23	\$377.23	\$382.51	\$382.51
20	\$357.09	\$357.09	\$377.95	\$377.95	\$369.02	\$369.02	\$388.85	\$388.85	\$394.30	\$394.30
21	\$368.13	\$368.13	\$389.64	\$389.64	\$380.43	\$380.43	\$400.88	\$400.88	\$406.49	\$406.49
22	\$368.13	\$368.13	\$389.64	\$389.64	\$380.43	\$380.43	\$400.88	\$400.88	\$406.49	\$406.49
23	\$368.13	\$368.13	\$389.64	\$389.64	\$380.43	\$380.43	\$400.88	\$400.88	\$406.49	\$406.49
24	\$368.13	\$368.13	\$389.64	\$389.64	\$380.43	\$380.43	\$400.88	\$400.88	\$406.49	\$406.49
25	\$369.60	\$369.60	\$391.20	\$391.20	\$381.95	\$381.95	\$402.48	\$402.48	\$408.12	\$408.12
26	\$376.97	\$376.97	\$398.99	\$398.99	\$389.56	\$389.56	\$410.50	\$410.50	\$416.25	\$416.25
27	\$385.80	\$385.80	\$408.34	\$408.34	\$398.69	\$398.69	\$420.12	\$420.12	\$426.00	\$426.00
28	\$400.16	\$400.16	\$423.54	\$423.54	\$413.53	\$413.53	\$435.76	\$435.76	\$441.85	\$441.85
29	\$411.94	\$411.94	\$436.01	\$436.01	\$425.70	\$425.70	\$448.58	\$448.58	\$454.86	\$454.86
30	\$417.83	\$417.83	\$442.24	\$442.24	\$431.79	\$431.79	\$455.00	\$455.00	\$461.37	\$461.37
31	\$426.66	\$426.66	\$451.59	\$451.59	\$440.92	\$440.92	\$464.62	\$464.62	\$471.12	\$471.12
32	\$435.50	\$435.50	\$460.94	\$460.94	\$450.05	\$450.05	\$474.24	\$474.24	\$480.88	\$480.88
33	\$441.02	\$441.02	\$466.79	\$466.79	\$455.76	\$455.76	\$480.25	\$480.25	\$486.98	\$486.98
34	\$446.91	\$446.91	\$473.02	\$473.02	\$461.84	\$461.84	\$486.67	\$486.67	\$493.48	\$493.48
35	\$449.85	\$449.85	\$476.14	\$476.14	\$464.89	\$464.89	\$489.88	\$489.88	\$496.73	\$496.73
36	\$452.80	\$452.80	\$479.26	\$479.26	\$467.93	\$467.93	\$493.08	\$493.08	\$499.98	\$499.98
37	\$455.74	\$455.74	\$482.37	\$482.37	\$470.97	\$470.97	\$496.29	\$496.29	\$503.23	\$503.23
38	\$458.69	\$458.69	\$485.49	\$485.49	\$474.02	\$474.02	\$499.50	\$499.50	\$506.49	\$506.49
39	\$464.58	\$464.58	\$491.73	\$491.73	\$480.10	\$480.10	\$505.91	\$505.91	\$512.99	\$512.99
40	\$470.47	\$470.47	\$497.96	\$497.96	\$486.19	\$486.19	\$512.32	\$512.32	\$519.49	\$519.49
41	\$479.31	\$479.31	\$507.31	\$507.31	\$495.32	\$495.32	\$521.95	\$521.95	\$529.25	\$529.25
42	\$487.77	\$487.77	\$516.27	\$516.27	\$504.07	\$504.07	\$531.17	\$531.17	\$538.60	\$538.60
43	\$499.55	\$499.55	\$528.74	\$528.74	\$516.24	\$516.24	\$543.99	\$543.99	\$551.61	\$551.61
44	\$514.28	\$514.28	\$544.33	\$544.33	\$531.46	\$531.46	\$560.03	\$560.03	\$567.87	\$567.87
45	\$531.58	\$531.58	\$562.64	\$562.64	\$549.34	\$549.34	\$578.87	\$578.87	\$586.97	\$586.97
46	\$552.20	\$552.20	\$584.46	\$584.46	\$570.65	\$570.65	\$601.32	\$601.32	\$609.74	\$609.74
47	\$575.39	\$575.39	\$609.01	\$609.01	\$594.61	\$594.61	\$626.58	\$626.58	\$635.34	\$635.34
48	\$601.89	\$601.89	\$637.06	\$637.06	\$622.00	\$622.00	\$655.44	\$655.44	\$664.61	\$664.61
49	\$628.03	\$628.03	\$664.73	\$664.73	\$649.01	\$649.01	\$683.90	\$683.90	\$693.47	\$693.47
50	\$657.48	\$657.48	\$695.90	\$695.90	\$679.45	\$679.45	\$715.97	\$715.97	\$725.99	\$725.99
51	\$686.56	\$686.56	\$726.68	\$726.68	\$709.50	\$709.50	\$747.64	\$747.64	\$758.10	\$758.10
52	\$718.59	\$718.59	\$760.58	\$760.58	\$742.60	\$742.60	\$782.52	\$782.52	\$793.47	\$793.47
53	\$750.99	\$750.99	\$794.87	\$794.87	\$776.08	\$776.08	\$817.80	\$817.80	\$829.24	\$829.24
54	\$785.96	\$785.96	\$831.88	\$831.88	\$812.22	\$812.22	\$855.88	\$855.88	\$867.86	\$867.86
55	\$820.93	\$820.93	\$868.90	\$868.90	\$848.36	\$848.36	\$893.96	\$893.96	\$906.47	\$906.47
56	\$858.85	\$858.85	\$909.03	\$909.03	\$887.54	\$887.54	\$935.25	\$935.25	\$948.34	\$948.34
57	\$897.13	\$897.13	\$949.55	\$949.55	\$927.11	\$927.11	\$976.94	\$976.94	\$990.62	\$990.62
58	\$938.00	\$938.00	\$992.80	\$992.80	\$969.34	\$969.34	\$1,021.44	\$1,021.44	\$1,035.74	\$1,035.74
59	\$958.24	\$958.24	\$1,014.23	\$1,014.23	\$990.26	\$990.26	\$1,043.49	\$1,043.49	\$1,058.09	\$1,058.09
60	\$999.10	\$999.10	\$1,057.48	\$1,057.48	\$1,032.49	\$1,032.49	\$1,087.99	\$1,087.99	\$1,103.21	\$1,103.21
61	\$1,034.45	\$1,034.45	\$1,094.89	\$1,094.89	\$1,069.01	\$1,069.01	\$1,126.47	\$1,126.47	\$1,142.24	\$1,142.24
62	\$1,057.64	\$1,057.64	\$1,119.44	\$1,119.44	\$1,092.98	\$1,092.98	\$1,151.73	\$1,151.73	\$1,167.85	\$1,167.85
63	\$1,086.72	\$1,086.72	\$1,150.22	\$1,150.22	\$1,123.03	\$1,123.03	\$1,183.40	\$1,183.40	\$1,199.96	\$1,199.96
64+	\$1,104.39	\$1,104.39	\$1,168.92	\$1,168.92	\$1,141.29	\$1,141.29	\$1,202.64	\$1,202.64	\$1,219.47	\$1,219.47

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)=>	79279PA0060001		79279PA0070003		79279PA0070003		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250	
Form # =>	HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		0		0		0		0	
OOP Maximum =>	\$3,000		\$4,250		\$4,250		\$4,250		\$4,250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$329.13	\$329.13	\$246.50	\$246.50	\$259.75	\$259.75	\$263.38	\$263.38	\$278.77	\$278.77
15	\$358.39	\$358.39	\$268.41	\$268.41	\$282.84	\$282.84	\$286.79	\$286.79	\$303.55	\$303.55
16	\$369.58	\$369.58	\$276.79	\$276.79	\$291.66	\$291.66	\$295.75	\$295.75	\$313.02	\$313.02
17	\$380.76	\$380.76	\$285.16	\$285.16	\$300.49	\$300.49	\$304.70	\$304.70	\$322.49	\$322.49
18	\$392.81	\$392.81	\$294.19	\$294.19	\$310.00	\$310.00	\$314.34	\$314.34	\$332.70	\$332.70
19	\$404.86	\$404.86	\$303.21	\$303.21	\$319.51	\$319.51	\$323.98	\$323.98	\$342.90	\$342.90
20	\$417.33	\$417.33	\$312.55	\$312.55	\$329.35	\$329.35	\$333.96	\$333.96	\$353.47	\$353.47
21	\$430.24	\$430.24	\$322.22	\$322.22	\$339.54	\$339.54	\$344.29	\$344.29	\$364.40	\$364.40
22	\$430.24	\$430.24	\$322.22	\$322.22	\$339.54	\$339.54	\$344.29	\$344.29	\$364.40	\$364.40
23	\$430.24	\$430.24	\$322.22	\$322.22	\$339.54	\$339.54	\$344.29	\$344.29	\$364.40	\$364.40
24	\$430.24	\$430.24	\$322.22	\$322.22	\$339.54	\$339.54	\$344.29	\$344.29	\$364.40	\$364.40
25	\$431.96	\$431.96	\$323.51	\$323.51	\$340.90	\$340.90	\$345.67	\$345.67	\$365.86	\$365.86
26	\$440.57	\$440.57	\$329.95	\$329.95	\$347.69	\$347.69	\$352.55	\$352.55	\$373.15	\$373.15
27	\$450.89	\$450.89	\$337.69	\$337.69	\$355.84	\$355.84	\$360.82	\$360.82	\$381.89	\$381.89
28	\$467.67	\$467.67	\$350.25	\$350.25	\$369.08	\$369.08	\$374.24	\$374.24	\$396.10	\$396.10
29	\$481.44	\$481.44	\$360.56	\$360.56	\$379.95	\$379.95	\$385.26	\$385.26	\$407.76	\$407.76
30	\$488.32	\$488.32	\$365.72	\$365.72	\$385.38	\$385.38	\$390.77	\$390.77	\$413.59	\$413.59
31	\$498.65	\$498.65	\$373.45	\$373.45	\$393.53	\$393.53	\$399.03	\$399.03	\$422.34	\$422.34
32	\$508.97	\$508.97	\$381.19	\$381.19	\$401.68	\$401.68	\$407.30	\$407.30	\$431.09	\$431.09
33	\$515.43	\$515.43	\$386.02	\$386.02	\$406.77	\$406.77	\$412.46	\$412.46	\$436.55	\$436.55
34	\$522.31	\$522.31	\$391.18	\$391.18	\$412.20	\$412.20	\$417.97	\$417.97	\$442.38	\$442.38
35	\$525.75	\$525.75	\$393.75	\$393.75	\$414.92	\$414.92	\$420.72	\$420.72	\$445.30	\$445.30
36	\$529.20	\$529.20	\$396.33	\$396.33	\$417.63	\$417.63	\$423.48	\$423.48	\$448.21	\$448.21
37	\$532.64	\$532.64	\$398.91	\$398.91	\$420.35	\$420.35	\$426.23	\$426.23	\$451.13	\$451.13
38	\$536.08	\$536.08	\$401.49	\$401.49	\$423.07	\$423.07	\$428.99	\$428.99	\$454.04	\$454.04
39	\$542.96	\$542.96	\$406.64	\$406.64	\$428.50	\$428.50	\$434.49	\$434.49	\$459.87	\$459.87
40	\$549.85	\$549.85	\$411.80	\$411.80	\$433.93	\$433.93	\$440.00	\$440.00	\$465.70	\$465.70
41	\$560.17	\$560.17	\$419.53	\$419.53	\$442.08	\$442.08	\$448.27	\$448.27	\$474.45	\$474.45
42	\$570.07	\$570.07	\$426.94	\$426.94	\$449.89	\$449.89	\$456.18	\$456.18	\$482.83	\$482.83
43	\$583.84	\$583.84	\$437.25	\$437.25	\$460.76	\$460.76	\$467.20	\$467.20	\$494.49	\$494.49
44	\$601.05	\$601.05	\$450.14	\$450.14	\$474.34	\$474.34	\$480.97	\$480.97	\$509.07	\$509.07
45	\$621.27	\$621.27	\$465.29	\$465.29	\$490.30	\$490.30	\$497.15	\$497.15	\$526.19	\$526.19
46	\$645.36	\$645.36	\$483.33	\$483.33	\$509.31	\$509.31	\$516.44	\$516.44	\$546.60	\$546.60
47	\$672.47	\$672.47	\$503.63	\$503.63	\$530.70	\$530.70	\$538.13	\$538.13	\$569.56	\$569.56
48	\$703.44	\$703.44	\$526.83	\$526.83	\$555.15	\$555.15	\$562.91	\$562.91	\$595.79	\$595.79
49	\$733.99	\$733.99	\$549.71	\$549.71	\$579.26	\$579.26	\$587.36	\$587.36	\$621.67	\$621.67
50	\$768.41	\$768.41	\$575.48	\$575.48	\$606.42	\$606.42	\$614.90	\$614.90	\$650.82	\$650.82
51	\$802.40	\$802.40	\$600.94	\$600.94	\$633.24	\$633.24	\$642.10	\$642.10	\$679.61	\$679.61
52	\$839.83	\$839.83	\$628.97	\$628.97	\$662.78	\$662.78	\$672.05	\$672.05	\$711.31	\$711.31
53	\$877.69	\$877.69	\$657.33	\$657.33	\$692.66	\$692.66	\$702.35	\$702.35	\$743.38	\$743.38
54	\$918.56	\$918.56	\$687.94	\$687.94	\$724.92	\$724.92	\$735.06	\$735.06	\$777.99	\$777.99
55	\$959.44	\$959.44	\$718.55	\$718.55	\$757.17	\$757.17	\$767.77	\$767.77	\$812.61	\$812.61
56	\$1,003.75	\$1,003.75	\$751.74	\$751.74	\$792.15	\$792.15	\$803.23	\$803.23	\$850.15	\$850.15
57	\$1,048.49	\$1,048.49	\$785.25	\$785.25	\$827.46	\$827.46	\$839.03	\$839.03	\$888.04	\$888.04
58	\$1,096.25	\$1,096.25	\$821.02	\$821.02	\$865.15	\$865.15	\$877.25	\$877.25	\$928.49	\$928.49
59	\$1,119.91	\$1,119.91	\$838.74	\$838.74	\$883.82	\$883.82	\$896.19	\$896.19	\$948.53	\$948.53
60	\$1,167.67	\$1,167.67	\$874.51	\$874.51	\$921.51	\$921.51	\$934.40	\$934.40	\$988.98	\$988.98
61	\$1,208.97	\$1,208.97	\$905.44	\$905.44	\$954.11	\$954.11	\$967.45	\$967.45	\$1,023.96	\$1,023.96
62	\$1,236.08	\$1,236.08	\$925.74	\$925.74	\$975.50	\$975.50	\$989.15	\$989.15	\$1,046.92	\$1,046.92
63	\$1,270.07	\$1,270.07	\$951.19	\$951.19	\$1,002.32	\$1,002.32	\$1,016.34	\$1,016.34	\$1,075.71	\$1,075.71
64+	\$1,290.72	\$1,290.72	\$966.66	\$966.66	\$1,018.62	\$1,018.62	\$1,032.87	\$1,032.87	\$1,093.20	\$1,093.20

Company Name:	Highmark Coverage Advantage (HCA)	Ending date of Rates:	June 30, 2022
Market:	Small Group		
Product:	PPO		
Effective Date of Rates:	April 1, 2022		

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010001		79279PA0010001	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	20		20		20		20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$353.93	\$353.93	\$372.95	\$372.95	\$378.17	\$378.17	\$400.26	\$400.26
15	\$385.39	\$385.39	\$406.10	\$406.10	\$411.79	\$411.79	\$435.83	\$435.83
16	\$397.42	\$397.42	\$418.77	\$418.77	\$424.64	\$424.64	\$449.44	\$449.44
17	\$409.45	\$409.45	\$431.45	\$431.45	\$437.49	\$437.49	\$463.04	\$463.04
18	\$422.40	\$422.40	\$445.10	\$445.10	\$451.33	\$451.33	\$477.69	\$477.69
19	\$435.35	\$435.35	\$458.75	\$458.75	\$465.17	\$465.17	\$492.34	\$492.34
20	\$448.77	\$448.77	\$472.88	\$472.88	\$479.51	\$479.51	\$507.51	\$507.51
21	\$462.65	\$462.65	\$487.51	\$487.51	\$494.34	\$494.34	\$523.21	\$523.21
22	\$462.65	\$462.65	\$487.51	\$487.51	\$494.34	\$494.34	\$523.21	\$523.21
23	\$462.65	\$462.65	\$487.51	\$487.51	\$494.34	\$494.34	\$523.21	\$523.21
24	\$462.65	\$462.65	\$487.51	\$487.51	\$494.34	\$494.34	\$523.21	\$523.21
25	\$464.50	\$464.50	\$489.46	\$489.46	\$496.32	\$496.32	\$525.30	\$525.30
26	\$473.75	\$473.75	\$499.21	\$499.21	\$506.20	\$506.20	\$535.77	\$535.77
27	\$484.86	\$484.86	\$510.91	\$510.91	\$518.07	\$518.07	\$548.32	\$548.32
28	\$502.90	\$502.90	\$529.92	\$529.92	\$537.35	\$537.35	\$568.73	\$568.73
29	\$517.71	\$517.71	\$545.52	\$545.52	\$553.17	\$553.17	\$585.47	\$585.47
30	\$525.11	\$525.11	\$553.32	\$553.32	\$561.08	\$561.08	\$593.84	\$593.84
31	\$536.21	\$536.21	\$565.02	\$565.02	\$572.94	\$572.94	\$606.40	\$606.40
32	\$547.31	\$547.31	\$576.72	\$576.72	\$584.80	\$584.80	\$618.96	\$618.96
33	\$554.25	\$554.25	\$584.04	\$584.04	\$592.22	\$592.22	\$626.81	\$626.81
34	\$561.66	\$561.66	\$591.84	\$591.84	\$600.13	\$600.13	\$635.18	\$635.18
35	\$565.36	\$565.36	\$595.74	\$595.74	\$604.08	\$604.08	\$639.36	\$639.36
36	\$569.06	\$569.06	\$599.64	\$599.64	\$608.04	\$608.04	\$643.55	\$643.55
37	\$572.76	\$572.76	\$603.54	\$603.54	\$611.99	\$611.99	\$647.73	\$647.73
38	\$576.46	\$576.46	\$607.44	\$607.44	\$615.95	\$615.95	\$651.92	\$651.92
39	\$583.86	\$583.86	\$615.24	\$615.24	\$623.86	\$623.86	\$660.29	\$660.29
40	\$591.27	\$591.27	\$623.04	\$623.04	\$631.77	\$631.77	\$668.66	\$668.66
41	\$602.37	\$602.37	\$634.74	\$634.74	\$643.63	\$643.63	\$681.22	\$681.22
42	\$613.01	\$613.01	\$645.95	\$645.95	\$655.00	\$655.00	\$693.25	\$693.25
43	\$627.82	\$627.82	\$661.55	\$661.55	\$670.82	\$670.82	\$710.00	\$710.00
44	\$646.32	\$646.32	\$681.05	\$681.05	\$690.59	\$690.59	\$730.92	\$730.92
45	\$668.07	\$668.07	\$703.96	\$703.96	\$713.83	\$713.83	\$755.52	\$755.52
46	\$693.98	\$693.98	\$731.27	\$731.27	\$741.51	\$741.51	\$784.82	\$784.82
47	\$723.12	\$723.12	\$761.98	\$761.98	\$772.65	\$772.65	\$817.78	\$817.78
48	\$756.43	\$756.43	\$797.08	\$797.08	\$808.25	\$808.25	\$855.45	\$855.45
49	\$789.28	\$789.28	\$831.69	\$831.69	\$843.34	\$843.34	\$892.60	\$892.60
50	\$826.29	\$826.29	\$870.69	\$870.69	\$882.89	\$882.89	\$934.45	\$934.45
51	\$862.84	\$862.84	\$909.21	\$909.21	\$921.94	\$921.94	\$975.79	\$975.79
52	\$903.09	\$903.09	\$951.62	\$951.62	\$964.95	\$964.95	\$1,021.31	\$1,021.31
53	\$943.81	\$943.81	\$994.52	\$994.52	\$1,008.45	\$1,008.45	\$1,067.35	\$1,067.35
54	\$987.76	\$987.76	\$1,040.83	\$1,040.83	\$1,055.42	\$1,055.42	\$1,117.05	\$1,117.05
55	\$1,031.71	\$1,031.71	\$1,087.15	\$1,087.15	\$1,102.38	\$1,102.38	\$1,166.76	\$1,166.76
56	\$1,079.36	\$1,079.36	\$1,137.36	\$1,137.36	\$1,153.30	\$1,153.30	\$1,220.65	\$1,220.65
57	\$1,127.48	\$1,127.48	\$1,188.06	\$1,188.06	\$1,204.71	\$1,204.71	\$1,275.06	\$1,275.06
58	\$1,178.83	\$1,178.83	\$1,242.18	\$1,242.18	\$1,259.58	\$1,259.58	\$1,333.14	\$1,333.14
59	\$1,204.28	\$1,204.28	\$1,268.99	\$1,268.99	\$1,286.77	\$1,286.77	\$1,361.92	\$1,361.92
60	\$1,255.63	\$1,255.63	\$1,323.10	\$1,323.10	\$1,341.64	\$1,341.64	\$1,419.99	\$1,419.99
61	\$1,300.05	\$1,300.05	\$1,369.90	\$1,369.90	\$1,389.10	\$1,389.10	\$1,470.22	\$1,470.22
62	\$1,329.19	\$1,329.19	\$1,400.62	\$1,400.62	\$1,420.24	\$1,420.24	\$1,503.18	\$1,503.18
63	\$1,365.74	\$1,365.74	\$1,439.13	\$1,439.13	\$1,459.29	\$1,459.29	\$1,544.52	\$1,544.52
64+	\$1,387.95	\$1,387.95	\$1,462.53	\$1,462.53	\$1,483.02	\$1,483.02	\$1,569.63	\$1,569.63

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)=>	79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	45		45		45		45		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$309.70	\$309.70	\$326.35	\$326.35	\$330.92	\$330.92	\$350.25	\$350.25	\$304.21	\$304.21
15	\$337.23	\$337.23	\$355.36	\$355.36	\$360.33	\$360.33	\$381.38	\$381.38	\$331.25	\$331.25
16	\$347.76	\$347.76	\$366.45	\$366.45	\$371.58	\$371.58	\$393.28	\$393.28	\$341.59	\$341.59
17	\$358.28	\$358.28	\$377.54	\$377.54	\$382.82	\$382.82	\$405.19	\$405.19	\$351.93	\$351.93
18	\$369.62	\$369.62	\$389.49	\$389.49	\$394.94	\$394.94	\$418.01	\$418.01	\$363.06	\$363.06
19	\$380.95	\$380.95	\$401.43	\$401.43	\$407.05	\$407.05	\$430.83	\$430.83	\$374.20	\$374.20
20	\$392.69	\$392.69	\$413.80	\$413.80	\$419.59	\$419.59	\$444.10	\$444.10	\$385.73	\$385.73
21	\$404.84	\$404.84	\$426.60	\$426.60	\$432.57	\$432.57	\$457.84	\$457.84	\$397.66	\$397.66
22	\$404.84	\$404.84	\$426.60	\$426.60	\$432.57	\$432.57	\$457.84	\$457.84	\$397.66	\$397.66
23	\$404.84	\$404.84	\$426.60	\$426.60	\$432.57	\$432.57	\$457.84	\$457.84	\$397.66	\$397.66
24	\$404.84	\$404.84	\$426.60	\$426.60	\$432.57	\$432.57	\$457.84	\$457.84	\$397.66	\$397.66
25	\$406.46	\$406.46	\$428.31	\$428.31	\$434.30	\$434.30	\$459.67	\$459.67	\$399.25	\$399.25
26	\$414.56	\$414.56	\$436.84	\$436.84	\$442.95	\$442.95	\$468.83	\$468.83	\$407.20	\$407.20
27	\$424.27	\$424.27	\$447.08	\$447.08	\$453.33	\$453.33	\$479.82	\$479.82	\$416.75	\$416.75
28	\$440.06	\$440.06	\$463.71	\$463.71	\$470.20	\$470.20	\$497.67	\$497.67	\$432.26	\$432.26
29	\$453.02	\$453.02	\$477.37	\$477.37	\$484.05	\$484.05	\$512.32	\$512.32	\$444.98	\$444.98
30	\$459.49	\$459.49	\$484.19	\$484.19	\$490.97	\$490.97	\$519.65	\$519.65	\$451.34	\$451.34
31	\$469.21	\$469.21	\$494.43	\$494.43	\$501.35	\$501.35	\$530.64	\$530.64	\$460.89	\$460.89
32	\$478.93	\$478.93	\$504.67	\$504.67	\$511.73	\$511.73	\$541.62	\$541.62	\$470.43	\$470.43
33	\$485.00	\$485.00	\$511.07	\$511.07	\$518.22	\$518.22	\$548.49	\$548.49	\$476.40	\$476.40
34	\$491.48	\$491.48	\$517.89	\$517.89	\$525.14	\$525.14	\$555.82	\$555.82	\$482.76	\$482.76
35	\$494.71	\$494.71	\$521.31	\$521.31	\$528.60	\$528.60	\$559.48	\$559.48	\$485.94	\$485.94
36	\$497.95	\$497.95	\$524.72	\$524.72	\$532.06	\$532.06	\$563.14	\$563.14	\$489.12	\$489.12
37	\$501.19	\$501.19	\$528.13	\$528.13	\$535.52	\$535.52	\$566.81	\$566.81	\$492.30	\$492.30
38	\$504.43	\$504.43	\$531.54	\$531.54	\$538.98	\$538.98	\$570.47	\$570.47	\$495.48	\$495.48
39	\$510.91	\$510.91	\$538.37	\$538.37	\$545.90	\$545.90	\$577.79	\$577.79	\$501.85	\$501.85
40	\$517.39	\$517.39	\$545.19	\$545.19	\$552.82	\$552.82	\$585.12	\$585.12	\$508.21	\$508.21
41	\$527.10	\$527.10	\$555.43	\$555.43	\$563.21	\$563.21	\$596.11	\$596.11	\$517.75	\$517.75
42	\$536.41	\$536.41	\$565.25	\$565.25	\$573.16	\$573.16	\$606.64	\$606.64	\$526.90	\$526.90
43	\$549.37	\$549.37	\$578.90	\$578.90	\$587.00	\$587.00	\$621.29	\$621.29	\$539.62	\$539.62
44	\$565.56	\$565.56	\$595.96	\$595.96	\$604.30	\$604.30	\$639.60	\$639.60	\$555.53	\$555.53
45	\$584.59	\$584.59	\$616.01	\$616.01	\$624.63	\$624.63	\$661.12	\$661.12	\$574.22	\$574.22
46	\$607.26	\$607.26	\$639.90	\$639.90	\$648.86	\$648.86	\$686.76	\$686.76	\$596.49	\$596.49
47	\$632.76	\$632.76	\$666.78	\$666.78	\$676.11	\$676.11	\$715.60	\$715.60	\$621.54	\$621.54
48	\$661.91	\$661.91	\$697.49	\$697.49	\$707.25	\$707.25	\$748.57	\$748.57	\$650.17	\$650.17
49	\$690.66	\$690.66	\$727.78	\$727.78	\$737.96	\$737.96	\$781.08	\$781.08	\$678.41	\$678.41
50	\$723.04	\$723.04	\$761.91	\$761.91	\$772.57	\$772.57	\$817.70	\$817.70	\$710.22	\$710.22
51	\$755.03	\$755.03	\$795.61	\$795.61	\$806.74	\$806.74	\$853.87	\$853.87	\$741.64	\$741.64
52	\$790.25	\$790.25	\$832.72	\$832.72	\$844.38	\$844.38	\$893.70	\$893.70	\$776.23	\$776.23
53	\$825.87	\$825.87	\$870.26	\$870.26	\$882.44	\$882.44	\$933.99	\$933.99	\$811.23	\$811.23
54	\$864.33	\$864.33	\$910.79	\$910.79	\$923.54	\$923.54	\$977.49	\$977.49	\$849.00	\$849.00
55	\$902.79	\$902.79	\$951.32	\$951.32	\$964.63	\$964.63	\$1,020.98	\$1,020.98	\$886.78	\$886.78
56	\$944.49	\$944.49	\$995.26	\$995.26	\$1,009.19	\$1,009.19	\$1,068.14	\$1,068.14	\$927.74	\$927.74
57	\$986.60	\$986.60	\$1,039.62	\$1,039.62	\$1,054.17	\$1,054.17	\$1,115.76	\$1,115.76	\$969.10	\$969.10
58	\$1,031.53	\$1,031.53	\$1,086.98	\$1,086.98	\$1,102.19	\$1,102.19	\$1,166.58	\$1,166.58	\$1,013.24	\$1,013.24
59	\$1,053.80	\$1,053.80	\$1,110.44	\$1,110.44	\$1,125.98	\$1,125.98	\$1,191.76	\$1,191.76	\$1,035.11	\$1,035.11
60	\$1,098.74	\$1,098.74	\$1,157.79	\$1,157.79	\$1,173.99	\$1,173.99	\$1,242.58	\$1,242.58	\$1,079.25	\$1,079.25
61	\$1,137.60	\$1,137.60	\$1,198.75	\$1,198.75	\$1,215.52	\$1,215.52	\$1,286.53	\$1,286.53	\$1,117.42	\$1,117.42
62	\$1,163.11	\$1,163.11	\$1,225.62	\$1,225.62	\$1,242.77	\$1,242.77	\$1,315.37	\$1,315.37	\$1,142.48	\$1,142.48
63	\$1,195.09	\$1,195.09	\$1,259.32	\$1,259.32	\$1,276.95	\$1,276.95	\$1,351.54	\$1,351.54	\$1,173.89	\$1,173.89
64+	\$1,214.52	\$1,214.52	\$1,279.80	\$1,279.80	\$1,297.71	\$1,297.71	\$1,373.52	\$1,373.52	\$1,192.98	\$1,192.98

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)=>	79279PA0010005		79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$320.56	\$320.56	\$325.04	\$325.04	\$344.03	\$344.03	\$297.00	\$297.00	\$312.96	\$312.96
15	\$349.05	\$349.05	\$353.93	\$353.93	\$374.61	\$374.61	\$323.40	\$323.40	\$340.78	\$340.78
16	\$359.95	\$359.95	\$364.98	\$364.98	\$386.30	\$386.30	\$333.50	\$333.50	\$351.42	\$351.42
17	\$370.84	\$370.84	\$376.03	\$376.03	\$397.99	\$397.99	\$343.59	\$343.59	\$362.05	\$362.05
18	\$382.57	\$382.57	\$387.92	\$387.92	\$410.59	\$410.59	\$354.46	\$354.46	\$373.51	\$373.51
19	\$394.31	\$394.31	\$399.82	\$399.82	\$423.18	\$423.18	\$365.33	\$365.33	\$384.96	\$384.96
20	\$406.46	\$406.46	\$412.14	\$412.14	\$436.22	\$436.22	\$376.59	\$376.59	\$396.83	\$396.83
21	\$419.03	\$419.03	\$424.89	\$424.89	\$449.71	\$449.71	\$388.24	\$388.24	\$409.10	\$409.10
22	\$419.03	\$419.03	\$424.89	\$424.89	\$449.71	\$449.71	\$388.24	\$388.24	\$409.10	\$409.10
23	\$419.03	\$419.03	\$424.89	\$424.89	\$449.71	\$449.71	\$388.24	\$388.24	\$409.10	\$409.10
24	\$419.03	\$419.03	\$424.89	\$424.89	\$449.71	\$449.71	\$388.24	\$388.24	\$409.10	\$409.10
25	\$420.71	\$420.71	\$426.59	\$426.59	\$451.51	\$451.51	\$389.79	\$389.79	\$410.74	\$410.74
26	\$429.09	\$429.09	\$435.09	\$435.09	\$460.50	\$460.50	\$397.56	\$397.56	\$418.92	\$418.92
27	\$439.14	\$439.14	\$445.28	\$445.28	\$471.30	\$471.30	\$406.88	\$406.88	\$428.74	\$428.74
28	\$455.49	\$455.49	\$461.86	\$461.86	\$488.83	\$488.83	\$422.02	\$422.02	\$444.69	\$444.69
29	\$468.89	\$468.89	\$475.45	\$475.45	\$503.23	\$503.23	\$434.44	\$434.44	\$457.78	\$457.78
30	\$475.60	\$475.60	\$482.25	\$482.25	\$510.42	\$510.42	\$440.65	\$440.65	\$464.33	\$464.33
31	\$485.66	\$485.66	\$492.45	\$492.45	\$521.21	\$521.21	\$449.97	\$449.97	\$474.15	\$474.15
32	\$495.71	\$495.71	\$502.64	\$502.64	\$532.01	\$532.01	\$459.29	\$459.29	\$483.97	\$483.97
33	\$502.00	\$502.00	\$509.02	\$509.02	\$538.75	\$538.75	\$465.11	\$465.11	\$490.10	\$490.10
34	\$508.70	\$508.70	\$515.82	\$515.82	\$545.95	\$545.95	\$471.32	\$471.32	\$496.65	\$496.65
35	\$512.05	\$512.05	\$519.22	\$519.22	\$549.55	\$549.55	\$474.43	\$474.43	\$499.92	\$499.92
36	\$515.41	\$515.41	\$522.61	\$522.61	\$553.14	\$553.14	\$477.54	\$477.54	\$503.19	\$503.19
37	\$518.76	\$518.76	\$526.01	\$526.01	\$556.74	\$556.74	\$480.64	\$480.64	\$506.47	\$506.47
38	\$522.11	\$522.11	\$529.41	\$529.41	\$560.34	\$560.34	\$483.75	\$483.75	\$509.74	\$509.74
39	\$528.82	\$528.82	\$536.21	\$536.21	\$567.53	\$567.53	\$489.96	\$489.96	\$516.28	\$516.28
40	\$535.52	\$535.52	\$543.01	\$543.01	\$574.73	\$574.73	\$496.17	\$496.17	\$522.83	\$522.83
41	\$545.58	\$545.58	\$553.21	\$553.21	\$585.52	\$585.52	\$505.49	\$505.49	\$532.65	\$532.65
42	\$555.21	\$555.21	\$562.98	\$562.98	\$595.87	\$595.87	\$514.42	\$514.42	\$542.06	\$542.06
43	\$568.62	\$568.62	\$576.58	\$576.58	\$610.26	\$610.26	\$526.84	\$526.84	\$555.15	\$555.15
44	\$585.38	\$585.38	\$593.57	\$593.57	\$628.24	\$628.24	\$542.37	\$542.37	\$571.51	\$571.51
45	\$605.08	\$605.08	\$613.54	\$613.54	\$649.38	\$649.38	\$560.62	\$560.62	\$590.74	\$590.74
46	\$628.55	\$628.55	\$637.34	\$637.34	\$674.57	\$674.57	\$582.36	\$582.36	\$613.65	\$613.65
47	\$654.94	\$654.94	\$664.10	\$664.10	\$702.90	\$702.90	\$606.82	\$606.82	\$639.42	\$639.42
48	\$685.11	\$685.11	\$694.70	\$694.70	\$735.28	\$735.28	\$634.77	\$634.77	\$668.88	\$668.88
49	\$714.87	\$714.87	\$724.86	\$724.86	\$767.21	\$767.21	\$662.34	\$662.34	\$697.92	\$697.92
50	\$748.39	\$748.39	\$758.85	\$758.85	\$803.18	\$803.18	\$693.40	\$693.40	\$730.65	\$730.65
51	\$781.49	\$781.49	\$792.42	\$792.42	\$838.71	\$838.71	\$724.07	\$724.07	\$762.97	\$762.97
52	\$817.95	\$817.95	\$829.39	\$829.39	\$877.83	\$877.83	\$757.84	\$757.84	\$798.56	\$798.56
53	\$854.82	\$854.82	\$866.78	\$866.78	\$917.41	\$917.41	\$792.01	\$792.01	\$834.56	\$834.56
54	\$894.63	\$894.63	\$907.14	\$907.14	\$960.13	\$960.13	\$828.89	\$828.89	\$873.43	\$873.43
55	\$934.44	\$934.44	\$947.50	\$947.50	\$1,002.85	\$1,002.85	\$865.78	\$865.78	\$912.29	\$912.29
56	\$977.60	\$977.60	\$991.27	\$991.27	\$1,049.17	\$1,049.17	\$905.76	\$905.76	\$954.43	\$954.43
57	\$1,021.18	\$1,021.18	\$1,035.46	\$1,035.46	\$1,095.94	\$1,095.94	\$946.14	\$946.14	\$996.98	\$996.98
58	\$1,067.69	\$1,067.69	\$1,082.62	\$1,082.62	\$1,145.86	\$1,145.86	\$989.24	\$989.24	\$1,042.39	\$1,042.39
59	\$1,090.74	\$1,090.74	\$1,105.99	\$1,105.99	\$1,170.60	\$1,170.60	\$1,010.59	\$1,010.59	\$1,064.89	\$1,064.89
60	\$1,137.25	\$1,137.25	\$1,153.15	\$1,153.15	\$1,220.51	\$1,220.51	\$1,053.68	\$1,053.68	\$1,110.30	\$1,110.30
61	\$1,177.47	\$1,177.47	\$1,193.94	\$1,193.94	\$1,263.69	\$1,263.69	\$1,090.95	\$1,090.95	\$1,149.57	\$1,149.57
62	\$1,203.87	\$1,203.87	\$1,220.71	\$1,220.71	\$1,292.02	\$1,292.02	\$1,115.41	\$1,115.41	\$1,175.34	\$1,175.34
63	\$1,236.98	\$1,236.98	\$1,254.28	\$1,254.28	\$1,327.54	\$1,327.54	\$1,146.08	\$1,146.08	\$1,207.66	\$1,207.66
64+	\$1,257.09	\$1,257.09	\$1,274.67	\$1,274.67	\$1,349.13	\$1,349.13	\$1,164.72	\$1,164.72	\$1,227.30	\$1,227.30

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)=>	79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.34	\$317.34	\$335.88	\$335.88	\$281.89	\$281.89	\$297.05	\$297.05	\$301.20	\$301.20
15	\$345.55	\$345.55	\$365.74	\$365.74	\$306.95	\$306.95	\$323.45	\$323.45	\$327.98	\$327.98
16	\$356.34	\$356.34	\$377.15	\$377.15	\$316.53	\$316.53	\$333.55	\$333.55	\$338.21	\$338.21
17	\$367.12	\$367.12	\$388.57	\$388.57	\$326.11	\$326.11	\$343.65	\$343.65	\$348.45	\$348.45
18	\$378.74	\$378.74	\$400.86	\$400.86	\$336.43	\$336.43	\$354.52	\$354.52	\$359.48	\$359.48
19	\$390.36	\$390.36	\$413.16	\$413.16	\$346.75	\$346.75	\$365.39	\$365.39	\$370.50	\$370.50
20	\$402.39	\$402.39	\$425.89	\$425.89	\$357.44	\$357.44	\$376.65	\$376.65	\$381.92	\$381.92
21	\$414.83	\$414.83	\$439.06	\$439.06	\$368.49	\$368.49	\$388.30	\$388.30	\$393.73	\$393.73
22	\$414.83	\$414.83	\$439.06	\$439.06	\$368.49	\$368.49	\$388.30	\$388.30	\$393.73	\$393.73
23	\$414.83	\$414.83	\$439.06	\$439.06	\$368.49	\$368.49	\$388.30	\$388.30	\$393.73	\$393.73
24	\$414.83	\$414.83	\$439.06	\$439.06	\$368.49	\$368.49	\$388.30	\$388.30	\$393.73	\$393.73
25	\$416.49	\$416.49	\$440.82	\$440.82	\$369.96	\$369.96	\$389.85	\$389.85	\$395.30	\$395.30
26	\$424.79	\$424.79	\$449.60	\$449.60	\$377.33	\$377.33	\$397.62	\$397.62	\$403.18	\$403.18
27	\$434.74	\$434.74	\$460.13	\$460.13	\$386.18	\$386.18	\$406.94	\$406.94	\$412.63	\$412.63
28	\$450.92	\$450.92	\$477.26	\$477.26	\$400.55	\$400.55	\$422.08	\$422.08	\$427.98	\$427.98
29	\$464.19	\$464.19	\$491.31	\$491.31	\$412.34	\$412.34	\$434.51	\$434.51	\$440.58	\$440.58
30	\$470.83	\$470.83	\$498.33	\$498.33	\$418.24	\$418.24	\$440.72	\$440.72	\$446.88	\$446.88
31	\$480.79	\$480.79	\$508.87	\$508.87	\$427.08	\$427.08	\$450.04	\$450.04	\$456.33	\$456.33
32	\$490.74	\$490.74	\$519.41	\$519.41	\$435.92	\$435.92	\$459.36	\$459.36	\$465.78	\$465.78
33	\$496.97	\$496.97	\$525.99	\$525.99	\$441.45	\$441.45	\$465.18	\$465.18	\$471.69	\$471.69
34	\$503.60	\$503.60	\$533.02	\$533.02	\$447.35	\$447.35	\$471.40	\$471.40	\$477.99	\$477.99
35	\$506.92	\$506.92	\$536.53	\$536.53	\$450.29	\$450.29	\$474.50	\$474.50	\$481.14	\$481.14
36	\$510.24	\$510.24	\$540.04	\$540.04	\$453.24	\$453.24	\$477.61	\$477.61	\$484.29	\$484.29
37	\$513.56	\$513.56	\$543.56	\$543.56	\$456.19	\$456.19	\$480.72	\$480.72	\$487.44	\$487.44
38	\$516.88	\$516.88	\$547.07	\$547.07	\$459.14	\$459.14	\$483.82	\$483.82	\$490.59	\$490.59
39	\$523.52	\$523.52	\$554.09	\$554.09	\$465.03	\$465.03	\$490.03	\$490.03	\$496.89	\$496.89
40	\$530.15	\$530.15	\$561.12	\$561.12	\$470.93	\$470.93	\$496.25	\$496.25	\$503.19	\$503.19
41	\$540.11	\$540.11	\$571.66	\$571.66	\$479.77	\$479.77	\$505.57	\$505.57	\$512.64	\$512.64
42	\$549.65	\$549.65	\$581.75	\$581.75	\$488.25	\$488.25	\$514.50	\$514.50	\$521.69	\$521.69
43	\$562.92	\$562.92	\$595.80	\$595.80	\$500.04	\$500.04	\$526.92	\$526.92	\$534.29	\$534.29
44	\$579.52	\$579.52	\$613.37	\$613.37	\$514.78	\$514.78	\$542.46	\$542.46	\$550.04	\$550.04
45	\$599.01	\$599.01	\$634.00	\$634.00	\$532.10	\$532.10	\$560.71	\$560.71	\$568.55	\$568.55
46	\$622.25	\$622.25	\$658.59	\$658.59	\$552.74	\$552.74	\$582.45	\$582.45	\$590.60	\$590.60
47	\$648.38	\$648.38	\$686.25	\$686.25	\$575.95	\$575.95	\$606.91	\$606.91	\$615.40	\$615.40
48	\$678.25	\$678.25	\$717.86	\$717.86	\$602.48	\$602.48	\$634.87	\$634.87	\$643.75	\$643.75
49	\$707.70	\$707.70	\$749.04	\$749.04	\$628.64	\$628.64	\$662.44	\$662.44	\$671.70	\$671.70
50	\$740.89	\$740.89	\$784.16	\$784.16	\$658.12	\$658.12	\$693.50	\$693.50	\$703.20	\$703.20
51	\$773.66	\$773.66	\$818.85	\$818.85	\$687.23	\$687.23	\$724.18	\$724.18	\$734.31	\$734.31
52	\$809.75	\$809.75	\$857.05	\$857.05	\$719.29	\$719.29	\$757.96	\$757.96	\$768.56	\$768.56
53	\$846.25	\$846.25	\$895.68	\$895.68	\$751.72	\$751.72	\$792.13	\$792.13	\$803.21	\$803.21
54	\$885.66	\$885.66	\$937.39	\$937.39	\$786.73	\$786.73	\$829.02	\$829.02	\$840.61	\$840.61
55	\$925.07	\$925.07	\$979.10	\$979.10	\$821.73	\$821.73	\$865.91	\$865.91	\$878.02	\$878.02
56	\$967.80	\$967.80	\$1,024.33	\$1,024.33	\$859.69	\$859.69	\$905.90	\$905.90	\$918.57	\$918.57
57	\$1,010.94	\$1,010.94	\$1,069.99	\$1,069.99	\$898.01	\$898.01	\$946.29	\$946.29	\$959.52	\$959.52
58	\$1,056.99	\$1,056.99	\$1,118.72	\$1,118.72	\$938.91	\$938.91	\$989.39	\$989.39	\$1,003.22	\$1,003.22
59	\$1,079.80	\$1,079.80	\$1,142.87	\$1,142.87	\$959.18	\$959.18	\$1,010.74	\$1,010.74	\$1,024.88	\$1,024.88
60	\$1,125.85	\$1,125.85	\$1,191.61	\$1,191.61	\$1,000.08	\$1,000.08	\$1,053.85	\$1,053.85	\$1,068.58	\$1,068.58
61	\$1,165.67	\$1,165.67	\$1,233.76	\$1,233.76	\$1,035.46	\$1,035.46	\$1,091.12	\$1,091.12	\$1,106.38	\$1,106.38
62	\$1,191.81	\$1,191.81	\$1,261.42	\$1,261.42	\$1,058.67	\$1,058.67	\$1,115.59	\$1,115.59	\$1,131.19	\$1,131.19
63	\$1,224.58	\$1,224.58	\$1,296.11	\$1,296.11	\$1,087.78	\$1,087.78	\$1,146.26	\$1,146.26	\$1,162.29	\$1,162.29
64+	\$1,244.49	\$1,244.49	\$1,317.18	\$1,317.18	\$1,105.47	\$1,105.47	\$1,164.90	\$1,164.90	\$1,181.19	\$1,181.19

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)=>	79279PA0010011		79279PA0010015		79279PA0010015		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$1,400		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		45		45		45		45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$318.80	\$318.80	\$282.12	\$282.12	\$297.29	\$297.29	\$301.45	\$301.45	\$319.06	\$319.06
15	\$347.14	\$347.14	\$307.20	\$307.20	\$323.71	\$323.71	\$328.24	\$328.24	\$347.42	\$347.42
16	\$357.97	\$357.97	\$316.79	\$316.79	\$333.82	\$333.82	\$338.49	\$338.49	\$358.26	\$358.26
17	\$368.81	\$368.81	\$326.38	\$326.38	\$343.92	\$343.92	\$348.73	\$348.73	\$369.11	\$369.11
18	\$380.47	\$380.47	\$336.71	\$336.71	\$354.80	\$354.80	\$359.77	\$359.77	\$380.78	\$380.78
19	\$392.14	\$392.14	\$347.03	\$347.03	\$365.68	\$365.68	\$370.80	\$370.80	\$392.46	\$392.46
20	\$404.23	\$404.23	\$357.73	\$357.73	\$376.95	\$376.95	\$382.23	\$382.23	\$404.56	\$404.56
21	\$416.73	\$416.73	\$368.79	\$368.79	\$388.61	\$388.61	\$394.05	\$394.05	\$417.07	\$417.07
22	\$416.73	\$416.73	\$368.79	\$368.79	\$388.61	\$388.61	\$394.05	\$394.05	\$417.07	\$417.07
23	\$416.73	\$416.73	\$368.79	\$368.79	\$388.61	\$388.61	\$394.05	\$394.05	\$417.07	\$417.07
24	\$416.73	\$416.73	\$368.79	\$368.79	\$388.61	\$388.61	\$394.05	\$394.05	\$417.07	\$417.07
25	\$418.40	\$418.40	\$370.27	\$370.27	\$390.16	\$390.16	\$395.63	\$395.63	\$418.74	\$418.74
26	\$426.73	\$426.73	\$377.64	\$377.64	\$397.94	\$397.94	\$403.51	\$403.51	\$427.08	\$427.08
27	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.09	\$437.09
28	\$452.99	\$452.99	\$400.87	\$400.87	\$422.42	\$422.42	\$428.33	\$428.33	\$453.36	\$453.36
29	\$466.32	\$466.32	\$412.68	\$412.68	\$434.85	\$434.85	\$440.94	\$440.94	\$466.70	\$466.70
30	\$472.99	\$472.99	\$418.58	\$418.58	\$441.07	\$441.07	\$447.25	\$447.25	\$473.37	\$473.37
31	\$482.99	\$482.99	\$427.43	\$427.43	\$450.40	\$450.40	\$456.70	\$456.70	\$483.38	\$483.38
32	\$492.99	\$492.99	\$436.28	\$436.28	\$459.73	\$459.73	\$466.16	\$466.16	\$493.39	\$493.39
33	\$499.24	\$499.24	\$441.81	\$441.81	\$465.55	\$465.55	\$472.07	\$472.07	\$499.65	\$499.65
34	\$505.91	\$505.91	\$447.71	\$447.71	\$471.77	\$471.77	\$478.38	\$478.38	\$506.32	\$506.32
35	\$509.24	\$509.24	\$450.66	\$450.66	\$474.88	\$474.88	\$481.53	\$481.53	\$509.66	\$509.66
36	\$512.58	\$512.58	\$453.61	\$453.61	\$477.99	\$477.99	\$484.68	\$484.68	\$513.00	\$513.00
37	\$515.91	\$515.91	\$456.56	\$456.56	\$481.10	\$481.10	\$487.83	\$487.83	\$516.33	\$516.33
38	\$519.25	\$519.25	\$459.51	\$459.51	\$484.21	\$484.21	\$490.99	\$490.99	\$519.67	\$519.67
39	\$525.91	\$525.91	\$465.41	\$465.41	\$490.43	\$490.43	\$497.29	\$497.29	\$526.34	\$526.34
40	\$532.58	\$532.58	\$471.31	\$471.31	\$496.64	\$496.64	\$503.60	\$503.60	\$533.02	\$533.02
41	\$542.58	\$542.58	\$480.16	\$480.16	\$505.97	\$505.97	\$513.05	\$513.05	\$543.03	\$543.03
42	\$552.17	\$552.17	\$488.65	\$488.65	\$514.91	\$514.91	\$522.12	\$522.12	\$552.62	\$552.62
43	\$565.50	\$565.50	\$500.45	\$500.45	\$527.34	\$527.34	\$534.73	\$534.73	\$565.96	\$565.96
44	\$582.17	\$582.17	\$515.20	\$515.20	\$542.89	\$542.89	\$550.49	\$550.49	\$582.65	\$582.65
45	\$601.76	\$601.76	\$532.53	\$532.53	\$561.15	\$561.15	\$569.01	\$569.01	\$602.25	\$602.25
46	\$625.10	\$625.10	\$553.19	\$553.19	\$582.92	\$582.92	\$591.08	\$591.08	\$625.61	\$625.61
47	\$651.35	\$651.35	\$576.42	\$576.42	\$607.40	\$607.40	\$615.90	\$615.90	\$651.88	\$651.88
48	\$681.35	\$681.35	\$602.97	\$602.97	\$635.38	\$635.38	\$644.27	\$644.27	\$681.91	\$681.91
49	\$710.94	\$710.94	\$629.16	\$629.16	\$662.97	\$662.97	\$672.25	\$672.25	\$711.52	\$711.52
50	\$744.28	\$744.28	\$658.66	\$658.66	\$694.06	\$694.06	\$703.77	\$703.77	\$744.89	\$744.89
51	\$777.20	\$777.20	\$687.79	\$687.79	\$724.76	\$724.76	\$734.90	\$734.90	\$777.84	\$777.84
52	\$813.46	\$813.46	\$719.88	\$719.88	\$758.57	\$758.57	\$769.19	\$769.19	\$814.12	\$814.12
53	\$850.13	\$850.13	\$752.33	\$752.33	\$792.76	\$792.76	\$803.86	\$803.86	\$850.82	\$850.82
54	\$889.72	\$889.72	\$787.37	\$787.37	\$829.68	\$829.68	\$841.30	\$841.30	\$890.44	\$890.44
55	\$929.31	\$929.31	\$822.40	\$822.40	\$866.60	\$866.60	\$878.73	\$878.73	\$930.07	\$930.07
56	\$972.23	\$972.23	\$860.39	\$860.39	\$906.63	\$906.63	\$919.32	\$919.32	\$973.02	\$973.02
57	\$1,015.57	\$1,015.57	\$898.74	\$898.74	\$947.04	\$947.04	\$960.30	\$960.30	\$1,016.40	\$1,016.40
58	\$1,061.83	\$1,061.83	\$939.68	\$939.68	\$990.18	\$990.18	\$1,004.04	\$1,004.04	\$1,062.69	\$1,062.69
59	\$1,084.75	\$1,084.75	\$959.96	\$959.96	\$1,011.55	\$1,011.55	\$1,025.71	\$1,025.71	\$1,085.63	\$1,085.63
60	\$1,131.01	\$1,131.01	\$1,000.90	\$1,000.90	\$1,054.69	\$1,054.69	\$1,069.45	\$1,069.45	\$1,131.93	\$1,131.93
61	\$1,171.01	\$1,171.01	\$1,036.30	\$1,036.30	\$1,091.99	\$1,091.99	\$1,107.28	\$1,107.28	\$1,171.97	\$1,171.97
62	\$1,197.27	\$1,197.27	\$1,059.53	\$1,059.53	\$1,116.48	\$1,116.48	\$1,132.11	\$1,132.11	\$1,198.24	\$1,198.24
63	\$1,230.19	\$1,230.19	\$1,088.67	\$1,088.67	\$1,147.18	\$1,147.18	\$1,163.24	\$1,163.24	\$1,231.19	\$1,231.19
64+	\$1,250.19	\$1,250.19	\$1,106.37	\$1,106.37	\$1,165.83	\$1,165.83	\$1,182.15	\$1,182.15	\$1,251.21	\$1,251.21

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)=>	79279PA0010016		79279PA0010016		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	45		45		45		45		60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$272.39	\$272.39	\$287.02	\$287.02	\$291.04	\$291.04	\$308.04	\$308.04	\$275.83	\$275.83
15	\$296.60	\$296.60	\$312.53	\$312.53	\$316.91	\$316.91	\$335.42	\$335.42	\$300.35	\$300.35
16	\$305.86	\$305.86	\$322.29	\$322.29	\$326.81	\$326.81	\$345.89	\$345.89	\$309.72	\$309.72
17	\$315.11	\$315.11	\$332.04	\$332.04	\$336.70	\$336.70	\$356.36	\$356.36	\$319.10	\$319.10
18	\$325.08	\$325.08	\$342.55	\$342.55	\$347.35	\$347.35	\$367.64	\$367.64	\$329.19	\$329.19
19	\$335.05	\$335.05	\$353.05	\$353.05	\$358.00	\$358.00	\$378.91	\$378.91	\$339.29	\$339.29
20	\$345.38	\$345.38	\$363.93	\$363.93	\$369.04	\$369.04	\$390.59	\$390.59	\$349.74	\$349.74
21	\$356.06	\$356.06	\$375.19	\$375.19	\$380.45	\$380.45	\$402.67	\$402.67	\$360.56	\$360.56
22	\$356.06	\$356.06	\$375.19	\$375.19	\$380.45	\$380.45	\$402.67	\$402.67	\$360.56	\$360.56
23	\$356.06	\$356.06	\$375.19	\$375.19	\$380.45	\$380.45	\$402.67	\$402.67	\$360.56	\$360.56
24	\$356.06	\$356.06	\$375.19	\$375.19	\$380.45	\$380.45	\$402.67	\$402.67	\$360.56	\$360.56
25	\$357.48	\$357.48	\$376.69	\$376.69	\$381.97	\$381.97	\$404.28	\$404.28	\$362.00	\$362.00
26	\$364.61	\$364.61	\$384.19	\$384.19	\$389.58	\$389.58	\$412.33	\$412.33	\$369.21	\$369.21
27	\$373.15	\$373.15	\$393.20	\$393.20	\$398.71	\$398.71	\$422.00	\$422.00	\$377.87	\$377.87
28	\$387.04	\$387.04	\$407.83	\$407.83	\$413.55	\$413.55	\$437.70	\$437.70	\$391.93	\$391.93
29	\$398.43	\$398.43	\$419.84	\$419.84	\$425.72	\$425.72	\$450.59	\$450.59	\$403.47	\$403.47
30	\$404.13	\$404.13	\$425.84	\$425.84	\$431.81	\$431.81	\$457.03	\$457.03	\$409.24	\$409.24
31	\$412.67	\$412.67	\$434.85	\$434.85	\$440.94	\$440.94	\$466.69	\$466.69	\$417.89	\$417.89
32	\$421.22	\$421.22	\$443.85	\$443.85	\$450.07	\$450.07	\$476.36	\$476.36	\$426.54	\$426.54
33	\$426.56	\$426.56	\$449.48	\$449.48	\$455.78	\$455.78	\$482.40	\$482.40	\$431.95	\$431.95
34	\$432.26	\$432.26	\$455.48	\$455.48	\$461.87	\$461.87	\$488.84	\$488.84	\$437.72	\$437.72
35	\$435.11	\$435.11	\$458.48	\$458.48	\$464.91	\$464.91	\$492.06	\$492.06	\$440.60	\$440.60
36	\$437.95	\$437.95	\$461.48	\$461.48	\$467.95	\$467.95	\$495.28	\$495.28	\$443.49	\$443.49
37	\$440.80	\$440.80	\$464.49	\$464.49	\$471.00	\$471.00	\$498.51	\$498.51	\$446.37	\$446.37
38	\$443.65	\$443.65	\$467.49	\$467.49	\$474.04	\$474.04	\$501.73	\$501.73	\$449.26	\$449.26
39	\$449.35	\$449.35	\$473.49	\$473.49	\$480.13	\$480.13	\$508.17	\$508.17	\$455.03	\$455.03
40	\$455.04	\$455.04	\$479.49	\$479.49	\$486.22	\$486.22	\$514.61	\$514.61	\$460.80	\$460.80
41	\$463.59	\$463.59	\$488.50	\$488.50	\$495.35	\$495.35	\$524.28	\$524.28	\$469.45	\$469.45
42	\$471.78	\$471.78	\$497.13	\$497.13	\$504.10	\$504.10	\$533.54	\$533.54	\$477.74	\$477.74
43	\$483.17	\$483.17	\$509.13	\$509.13	\$516.27	\$516.27	\$546.42	\$546.42	\$489.28	\$489.28
44	\$497.42	\$497.42	\$524.14	\$524.14	\$531.49	\$531.49	\$562.53	\$562.53	\$503.70	\$503.70
45	\$514.15	\$514.15	\$541.77	\$541.77	\$549.37	\$549.37	\$581.46	\$581.46	\$520.65	\$520.65
46	\$534.09	\$534.09	\$562.79	\$562.79	\$570.68	\$570.68	\$604.01	\$604.01	\$540.84	\$540.84
47	\$556.52	\$556.52	\$586.42	\$586.42	\$594.64	\$594.64	\$629.37	\$629.37	\$563.56	\$563.56
48	\$582.16	\$582.16	\$613.44	\$613.44	\$622.04	\$622.04	\$658.37	\$658.37	\$589.52	\$589.52
49	\$607.44	\$607.44	\$640.07	\$640.07	\$649.05	\$649.05	\$686.96	\$686.96	\$615.12	\$615.12
50	\$635.92	\$635.92	\$670.09	\$670.09	\$679.48	\$679.48	\$719.17	\$719.17	\$643.96	\$643.96
51	\$664.05	\$664.05	\$699.73	\$699.73	\$709.54	\$709.54	\$750.98	\$750.98	\$672.44	\$672.44
52	\$695.03	\$695.03	\$732.37	\$732.37	\$742.64	\$742.64	\$786.01	\$786.01	\$703.81	\$703.81
53	\$726.36	\$726.36	\$765.39	\$765.39	\$776.12	\$776.12	\$821.45	\$821.45	\$735.54	\$735.54
54	\$760.19	\$760.19	\$801.03	\$801.03	\$812.26	\$812.26	\$859.70	\$859.70	\$769.80	\$769.80
55	\$794.01	\$794.01	\$836.67	\$836.67	\$848.40	\$848.40	\$897.95	\$897.95	\$804.05	\$804.05
56	\$830.69	\$830.69	\$875.32	\$875.32	\$887.59	\$887.59	\$939.43	\$939.43	\$841.19	\$841.19
57	\$867.72	\$867.72	\$914.34	\$914.34	\$927.16	\$927.16	\$981.31	\$981.31	\$878.68	\$878.68
58	\$907.24	\$907.24	\$955.98	\$955.98	\$969.39	\$969.39	\$1,026.00	\$1,026.00	\$918.71	\$918.71
59	\$926.82	\$926.82	\$976.62	\$976.62	\$990.31	\$990.31	\$1,048.15	\$1,048.15	\$938.54	\$938.54
60	\$966.35	\$966.35	\$1,018.27	\$1,018.27	\$1,032.54	\$1,032.54	\$1,092.85	\$1,092.85	\$978.56	\$978.56
61	\$1,000.53	\$1,000.53	\$1,054.28	\$1,054.28	\$1,069.06	\$1,069.06	\$1,131.50	\$1,131.50	\$1,013.17	\$1,013.17
62	\$1,022.96	\$1,022.96	\$1,077.92	\$1,077.92	\$1,093.03	\$1,093.03	\$1,156.87	\$1,156.87	\$1,035.89	\$1,035.89
63	\$1,051.09	\$1,051.09	\$1,107.56	\$1,107.56	\$1,123.09	\$1,123.09	\$1,188.68	\$1,188.68	\$1,064.37	\$1,064.37
64+	\$1,068.18	\$1,068.18	\$1,125.57	\$1,125.57	\$1,141.35	\$1,141.35	\$1,208.01	\$1,208.01	\$1,081.68	\$1,081.68

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)=>	79279PA0020005		79279PA0020005		79279PA0020005		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	80%		80%		80%		90%		90%	
Copays =>	60		60		60		45		45	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$290.65	\$290.65	\$294.72	\$294.72	\$311.94	\$311.94	\$268.32	\$268.32	\$282.74	\$282.74
15	\$316.48	\$316.48	\$320.91	\$320.91	\$339.66	\$339.66	\$292.17	\$292.17	\$307.87	\$307.87
16	\$326.36	\$326.36	\$330.93	\$330.93	\$350.27	\$350.27	\$301.29	\$301.29	\$317.48	\$317.48
17	\$336.24	\$336.24	\$340.95	\$340.95	\$360.87	\$360.87	\$310.40	\$310.40	\$327.09	\$327.09
18	\$346.88	\$346.88	\$351.73	\$351.73	\$372.28	\$372.28	\$320.23	\$320.23	\$337.44	\$337.44
19	\$357.51	\$357.51	\$362.52	\$362.52	\$383.70	\$383.70	\$330.05	\$330.05	\$347.78	\$347.78
20	\$368.53	\$368.53	\$373.69	\$373.69	\$395.53	\$395.53	\$340.22	\$340.22	\$358.50	\$358.50
21	\$379.93	\$379.93	\$385.25	\$385.25	\$407.76	\$407.76	\$350.74	\$350.74	\$369.59	\$369.59
22	\$379.93	\$379.93	\$385.25	\$385.25	\$407.76	\$407.76	\$350.74	\$350.74	\$369.59	\$369.59
23	\$379.93	\$379.93	\$385.25	\$385.25	\$407.76	\$407.76	\$350.74	\$350.74	\$369.59	\$369.59
24	\$379.93	\$379.93	\$385.25	\$385.25	\$407.76	\$407.76	\$350.74	\$350.74	\$369.59	\$369.59
25	\$381.45	\$381.45	\$386.79	\$386.79	\$409.39	\$409.39	\$352.14	\$352.14	\$371.07	\$371.07
26	\$389.05	\$389.05	\$394.50	\$394.50	\$417.55	\$417.55	\$359.16	\$359.16	\$378.46	\$378.46
27	\$398.17	\$398.17	\$403.74	\$403.74	\$427.33	\$427.33	\$367.58	\$367.58	\$387.33	\$387.33
28	\$412.98	\$412.98	\$418.77	\$418.77	\$443.24	\$443.24	\$381.25	\$381.25	\$401.74	\$401.74
29	\$425.14	\$425.14	\$431.09	\$431.09	\$456.28	\$456.28	\$392.48	\$392.48	\$413.57	\$413.57
30	\$431.22	\$431.22	\$437.26	\$437.26	\$462.81	\$462.81	\$398.09	\$398.09	\$419.48	\$419.48
31	\$440.34	\$440.34	\$446.50	\$446.50	\$472.59	\$472.59	\$406.51	\$406.51	\$428.35	\$428.35
32	\$449.46	\$449.46	\$455.75	\$455.75	\$482.38	\$482.38	\$414.93	\$414.93	\$437.22	\$437.22
33	\$455.16	\$455.16	\$461.53	\$461.53	\$488.50	\$488.50	\$420.19	\$420.19	\$442.77	\$442.77
34	\$461.24	\$461.24	\$467.69	\$467.69	\$495.02	\$495.02	\$425.80	\$425.80	\$448.68	\$448.68
35	\$464.27	\$464.27	\$470.78	\$470.78	\$498.28	\$498.28	\$428.60	\$428.60	\$451.64	\$451.64
36	\$467.31	\$467.31	\$473.86	\$473.86	\$501.54	\$501.54	\$431.41	\$431.41	\$454.60	\$454.60
37	\$470.35	\$470.35	\$476.94	\$476.94	\$504.81	\$504.81	\$434.22	\$434.22	\$457.55	\$457.55
38	\$473.39	\$473.39	\$480.02	\$480.02	\$508.07	\$508.07	\$437.02	\$437.02	\$460.51	\$460.51
39	\$479.47	\$479.47	\$486.19	\$486.19	\$514.59	\$514.59	\$442.63	\$442.63	\$466.42	\$466.42
40	\$485.55	\$485.55	\$492.35	\$492.35	\$521.12	\$521.12	\$448.25	\$448.25	\$472.34	\$472.34
41	\$494.67	\$494.67	\$501.60	\$501.60	\$530.90	\$530.90	\$456.66	\$456.66	\$481.21	\$481.21
42	\$503.41	\$503.41	\$510.46	\$510.46	\$540.28	\$540.28	\$464.73	\$464.73	\$489.71	\$489.71
43	\$515.57	\$515.57	\$522.78	\$522.78	\$553.33	\$553.33	\$475.95	\$475.95	\$501.53	\$501.53
44	\$530.76	\$530.76	\$538.19	\$538.19	\$569.64	\$569.64	\$489.98	\$489.98	\$516.32	\$516.32
45	\$548.62	\$548.62	\$556.30	\$556.30	\$588.81	\$588.81	\$506.47	\$506.47	\$533.69	\$533.69
46	\$569.90	\$569.90	\$577.88	\$577.88	\$611.64	\$611.64	\$526.11	\$526.11	\$554.39	\$554.39
47	\$593.83	\$593.83	\$602.15	\$602.15	\$637.33	\$637.33	\$548.21	\$548.21	\$577.67	\$577.67
48	\$621.19	\$621.19	\$629.88	\$629.88	\$666.69	\$666.69	\$573.46	\$573.46	\$604.28	\$604.28
49	\$648.16	\$648.16	\$657.24	\$657.24	\$695.64	\$695.64	\$598.36	\$598.36	\$630.52	\$630.52
50	\$678.55	\$678.55	\$688.06	\$688.06	\$728.26	\$728.26	\$626.42	\$626.42	\$660.09	\$660.09
51	\$708.57	\$708.57	\$718.49	\$718.49	\$760.47	\$760.47	\$654.13	\$654.13	\$689.29	\$689.29
52	\$741.62	\$741.62	\$752.01	\$752.01	\$795.95	\$795.95	\$684.64	\$684.64	\$721.44	\$721.44
53	\$775.06	\$775.06	\$785.91	\$785.91	\$831.83	\$831.83	\$715.51	\$715.51	\$753.96	\$753.96
54	\$811.15	\$811.15	\$822.51	\$822.51	\$870.57	\$870.57	\$748.83	\$748.83	\$789.07	\$789.07
55	\$847.24	\$847.24	\$859.11	\$859.11	\$909.30	\$909.30	\$782.15	\$782.15	\$824.19	\$824.19
56	\$886.38	\$886.38	\$898.79	\$898.79	\$951.30	\$951.30	\$818.28	\$818.28	\$862.25	\$862.25
57	\$925.89	\$925.89	\$938.85	\$938.85	\$993.71	\$993.71	\$854.75	\$854.75	\$900.69	\$900.69
58	\$968.06	\$968.06	\$981.62	\$981.62	\$1,038.97	\$1,038.97	\$893.69	\$893.69	\$941.72	\$941.72
59	\$988.96	\$988.96	\$1,002.81	\$1,002.81	\$1,061.40	\$1,061.40	\$912.98	\$912.98	\$962.04	\$962.04
60	\$1,031.13	\$1,031.13	\$1,045.57	\$1,045.57	\$1,106.66	\$1,106.66	\$951.91	\$951.91	\$1,003.07	\$1,003.07
61	\$1,067.60	\$1,067.60	\$1,082.55	\$1,082.55	\$1,145.81	\$1,145.81	\$985.58	\$985.58	\$1,038.55	\$1,038.55
62	\$1,091.54	\$1,091.54	\$1,106.82	\$1,106.82	\$1,171.49	\$1,171.49	\$1,007.68	\$1,007.68	\$1,061.83	\$1,061.83
63	\$1,121.55	\$1,121.55	\$1,137.26	\$1,137.26	\$1,203.71	\$1,203.71	\$1,035.38	\$1,035.38	\$1,091.03	\$1,091.03
64+	\$1,139.79	\$1,139.79	\$1,155.75	\$1,155.75	\$1,223.28	\$1,223.28	\$1,052.22	\$1,052.22	\$1,108.77	\$1,108.77

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)=>	79279PA0020007		79279PA0020007		79279PA0060001		79279PA0060001		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO \$1500	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	45		45		20		20		20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000		\$3,000		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$286.70	\$286.70	\$303.44	\$303.44	\$296.28	\$296.28	\$312.20	\$312.20	\$316.57	\$316.57
15	\$312.18	\$312.18	\$330.42	\$330.42	\$322.61	\$322.61	\$339.95	\$339.95	\$344.71	\$344.71
16	\$321.93	\$321.93	\$340.73	\$340.73	\$332.68	\$332.68	\$350.56	\$350.56	\$355.47	\$355.47
17	\$331.67	\$331.67	\$351.04	\$351.04	\$342.75	\$342.75	\$361.17	\$361.17	\$366.23	\$366.23
18	\$342.17	\$342.17	\$362.15	\$362.15	\$353.60	\$353.60	\$372.60	\$372.60	\$377.82	\$377.82
19	\$352.66	\$352.66	\$373.26	\$373.26	\$364.44	\$364.44	\$384.02	\$384.02	\$389.40	\$389.40
20	\$363.53	\$363.53	\$384.76	\$384.76	\$375.67	\$375.67	\$395.86	\$395.86	\$401.41	\$401.41
21	\$374.77	\$374.77	\$396.66	\$396.66	\$387.29	\$387.29	\$408.10	\$408.10	\$413.82	\$413.82
22	\$374.77	\$374.77	\$396.66	\$396.66	\$387.29	\$387.29	\$408.10	\$408.10	\$413.82	\$413.82
23	\$374.77	\$374.77	\$396.66	\$396.66	\$387.29	\$387.29	\$408.10	\$408.10	\$413.82	\$413.82
24	\$374.77	\$374.77	\$396.66	\$396.66	\$387.29	\$387.29	\$408.10	\$408.10	\$413.82	\$413.82
25	\$376.27	\$376.27	\$398.25	\$398.25	\$388.84	\$388.84	\$409.73	\$409.73	\$415.48	\$415.48
26	\$383.76	\$383.76	\$406.18	\$406.18	\$396.58	\$396.58	\$417.89	\$417.89	\$423.75	\$423.75
27	\$392.76	\$392.76	\$415.70	\$415.70	\$405.88	\$405.88	\$427.69	\$427.69	\$433.68	\$433.68
28	\$407.37	\$407.37	\$431.17	\$431.17	\$420.98	\$420.98	\$443.60	\$443.60	\$449.82	\$449.82
29	\$419.37	\$419.37	\$443.86	\$443.86	\$433.38	\$433.38	\$456.66	\$456.66	\$463.06	\$463.06
30	\$425.36	\$425.36	\$450.21	\$450.21	\$439.57	\$439.57	\$463.19	\$463.19	\$469.69	\$469.69
31	\$434.36	\$434.36	\$459.73	\$459.73	\$448.87	\$448.87	\$472.99	\$472.99	\$479.62	\$479.62
32	\$443.35	\$443.35	\$469.25	\$469.25	\$458.16	\$458.16	\$482.78	\$482.78	\$489.55	\$489.55
33	\$448.97	\$448.97	\$475.20	\$475.20	\$463.97	\$463.97	\$488.90	\$488.90	\$495.76	\$495.76
34	\$454.97	\$454.97	\$481.55	\$481.55	\$470.17	\$470.17	\$495.43	\$495.43	\$502.38	\$502.38
35	\$457.97	\$457.97	\$484.72	\$484.72	\$473.27	\$473.27	\$498.70	\$498.70	\$505.69	\$505.69
36	\$460.97	\$460.97	\$487.89	\$487.89	\$476.37	\$476.37	\$501.96	\$501.96	\$509.00	\$509.00
37	\$463.97	\$463.97	\$491.07	\$491.07	\$479.47	\$479.47	\$505.23	\$505.23	\$512.31	\$512.31
38	\$466.96	\$466.96	\$494.24	\$494.24	\$482.56	\$482.56	\$508.49	\$508.49	\$515.62	\$515.62
39	\$472.96	\$472.96	\$500.58	\$500.58	\$488.76	\$488.76	\$515.02	\$515.02	\$522.24	\$522.24
40	\$478.96	\$478.96	\$506.93	\$506.93	\$494.96	\$494.96	\$521.55	\$521.55	\$528.86	\$528.86
41	\$487.95	\$487.95	\$516.45	\$516.45	\$504.25	\$504.25	\$531.35	\$531.35	\$538.79	\$538.79
42	\$496.57	\$496.57	\$525.57	\$525.57	\$513.16	\$513.16	\$540.73	\$540.73	\$548.31	\$548.31
43	\$508.56	\$508.56	\$538.27	\$538.27	\$525.55	\$525.55	\$553.79	\$553.79	\$561.55	\$561.55
44	\$523.55	\$523.55	\$554.13	\$554.13	\$541.04	\$541.04	\$570.12	\$570.12	\$578.11	\$578.11
45	\$541.17	\$541.17	\$572.78	\$572.78	\$559.25	\$559.25	\$589.30	\$589.30	\$597.56	\$597.56
46	\$562.16	\$562.16	\$594.99	\$594.99	\$580.94	\$580.94	\$612.15	\$612.15	\$620.73	\$620.73
47	\$585.77	\$585.77	\$619.98	\$619.98	\$605.33	\$605.33	\$637.86	\$637.86	\$646.80	\$646.80
48	\$612.75	\$612.75	\$648.54	\$648.54	\$633.22	\$633.22	\$667.24	\$667.24	\$676.60	\$676.60
49	\$639.36	\$639.36	\$676.70	\$676.70	\$660.72	\$660.72	\$696.22	\$696.22	\$705.98	\$705.98
50	\$669.34	\$669.34	\$708.43	\$708.43	\$691.70	\$691.70	\$728.87	\$728.87	\$739.08	\$739.08
51	\$698.95	\$698.95	\$739.77	\$739.77	\$722.30	\$722.30	\$761.11	\$761.11	\$771.77	\$771.77
52	\$731.55	\$731.55	\$774.28	\$774.28	\$755.99	\$755.99	\$796.61	\$796.61	\$807.78	\$807.78
53	\$764.53	\$764.53	\$809.19	\$809.19	\$790.07	\$790.07	\$832.52	\$832.52	\$844.19	\$844.19
54	\$800.13	\$800.13	\$846.87	\$846.87	\$826.86	\$826.86	\$871.29	\$871.29	\$883.51	\$883.51
55	\$835.74	\$835.74	\$884.55	\$884.55	\$863.66	\$863.66	\$910.06	\$910.06	\$922.82	\$922.82
56	\$874.34	\$874.34	\$925.41	\$925.41	\$903.55	\$903.55	\$952.10	\$952.10	\$965.44	\$965.44
57	\$913.31	\$913.31	\$966.66	\$966.66	\$943.83	\$943.83	\$994.54	\$994.54	\$1,008.48	\$1,008.48
58	\$954.91	\$954.91	\$1,010.69	\$1,010.69	\$986.81	\$986.81	\$1,039.84	\$1,039.84	\$1,054.41	\$1,054.41
59	\$975.53	\$975.53	\$1,032.51	\$1,032.51	\$1,008.12	\$1,008.12	\$1,062.28	\$1,062.28	\$1,077.17	\$1,077.17
60	\$1,017.13	\$1,017.13	\$1,076.54	\$1,076.54	\$1,051.11	\$1,051.11	\$1,107.58	\$1,107.58	\$1,123.11	\$1,123.11
61	\$1,053.10	\$1,053.10	\$1,114.61	\$1,114.61	\$1,088.28	\$1,088.28	\$1,146.76	\$1,146.76	\$1,162.83	\$1,162.83
62	\$1,076.71	\$1,076.71	\$1,139.60	\$1,139.60	\$1,112.68	\$1,112.68	\$1,172.47	\$1,172.47	\$1,188.90	\$1,188.90
63	\$1,106.32	\$1,106.32	\$1,170.94	\$1,170.94	\$1,143.28	\$1,143.28	\$1,204.71	\$1,204.71	\$1,221.60	\$1,221.60
64+	\$1,124.31	\$1,124.31	\$1,189.98	\$1,189.98	\$1,161.87	\$1,161.87	\$1,224.30	\$1,224.30	\$1,241.46	\$1,241.46

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)=>	79279PA0060001		79279PA0070003		79279PA0070003		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4		Health Savings PPO Embedded \$4		Health Savings PPO Embedded \$4		Health Savings PPO Embedded \$4	
Form # =>	HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		0		0		0		0	
OOP Maximum =>	\$3,000		\$4,250		\$4,250		\$4,250		\$4,250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$335.06	\$335.06	\$250.94	\$250.94	\$264.43	\$264.43	\$268.13	\$268.13	\$283.79	\$283.79
15	\$364.85	\$364.85	\$273.25	\$273.25	\$287.93	\$287.93	\$291.97	\$291.97	\$309.02	\$309.02
16	\$376.23	\$376.23	\$281.78	\$281.78	\$296.92	\$296.92	\$301.08	\$301.08	\$318.66	\$318.66
17	\$387.62	\$387.62	\$290.31	\$290.31	\$305.91	\$305.91	\$310.19	\$310.19	\$328.31	\$328.31
18	\$399.88	\$399.88	\$299.49	\$299.49	\$315.59	\$315.59	\$320.01	\$320.01	\$338.70	\$338.70
19	\$412.15	\$412.15	\$308.68	\$308.68	\$325.27	\$325.27	\$329.82	\$329.82	\$349.08	\$349.08
20	\$424.85	\$424.85	\$318.19	\$318.19	\$335.29	\$335.29	\$339.99	\$339.99	\$359.84	\$359.84
21	\$437.99	\$437.99	\$328.03	\$328.03	\$345.66	\$345.66	\$350.50	\$350.50	\$370.97	\$370.97
22	\$437.99	\$437.99	\$328.03	\$328.03	\$345.66	\$345.66	\$350.50	\$350.50	\$370.97	\$370.97
23	\$437.99	\$437.99	\$328.03	\$328.03	\$345.66	\$345.66	\$350.50	\$350.50	\$370.97	\$370.97
24	\$437.99	\$437.99	\$328.03	\$328.03	\$345.66	\$345.66	\$350.50	\$350.50	\$370.97	\$370.97
25	\$439.74	\$439.74	\$329.34	\$329.34	\$347.04	\$347.04	\$351.90	\$351.90	\$372.45	\$372.45
26	\$448.50	\$448.50	\$335.90	\$335.90	\$353.96	\$353.96	\$358.91	\$358.91	\$379.87	\$379.87
27	\$459.01	\$459.01	\$343.78	\$343.78	\$362.25	\$362.25	\$367.32	\$367.32	\$388.78	\$388.78
28	\$476.10	\$476.10	\$356.57	\$356.57	\$375.73	\$375.73	\$380.99	\$380.99	\$403.24	\$403.24
29	\$490.11	\$490.11	\$367.07	\$367.07	\$386.79	\$386.79	\$392.21	\$392.21	\$415.12	\$415.12
30	\$497.12	\$497.12	\$372.31	\$372.31	\$392.32	\$392.32	\$397.82	\$397.82	\$421.05	\$421.05
31	\$507.63	\$507.63	\$380.19	\$380.19	\$400.62	\$400.62	\$406.23	\$406.23	\$429.95	\$429.95
32	\$518.14	\$518.14	\$388.06	\$388.06	\$408.92	\$408.92	\$414.64	\$414.64	\$438.86	\$438.86
33	\$524.71	\$524.71	\$392.98	\$392.98	\$414.10	\$414.10	\$419.90	\$419.90	\$444.42	\$444.42
34	\$531.72	\$531.72	\$398.23	\$398.23	\$419.63	\$419.63	\$425.51	\$425.51	\$450.36	\$450.36
35	\$535.22	\$535.22	\$400.85	\$400.85	\$422.40	\$422.40	\$428.31	\$428.31	\$453.33	\$453.33
36	\$538.73	\$538.73	\$403.48	\$403.48	\$425.16	\$425.16	\$431.12	\$431.12	\$456.29	\$456.29
37	\$542.23	\$542.23	\$406.10	\$406.10	\$427.93	\$427.93	\$433.92	\$433.92	\$459.26	\$459.26
38	\$545.74	\$545.74	\$408.73	\$408.73	\$430.69	\$430.69	\$436.72	\$436.72	\$462.23	\$462.23
39	\$552.74	\$552.74	\$413.97	\$413.97	\$436.22	\$436.22	\$442.33	\$442.33	\$468.16	\$468.16
40	\$559.75	\$559.75	\$419.22	\$419.22	\$441.75	\$441.75	\$447.94	\$447.94	\$474.10	\$474.10
41	\$570.26	\$570.26	\$427.10	\$427.10	\$450.05	\$450.05	\$456.35	\$456.35	\$483.00	\$483.00
42	\$580.34	\$580.34	\$434.64	\$434.64	\$458.00	\$458.00	\$464.41	\$464.41	\$491.54	\$491.54
43	\$594.35	\$594.35	\$445.14	\$445.14	\$469.06	\$469.06	\$475.63	\$475.63	\$503.41	\$503.41
44	\$611.87	\$611.87	\$458.26	\$458.26	\$482.89	\$482.89	\$489.65	\$489.65	\$518.25	\$518.25
45	\$632.46	\$632.46	\$473.68	\$473.68	\$499.13	\$499.13	\$506.12	\$506.12	\$535.68	\$535.68
46	\$656.99	\$656.99	\$492.05	\$492.05	\$518.49	\$518.49	\$525.75	\$525.75	\$556.46	\$556.46
47	\$684.58	\$684.58	\$512.71	\$512.71	\$540.27	\$540.27	\$547.83	\$547.83	\$579.83	\$579.83
48	\$716.11	\$716.11	\$536.33	\$536.33	\$565.15	\$565.15	\$573.07	\$573.07	\$606.54	\$606.54
49	\$747.21	\$747.21	\$559.62	\$559.62	\$589.70	\$589.70	\$597.95	\$597.95	\$632.87	\$632.87
50	\$782.25	\$782.25	\$585.86	\$585.86	\$617.35	\$617.35	\$625.99	\$625.99	\$662.55	\$662.55
51	\$816.85	\$816.85	\$611.78	\$611.78	\$644.66	\$644.66	\$653.68	\$653.68	\$691.86	\$691.86
52	\$854.96	\$854.96	\$640.31	\$640.31	\$674.73	\$674.73	\$684.18	\$684.18	\$724.13	\$724.13
53	\$893.50	\$893.50	\$669.18	\$669.18	\$705.15	\$705.15	\$715.02	\$715.02	\$756.78	\$756.78
54	\$935.11	\$935.11	\$700.34	\$700.34	\$737.98	\$737.98	\$748.32	\$748.32	\$792.02	\$792.02
55	\$976.72	\$976.72	\$731.51	\$731.51	\$770.82	\$770.82	\$781.62	\$781.62	\$827.26	\$827.26
56	\$1,021.83	\$1,021.83	\$765.29	\$765.29	\$806.42	\$806.42	\$817.72	\$817.72	\$865.47	\$865.47
57	\$1,067.38	\$1,067.38	\$799.41	\$799.41	\$842.37	\$842.37	\$854.17	\$854.17	\$904.05	\$904.05
58	\$1,116.00	\$1,116.00	\$835.82	\$835.82	\$880.74	\$880.74	\$893.07	\$893.07	\$945.23	\$945.23
59	\$1,140.09	\$1,140.09	\$853.86	\$853.86	\$899.75	\$899.75	\$912.35	\$912.35	\$965.63	\$965.63
60	\$1,188.70	\$1,188.70	\$890.27	\$890.27	\$938.12	\$938.12	\$951.26	\$951.26	\$1,006.81	\$1,006.81
61	\$1,230.75	\$1,230.75	\$921.76	\$921.76	\$971.30	\$971.30	\$984.91	\$984.91	\$1,042.43	\$1,042.43
62	\$1,258.35	\$1,258.35	\$942.43	\$942.43	\$993.08	\$993.08	\$1,006.99	\$1,006.99	\$1,065.80	\$1,065.80
63	\$1,292.95	\$1,292.95	\$968.34	\$968.34	\$1,020.39	\$1,020.39	\$1,034.68	\$1,034.68	\$1,095.10	\$1,095.10
64+	\$1,313.97	\$1,313.97	\$984.09	\$984.09	\$1,036.98	\$1,036.98	\$1,051.50	\$1,051.50	\$1,112.91	\$1,112.91

RATE PAGES

Company Name:	Highmark Coverage Advantage (HCA)	Ending date of Rates:	September 30, 2022
Market:	Small Group		
Product:	PPO		
Effective Date of Rates:	July 1, 2022		

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010001		79279PA0010001	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	20		20		20		20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$362.39	\$362.39	\$381.87	\$381.87	\$387.21	\$387.21	\$409.83	\$409.83
15	\$394.60	\$394.60	\$415.81	\$415.81	\$421.63	\$421.63	\$446.25	\$446.25
16	\$406.92	\$406.92	\$428.79	\$428.79	\$434.79	\$434.79	\$460.18	\$460.18
17	\$419.23	\$419.23	\$441.77	\$441.77	\$447.95	\$447.95	\$474.11	\$474.11
18	\$432.50	\$432.50	\$455.74	\$455.74	\$462.12	\$462.12	\$489.11	\$489.11
19	\$445.76	\$445.76	\$469.72	\$469.72	\$476.30	\$476.30	\$504.11	\$504.11
20	\$459.50	\$459.50	\$484.19	\$484.19	\$490.98	\$490.98	\$519.65	\$519.65
21	\$473.71	\$473.71	\$499.17	\$499.17	\$506.16	\$506.16	\$535.72	\$535.72
22	\$473.71	\$473.71	\$499.17	\$499.17	\$506.16	\$506.16	\$535.72	\$535.72
23	\$473.71	\$473.71	\$499.17	\$499.17	\$506.16	\$506.16	\$535.72	\$535.72
24	\$473.71	\$473.71	\$499.17	\$499.17	\$506.16	\$506.16	\$535.72	\$535.72
25	\$475.60	\$475.60	\$501.17	\$501.17	\$508.18	\$508.18	\$537.86	\$537.86
26	\$485.08	\$485.08	\$511.15	\$511.15	\$518.31	\$518.31	\$548.58	\$548.58
27	\$496.45	\$496.45	\$523.13	\$523.13	\$530.46	\$530.46	\$561.43	\$561.43
28	\$514.92	\$514.92	\$542.60	\$542.60	\$550.20	\$550.20	\$582.33	\$582.33
29	\$530.08	\$530.08	\$558.57	\$558.57	\$566.39	\$566.39	\$599.47	\$599.47
30	\$537.66	\$537.66	\$566.56	\$566.56	\$574.49	\$574.49	\$608.04	\$608.04
31	\$549.03	\$549.03	\$578.54	\$578.54	\$586.64	\$586.64	\$620.90	\$620.90
32	\$560.40	\$560.40	\$590.52	\$590.52	\$598.79	\$598.79	\$633.76	\$633.76
33	\$567.50	\$567.50	\$598.01	\$598.01	\$606.38	\$606.38	\$641.79	\$641.79
34	\$575.08	\$575.08	\$605.99	\$605.99	\$614.48	\$614.48	\$650.36	\$650.36
35	\$578.87	\$578.87	\$609.99	\$609.99	\$618.53	\$618.53	\$654.65	\$654.65
36	\$582.66	\$582.66	\$613.98	\$613.98	\$622.58	\$622.58	\$658.94	\$658.94
37	\$586.45	\$586.45	\$617.97	\$617.97	\$626.63	\$626.63	\$663.22	\$663.22
38	\$590.24	\$590.24	\$621.97	\$621.97	\$630.68	\$630.68	\$667.51	\$667.51
39	\$597.82	\$597.82	\$629.95	\$629.95	\$638.77	\$638.77	\$676.08	\$676.08
40	\$605.40	\$605.40	\$637.94	\$637.94	\$646.87	\$646.87	\$684.65	\$684.65
41	\$616.77	\$616.77	\$649.92	\$649.92	\$659.02	\$659.02	\$697.51	\$697.51
42	\$627.67	\$627.67	\$661.40	\$661.40	\$670.66	\$670.66	\$709.83	\$709.83
43	\$642.82	\$642.82	\$677.37	\$677.37	\$686.86	\$686.86	\$726.97	\$726.97
44	\$661.77	\$661.77	\$697.34	\$697.34	\$707.11	\$707.11	\$748.40	\$748.40
45	\$684.04	\$684.04	\$720.80	\$720.80	\$730.90	\$730.90	\$773.58	\$773.58
46	\$710.57	\$710.57	\$748.76	\$748.76	\$759.24	\$759.24	\$803.58	\$803.58
47	\$740.41	\$740.41	\$780.20	\$780.20	\$791.13	\$791.13	\$837.33	\$837.33
48	\$774.52	\$774.52	\$816.14	\$816.14	\$827.57	\$827.57	\$875.90	\$875.90
49	\$808.15	\$808.15	\$851.58	\$851.58	\$863.51	\$863.51	\$913.94	\$913.94
50	\$846.05	\$846.05	\$891.52	\$891.52	\$904.00	\$904.00	\$956.80	\$956.80
51	\$883.47	\$883.47	\$930.95	\$930.95	\$943.99	\$943.99	\$999.12	\$999.12
52	\$924.68	\$924.68	\$974.38	\$974.38	\$988.02	\$988.02	\$1,045.73	\$1,045.73
53	\$966.37	\$966.37	\$1,018.31	\$1,018.31	\$1,032.57	\$1,032.57	\$1,092.87	\$1,092.87
54	\$1,011.37	\$1,011.37	\$1,065.73	\$1,065.73	\$1,080.65	\$1,080.65	\$1,143.76	\$1,143.76
55	\$1,056.37	\$1,056.37	\$1,113.15	\$1,113.15	\$1,128.74	\$1,128.74	\$1,194.66	\$1,194.66
56	\$1,105.17	\$1,105.17	\$1,164.56	\$1,164.56	\$1,180.87	\$1,180.87	\$1,249.83	\$1,249.83
57	\$1,154.43	\$1,154.43	\$1,216.48	\$1,216.48	\$1,233.51	\$1,233.51	\$1,305.55	\$1,305.55
58	\$1,207.01	\$1,207.01	\$1,271.89	\$1,271.89	\$1,289.70	\$1,289.70	\$1,365.01	\$1,365.01
59	\$1,233.07	\$1,233.07	\$1,299.34	\$1,299.34	\$1,317.53	\$1,317.53	\$1,394.48	\$1,394.48
60	\$1,285.65	\$1,285.65	\$1,354.75	\$1,354.75	\$1,373.72	\$1,373.72	\$1,453.94	\$1,453.94
61	\$1,331.13	\$1,331.13	\$1,402.67	\$1,402.67	\$1,422.31	\$1,422.31	\$1,505.37	\$1,505.37
62	\$1,360.97	\$1,360.97	\$1,434.12	\$1,434.12	\$1,454.20	\$1,454.20	\$1,539.12	\$1,539.12
63	\$1,398.39	\$1,398.39	\$1,473.55	\$1,473.55	\$1,494.18	\$1,494.18	\$1,581.45	\$1,581.45
64+	\$1,421.13	\$1,421.13	\$1,497.51	\$1,497.51	\$1,518.48	\$1,518.48	\$1,607.16	\$1,607.16

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)=>	79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	45		45		45		45		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.12	\$317.12	\$334.15	\$334.15	\$338.83	\$338.83	\$358.62	\$358.62	\$311.49	\$311.49
15	\$345.30	\$345.30	\$363.85	\$363.85	\$368.95	\$368.95	\$390.50	\$390.50	\$339.17	\$339.17
16	\$356.08	\$356.08	\$375.21	\$375.21	\$380.47	\$380.47	\$402.69	\$402.69	\$349.76	\$349.76
17	\$366.86	\$366.86	\$386.57	\$386.57	\$391.98	\$391.98	\$414.88	\$414.88	\$360.35	\$360.35
18	\$378.47	\$378.47	\$398.80	\$398.80	\$404.39	\$404.39	\$428.01	\$428.01	\$371.75	\$371.75
19	\$390.07	\$390.07	\$411.03	\$411.03	\$416.79	\$416.79	\$441.13	\$441.13	\$383.15	\$383.15
20	\$402.09	\$402.09	\$423.70	\$423.70	\$429.63	\$429.63	\$454.73	\$454.73	\$394.95	\$394.95
21	\$414.53	\$414.53	\$436.80	\$436.80	\$442.92	\$442.92	\$468.79	\$468.79	\$407.17	\$407.17
22	\$414.53	\$414.53	\$436.80	\$436.80	\$442.92	\$442.92	\$468.79	\$468.79	\$407.17	\$407.17
23	\$414.53	\$414.53	\$436.80	\$436.80	\$442.92	\$442.92	\$468.79	\$468.79	\$407.17	\$407.17
24	\$414.53	\$414.53	\$436.80	\$436.80	\$442.92	\$442.92	\$468.79	\$468.79	\$407.17	\$407.17
25	\$416.19	\$416.19	\$438.55	\$438.55	\$444.69	\$444.69	\$470.67	\$470.67	\$408.80	\$408.80
26	\$424.48	\$424.48	\$447.28	\$447.28	\$453.55	\$453.55	\$480.04	\$480.04	\$416.94	\$416.94
27	\$434.43	\$434.43	\$457.77	\$457.77	\$464.18	\$464.18	\$491.29	\$491.29	\$426.71	\$426.71
28	\$450.59	\$450.59	\$474.80	\$474.80	\$481.45	\$481.45	\$509.57	\$509.57	\$442.59	\$442.59
29	\$463.86	\$463.86	\$488.78	\$488.78	\$495.63	\$495.63	\$524.58	\$524.58	\$455.62	\$455.62
30	\$470.49	\$470.49	\$495.77	\$495.77	\$502.71	\$502.71	\$532.08	\$532.08	\$462.14	\$462.14
31	\$480.44	\$480.44	\$506.25	\$506.25	\$513.34	\$513.34	\$543.33	\$543.33	\$471.91	\$471.91
32	\$490.39	\$490.39	\$516.73	\$516.73	\$523.97	\$523.97	\$554.58	\$554.58	\$481.68	\$481.68
33	\$496.61	\$496.61	\$523.29	\$523.29	\$530.62	\$530.62	\$561.61	\$561.61	\$487.79	\$487.79
34	\$503.24	\$503.24	\$530.28	\$530.28	\$537.70	\$537.70	\$569.11	\$569.11	\$494.30	\$494.30
35	\$506.56	\$506.56	\$533.77	\$533.77	\$541.25	\$541.25	\$572.86	\$572.86	\$497.56	\$497.56
36	\$509.87	\$509.87	\$537.26	\$537.26	\$544.79	\$544.79	\$576.61	\$576.61	\$500.82	\$500.82
37	\$513.19	\$513.19	\$540.76	\$540.76	\$548.33	\$548.33	\$580.36	\$580.36	\$504.08	\$504.08
38	\$516.50	\$516.50	\$544.25	\$544.25	\$551.88	\$551.88	\$584.11	\$584.11	\$507.33	\$507.33
39	\$523.14	\$523.14	\$551.24	\$551.24	\$558.97	\$558.97	\$591.61	\$591.61	\$513.85	\$513.85
40	\$529.77	\$529.77	\$558.23	\$558.23	\$566.05	\$566.05	\$599.11	\$599.11	\$520.36	\$520.36
41	\$539.72	\$539.72	\$568.71	\$568.71	\$576.68	\$576.68	\$610.36	\$610.36	\$530.14	\$530.14
42	\$549.25	\$549.25	\$578.76	\$578.76	\$586.87	\$586.87	\$621.15	\$621.15	\$539.50	\$539.50
43	\$562.52	\$562.52	\$592.74	\$592.74	\$601.04	\$601.04	\$636.15	\$636.15	\$552.53	\$552.53
44	\$579.10	\$579.10	\$610.21	\$610.21	\$618.76	\$618.76	\$654.90	\$654.90	\$568.82	\$568.82
45	\$598.58	\$598.58	\$630.74	\$630.74	\$639.58	\$639.58	\$676.93	\$676.93	\$587.95	\$587.95
46	\$621.80	\$621.80	\$655.20	\$655.20	\$664.38	\$664.38	\$703.19	\$703.19	\$610.76	\$610.76
47	\$647.91	\$647.91	\$682.72	\$682.72	\$692.28	\$692.28	\$732.72	\$732.72	\$636.41	\$636.41
48	\$677.76	\$677.76	\$714.17	\$714.17	\$724.17	\$724.17	\$766.47	\$766.47	\$665.72	\$665.72
49	\$707.19	\$707.19	\$745.18	\$745.18	\$755.62	\$755.62	\$799.76	\$799.76	\$694.63	\$694.63
50	\$740.35	\$740.35	\$780.12	\$780.12	\$791.06	\$791.06	\$837.26	\$837.26	\$727.21	\$727.21
51	\$773.10	\$773.10	\$814.63	\$814.63	\$826.05	\$826.05	\$874.29	\$874.29	\$759.37	\$759.37
52	\$809.16	\$809.16	\$852.63	\$852.63	\$864.58	\$864.58	\$915.08	\$915.08	\$794.80	\$794.80
53	\$845.64	\$845.64	\$891.07	\$891.07	\$903.56	\$903.56	\$956.33	\$956.33	\$830.63	\$830.63
54	\$885.02	\$885.02	\$932.57	\$932.57	\$945.63	\$945.63	\$1,000.87	\$1,000.87	\$869.31	\$869.31
55	\$924.40	\$924.40	\$974.06	\$974.06	\$987.71	\$987.71	\$1,045.40	\$1,045.40	\$907.99	\$907.99
56	\$967.10	\$967.10	\$1,019.05	\$1,019.05	\$1,033.33	\$1,033.33	\$1,093.69	\$1,093.69	\$949.93	\$949.93
57	\$1,010.21	\$1,010.21	\$1,064.48	\$1,064.48	\$1,079.40	\$1,079.40	\$1,142.44	\$1,142.44	\$992.27	\$992.27
58	\$1,056.22	\$1,056.22	\$1,112.97	\$1,112.97	\$1,128.56	\$1,128.56	\$1,194.48	\$1,194.48	\$1,037.47	\$1,037.47
59	\$1,079.02	\$1,079.02	\$1,136.99	\$1,136.99	\$1,152.92	\$1,152.92	\$1,220.26	\$1,220.26	\$1,059.86	\$1,059.86
60	\$1,125.03	\$1,125.03	\$1,185.48	\$1,185.48	\$1,202.08	\$1,202.08	\$1,272.30	\$1,272.30	\$1,105.06	\$1,105.06
61	\$1,164.83	\$1,164.83	\$1,227.41	\$1,227.41	\$1,244.61	\$1,244.61	\$1,317.30	\$1,317.30	\$1,144.15	\$1,144.15
62	\$1,190.94	\$1,190.94	\$1,254.93	\$1,254.93	\$1,272.51	\$1,272.51	\$1,346.83	\$1,346.83	\$1,169.80	\$1,169.80
63	\$1,223.69	\$1,223.69	\$1,289.43	\$1,289.43	\$1,307.50	\$1,307.50	\$1,383.87	\$1,383.87	\$1,201.97	\$1,201.97
64+	\$1,243.59	\$1,243.59	\$1,310.40	\$1,310.40	\$1,328.76	\$1,328.76	\$1,406.37	\$1,406.37	\$1,221.51	\$1,221.51

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)=>	79279PA0010005		79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$328.22	\$328.22	\$332.81	\$332.81	\$352.26	\$352.26	\$304.10	\$304.10	\$320.44	\$320.44
15	\$357.40	\$357.40	\$362.40	\$362.40	\$383.57	\$383.57	\$331.13	\$331.13	\$348.93	\$348.93
16	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$341.47	\$341.47	\$359.82	\$359.82
17	\$379.71	\$379.71	\$385.02	\$385.02	\$407.52	\$407.52	\$351.81	\$351.81	\$370.71	\$370.71
18	\$391.72	\$391.72	\$397.20	\$397.20	\$420.41	\$420.41	\$362.94	\$362.94	\$382.44	\$382.44
19	\$403.74	\$403.74	\$409.38	\$409.38	\$433.30	\$433.30	\$374.07	\$374.07	\$394.17	\$394.17
20	\$416.18	\$416.18	\$422.00	\$422.00	\$446.66	\$446.66	\$385.59	\$385.59	\$406.31	\$406.31
21	\$429.05	\$429.05	\$435.05	\$435.05	\$460.47	\$460.47	\$397.52	\$397.52	\$418.88	\$418.88
22	\$429.05	\$429.05	\$435.05	\$435.05	\$460.47	\$460.47	\$397.52	\$397.52	\$418.88	\$418.88
23	\$429.05	\$429.05	\$435.05	\$435.05	\$460.47	\$460.47	\$397.52	\$397.52	\$418.88	\$418.88
24	\$429.05	\$429.05	\$435.05	\$435.05	\$460.47	\$460.47	\$397.52	\$397.52	\$418.88	\$418.88
25	\$430.77	\$430.77	\$436.79	\$436.79	\$462.31	\$462.31	\$399.11	\$399.11	\$420.56	\$420.56
26	\$439.35	\$439.35	\$445.49	\$445.49	\$471.52	\$471.52	\$407.06	\$407.06	\$428.93	\$428.93
27	\$449.64	\$449.64	\$455.93	\$455.93	\$482.57	\$482.57	\$416.60	\$416.60	\$438.99	\$438.99
28	\$466.38	\$466.38	\$472.90	\$472.90	\$500.53	\$500.53	\$432.10	\$432.10	\$455.32	\$455.32
29	\$480.11	\$480.11	\$486.82	\$486.82	\$515.27	\$515.27	\$444.82	\$444.82	\$468.73	\$468.73
30	\$486.97	\$486.97	\$493.78	\$493.78	\$522.63	\$522.63	\$451.19	\$451.19	\$475.43	\$475.43
31	\$497.27	\$497.27	\$504.22	\$504.22	\$533.68	\$533.68	\$460.73	\$460.73	\$485.48	\$485.48
32	\$507.57	\$507.57	\$514.66	\$514.66	\$544.74	\$544.74	\$470.27	\$470.27	\$495.54	\$495.54
33	\$514.00	\$514.00	\$521.19	\$521.19	\$551.64	\$551.64	\$476.23	\$476.23	\$501.82	\$501.82
34	\$520.87	\$520.87	\$528.15	\$528.15	\$559.01	\$559.01	\$482.59	\$482.59	\$508.52	\$508.52
35	\$524.30	\$524.30	\$531.63	\$531.63	\$562.69	\$562.69	\$485.77	\$485.77	\$511.87	\$511.87
36	\$527.73	\$527.73	\$535.11	\$535.11	\$566.38	\$566.38	\$488.95	\$488.95	\$515.22	\$515.22
37	\$531.16	\$531.16	\$538.59	\$538.59	\$570.06	\$570.06	\$492.13	\$492.13	\$518.57	\$518.57
38	\$534.60	\$534.60	\$542.07	\$542.07	\$573.75	\$573.75	\$495.31	\$495.31	\$521.92	\$521.92
39	\$541.46	\$541.46	\$549.03	\$549.03	\$581.11	\$581.11	\$501.67	\$501.67	\$528.63	\$528.63
40	\$548.33	\$548.33	\$555.99	\$555.99	\$588.48	\$588.48	\$508.03	\$508.03	\$535.33	\$535.33
41	\$558.62	\$558.62	\$566.44	\$566.44	\$599.53	\$599.53	\$517.57	\$517.57	\$545.38	\$545.38
42	\$568.49	\$568.49	\$576.44	\$576.44	\$610.12	\$610.12	\$526.71	\$526.71	\$555.02	\$555.02
43	\$582.22	\$582.22	\$590.36	\$590.36	\$624.86	\$624.86	\$539.43	\$539.43	\$568.42	\$568.42
44	\$599.38	\$599.38	\$607.76	\$607.76	\$643.28	\$643.28	\$555.34	\$555.34	\$585.18	\$585.18
45	\$619.55	\$619.55	\$628.21	\$628.21	\$664.92	\$664.92	\$574.02	\$574.02	\$604.86	\$604.86
46	\$643.58	\$643.58	\$652.58	\$652.58	\$690.71	\$690.71	\$596.28	\$596.28	\$628.32	\$628.32
47	\$670.61	\$670.61	\$679.98	\$679.98	\$719.71	\$719.71	\$621.32	\$621.32	\$654.71	\$654.71
48	\$701.50	\$701.50	\$711.31	\$711.31	\$752.87	\$752.87	\$649.95	\$649.95	\$684.87	\$684.87
49	\$731.96	\$731.96	\$742.20	\$742.20	\$785.56	\$785.56	\$678.17	\$678.17	\$714.61	\$714.61
50	\$766.28	\$766.28	\$777.00	\$777.00	\$822.40	\$822.40	\$709.97	\$709.97	\$748.12	\$748.12
51	\$800.18	\$800.18	\$811.37	\$811.37	\$858.78	\$858.78	\$741.37	\$741.37	\$781.21	\$781.21
52	\$837.51	\$837.51	\$849.22	\$849.22	\$898.84	\$898.84	\$775.96	\$775.96	\$817.65	\$817.65
53	\$875.26	\$875.26	\$887.50	\$887.50	\$939.36	\$939.36	\$810.94	\$810.94	\$854.52	\$854.52
54	\$916.02	\$916.02	\$928.83	\$928.83	\$983.10	\$983.10	\$848.71	\$848.71	\$894.31	\$894.31
55	\$956.78	\$956.78	\$970.16	\$970.16	\$1,026.85	\$1,026.85	\$886.47	\$886.47	\$934.10	\$934.10
56	\$1,000.97	\$1,000.97	\$1,014.97	\$1,014.97	\$1,074.28	\$1,074.28	\$927.41	\$927.41	\$977.25	\$977.25
57	\$1,045.59	\$1,045.59	\$1,060.22	\$1,060.22	\$1,122.17	\$1,122.17	\$968.76	\$968.76	\$1,020.81	\$1,020.81
58	\$1,093.22	\$1,093.22	\$1,108.51	\$1,108.51	\$1,173.28	\$1,173.28	\$1,012.88	\$1,012.88	\$1,067.31	\$1,067.31
59	\$1,116.82	\$1,116.82	\$1,132.44	\$1,132.44	\$1,198.60	\$1,198.60	\$1,034.74	\$1,034.74	\$1,090.34	\$1,090.34
60	\$1,164.44	\$1,164.44	\$1,180.73	\$1,180.73	\$1,249.72	\$1,249.72	\$1,078.87	\$1,078.87	\$1,136.84	\$1,136.84
61	\$1,205.63	\$1,205.63	\$1,222.49	\$1,222.49	\$1,293.92	\$1,293.92	\$1,117.03	\$1,117.03	\$1,177.05	\$1,177.05
62	\$1,232.66	\$1,232.66	\$1,249.90	\$1,249.90	\$1,322.93	\$1,322.93	\$1,142.07	\$1,142.07	\$1,203.44	\$1,203.44
63	\$1,266.56	\$1,266.56	\$1,284.27	\$1,284.27	\$1,359.31	\$1,359.31	\$1,173.48	\$1,173.48	\$1,236.53	\$1,236.53
64+	\$1,287.15	\$1,287.15	\$1,305.15	\$1,305.15	\$1,381.41	\$1,381.41	\$1,192.56	\$1,192.56	\$1,256.64	\$1,256.64

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)=>	79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.93	\$324.93	\$343.91	\$343.91	\$288.64	\$288.64	\$304.15	\$304.15	\$308.41	\$308.41
15	\$353.82	\$353.82	\$374.48	\$374.48	\$314.30	\$314.30	\$331.18	\$331.18	\$335.82	\$335.82
16	\$364.86	\$364.86	\$386.17	\$386.17	\$324.11	\$324.11	\$341.52	\$341.52	\$346.31	\$346.31
17	\$375.90	\$375.90	\$397.86	\$397.86	\$333.92	\$333.92	\$351.86	\$351.86	\$356.79	\$356.79
18	\$387.80	\$387.80	\$410.45	\$410.45	\$344.48	\$344.48	\$362.99	\$362.99	\$368.08	\$368.08
19	\$399.69	\$399.69	\$423.04	\$423.04	\$355.05	\$355.05	\$374.12	\$374.12	\$379.36	\$379.36
20	\$412.01	\$412.01	\$436.07	\$436.07	\$365.99	\$365.99	\$385.65	\$385.65	\$391.06	\$391.06
21	\$424.75	\$424.75	\$449.56	\$449.56	\$377.31	\$377.31	\$397.58	\$397.58	\$403.15	\$403.15
22	\$424.75	\$424.75	\$449.56	\$449.56	\$377.31	\$377.31	\$397.58	\$397.58	\$403.15	\$403.15
23	\$424.75	\$424.75	\$449.56	\$449.56	\$377.31	\$377.31	\$397.58	\$397.58	\$403.15	\$403.15
24	\$424.75	\$424.75	\$449.56	\$449.56	\$377.31	\$377.31	\$397.58	\$397.58	\$403.15	\$403.15
25	\$426.45	\$426.45	\$451.36	\$451.36	\$378.82	\$378.82	\$399.17	\$399.17	\$404.76	\$404.76
26	\$434.94	\$434.94	\$460.35	\$460.35	\$386.37	\$386.37	\$407.12	\$407.12	\$412.83	\$412.83
27	\$445.14	\$445.14	\$471.14	\$471.14	\$395.42	\$395.42	\$416.66	\$416.66	\$422.50	\$422.50
28	\$461.70	\$461.70	\$488.67	\$488.67	\$410.14	\$410.14	\$432.17	\$432.17	\$438.22	\$438.22
29	\$475.30	\$475.30	\$503.06	\$503.06	\$422.21	\$422.21	\$444.89	\$444.89	\$451.12	\$451.12
30	\$482.09	\$482.09	\$510.25	\$510.25	\$428.25	\$428.25	\$451.25	\$451.25	\$457.58	\$457.58
31	\$492.29	\$492.29	\$521.04	\$521.04	\$437.30	\$437.30	\$460.80	\$460.80	\$467.25	\$467.25
32	\$502.48	\$502.48	\$531.83	\$531.83	\$446.36	\$446.36	\$470.34	\$470.34	\$476.93	\$476.93
33	\$508.85	\$508.85	\$538.57	\$538.57	\$452.02	\$452.02	\$476.30	\$476.30	\$482.97	\$482.97
34	\$515.65	\$515.65	\$545.77	\$545.77	\$458.05	\$458.05	\$482.66	\$482.66	\$489.42	\$489.42
35	\$519.04	\$519.04	\$549.36	\$549.36	\$461.07	\$461.07	\$485.84	\$485.84	\$492.65	\$492.65
36	\$522.44	\$522.44	\$552.96	\$552.96	\$464.09	\$464.09	\$489.02	\$489.02	\$495.87	\$495.87
37	\$525.84	\$525.84	\$556.56	\$556.56	\$467.11	\$467.11	\$492.20	\$492.20	\$499.10	\$499.10
38	\$529.24	\$529.24	\$560.15	\$560.15	\$470.13	\$470.13	\$495.38	\$495.38	\$502.32	\$502.32
39	\$536.03	\$536.03	\$567.34	\$567.34	\$476.17	\$476.17	\$501.75	\$501.75	\$508.78	\$508.78
40	\$542.83	\$542.83	\$574.54	\$574.54	\$482.20	\$482.20	\$508.11	\$508.11	\$515.23	\$515.23
41	\$553.02	\$553.02	\$585.33	\$585.33	\$491.26	\$491.26	\$517.65	\$517.65	\$524.90	\$524.90
42	\$562.79	\$562.79	\$595.67	\$595.67	\$499.94	\$499.94	\$526.79	\$526.79	\$534.17	\$534.17
43	\$576.39	\$576.39	\$610.05	\$610.05	\$512.01	\$512.01	\$539.52	\$539.52	\$547.07	\$547.07
44	\$593.38	\$593.38	\$628.04	\$628.04	\$527.10	\$527.10	\$555.42	\$555.42	\$563.20	\$563.20
45	\$613.34	\$613.34	\$649.16	\$649.16	\$544.84	\$544.84	\$574.11	\$574.11	\$582.15	\$582.15
46	\$637.13	\$637.13	\$674.34	\$674.34	\$565.97	\$565.97	\$596.37	\$596.37	\$604.73	\$604.73
47	\$663.88	\$663.88	\$702.66	\$702.66	\$589.74	\$589.74	\$621.42	\$621.42	\$630.12	\$630.12
48	\$694.47	\$694.47	\$735.03	\$735.03	\$616.90	\$616.90	\$650.04	\$650.04	\$659.15	\$659.15
49	\$724.62	\$724.62	\$766.95	\$766.95	\$643.69	\$643.69	\$678.27	\$678.27	\$687.77	\$687.77
50	\$758.60	\$758.60	\$802.91	\$802.91	\$673.88	\$673.88	\$710.08	\$710.08	\$720.03	\$720.03
51	\$792.16	\$792.16	\$838.43	\$838.43	\$703.68	\$703.68	\$741.49	\$741.49	\$751.87	\$751.87
52	\$829.11	\$829.11	\$877.54	\$877.54	\$736.51	\$736.51	\$776.08	\$776.08	\$786.95	\$786.95
53	\$866.49	\$866.49	\$917.10	\$917.10	\$769.71	\$769.71	\$811.06	\$811.06	\$822.43	\$822.43
54	\$906.84	\$906.84	\$959.81	\$959.81	\$805.56	\$805.56	\$848.83	\$848.83	\$860.73	\$860.73
55	\$947.19	\$947.19	\$1,002.52	\$1,002.52	\$841.40	\$841.40	\$886.60	\$886.60	\$899.02	\$899.02
56	\$990.94	\$990.94	\$1,048.82	\$1,048.82	\$880.26	\$880.26	\$927.55	\$927.55	\$940.55	\$940.55
57	\$1,035.12	\$1,035.12	\$1,095.58	\$1,095.58	\$919.50	\$919.50	\$968.90	\$968.90	\$982.48	\$982.48
58	\$1,082.26	\$1,082.26	\$1,145.48	\$1,145.48	\$961.39	\$961.39	\$1,013.03	\$1,013.03	\$1,027.23	\$1,027.23
59	\$1,105.62	\$1,105.62	\$1,170.20	\$1,170.20	\$982.14	\$982.14	\$1,034.90	\$1,034.90	\$1,049.40	\$1,049.40
60	\$1,152.77	\$1,152.77	\$1,220.11	\$1,220.11	\$1,024.02	\$1,024.02	\$1,079.03	\$1,079.03	\$1,094.15	\$1,094.15
61	\$1,193.55	\$1,193.55	\$1,263.26	\$1,263.26	\$1,060.24	\$1,060.24	\$1,117.20	\$1,117.20	\$1,132.85	\$1,132.85
62	\$1,220.31	\$1,220.31	\$1,291.59	\$1,291.59	\$1,084.01	\$1,084.01	\$1,142.25	\$1,142.25	\$1,158.25	\$1,158.25
63	\$1,253.86	\$1,253.86	\$1,327.10	\$1,327.10	\$1,113.82	\$1,113.82	\$1,173.66	\$1,173.66	\$1,190.10	\$1,190.10
64+	\$1,274.25	\$1,274.25	\$1,348.68	\$1,348.68	\$1,131.93	\$1,131.93	\$1,192.74	\$1,192.74	\$1,209.45	\$1,209.45

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)=>	79279PA0010011		79279PA0010015		79279PA0010015		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$1,400		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		45		45		45		45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$326.43	\$326.43	\$288.87	\$288.87	\$304.39	\$304.39	\$308.65	\$308.65	\$326.69	\$326.69
15	\$355.44	\$355.44	\$314.55	\$314.55	\$331.45	\$331.45	\$336.09	\$336.09	\$355.72	\$355.72
16	\$366.54	\$366.54	\$324.37	\$324.37	\$341.80	\$341.80	\$346.58	\$346.58	\$366.83	\$366.83
17	\$377.63	\$377.63	\$334.18	\$334.18	\$352.14	\$352.14	\$357.07	\$357.07	\$377.93	\$377.93
18	\$389.58	\$389.58	\$344.76	\$344.76	\$363.28	\$363.28	\$368.37	\$368.37	\$389.89	\$389.89
19	\$401.52	\$401.52	\$355.33	\$355.33	\$374.42	\$374.42	\$379.67	\$379.67	\$401.84	\$401.84
20	\$413.90	\$413.90	\$366.28	\$366.28	\$385.96	\$385.96	\$391.37	\$391.37	\$414.23	\$414.23
21	\$426.70	\$426.70	\$377.61	\$377.61	\$397.90	\$397.90	\$403.47	\$403.47	\$427.04	\$427.04
22	\$426.70	\$426.70	\$377.61	\$377.61	\$397.90	\$397.90	\$403.47	\$403.47	\$427.04	\$427.04
23	\$426.70	\$426.70	\$377.61	\$377.61	\$397.90	\$397.90	\$403.47	\$403.47	\$427.04	\$427.04
24	\$426.70	\$426.70	\$377.61	\$377.61	\$397.90	\$397.90	\$403.47	\$403.47	\$427.04	\$427.04
25	\$428.41	\$428.41	\$379.12	\$379.12	\$399.49	\$399.49	\$405.08	\$405.08	\$428.75	\$428.75
26	\$436.94	\$436.94	\$386.67	\$386.67	\$407.45	\$407.45	\$413.15	\$413.15	\$437.29	\$437.29
27	\$447.18	\$447.18	\$395.74	\$395.74	\$417.00	\$417.00	\$422.84	\$422.84	\$447.54	\$447.54
28	\$463.82	\$463.82	\$410.46	\$410.46	\$432.52	\$432.52	\$438.57	\$438.57	\$464.19	\$464.19
29	\$477.48	\$477.48	\$422.55	\$422.55	\$445.25	\$445.25	\$451.48	\$451.48	\$477.86	\$477.86
30	\$484.30	\$484.30	\$428.59	\$428.59	\$451.62	\$451.62	\$457.94	\$457.94	\$484.69	\$484.69
31	\$494.55	\$494.55	\$437.65	\$437.65	\$461.17	\$461.17	\$467.62	\$467.62	\$494.94	\$494.94
32	\$504.79	\$504.79	\$446.71	\$446.71	\$470.72	\$470.72	\$477.31	\$477.31	\$505.19	\$505.19
33	\$511.19	\$511.19	\$452.38	\$452.38	\$476.68	\$476.68	\$483.36	\$483.36	\$511.59	\$511.59
34	\$518.01	\$518.01	\$458.42	\$458.42	\$483.05	\$483.05	\$489.81	\$489.81	\$518.43	\$518.43
35	\$521.43	\$521.43	\$461.44	\$461.44	\$486.23	\$486.23	\$493.04	\$493.04	\$521.84	\$521.84
36	\$524.84	\$524.84	\$464.46	\$464.46	\$489.42	\$489.42	\$496.27	\$496.27	\$525.26	\$525.26
37	\$528.25	\$528.25	\$467.48	\$467.48	\$492.60	\$492.60	\$499.50	\$499.50	\$528.68	\$528.68
38	\$531.67	\$531.67	\$470.50	\$470.50	\$495.78	\$495.78	\$502.72	\$502.72	\$532.09	\$532.09
39	\$538.50	\$538.50	\$476.54	\$476.54	\$502.15	\$502.15	\$509.18	\$509.18	\$538.92	\$538.92
40	\$545.32	\$545.32	\$482.59	\$482.59	\$508.52	\$508.52	\$515.63	\$515.63	\$545.76	\$545.76
41	\$555.56	\$555.56	\$491.65	\$491.65	\$518.07	\$518.07	\$525.32	\$525.32	\$556.01	\$556.01
42	\$565.38	\$565.38	\$500.33	\$500.33	\$527.22	\$527.22	\$534.60	\$534.60	\$565.83	\$565.83
43	\$579.03	\$579.03	\$512.42	\$512.42	\$539.95	\$539.95	\$547.51	\$547.51	\$579.49	\$579.49
44	\$596.10	\$596.10	\$527.52	\$527.52	\$555.87	\$555.87	\$563.65	\$563.65	\$596.57	\$596.57
45	\$616.15	\$616.15	\$545.27	\$545.27	\$574.57	\$574.57	\$582.61	\$582.61	\$616.65	\$616.65
46	\$640.05	\$640.05	\$566.42	\$566.42	\$596.85	\$596.85	\$605.21	\$605.21	\$640.56	\$640.56
47	\$666.93	\$666.93	\$590.20	\$590.20	\$621.92	\$621.92	\$630.62	\$630.62	\$667.46	\$667.46
48	\$697.65	\$697.65	\$617.39	\$617.39	\$650.57	\$650.57	\$659.67	\$659.67	\$698.21	\$698.21
49	\$727.95	\$727.95	\$644.20	\$644.20	\$678.82	\$678.82	\$688.32	\$688.32	\$728.53	\$728.53
50	\$762.09	\$762.09	\$674.41	\$674.41	\$710.65	\$710.65	\$720.60	\$720.60	\$762.69	\$762.69
51	\$795.80	\$795.80	\$704.24	\$704.24	\$742.08	\$742.08	\$752.47	\$752.47	\$796.43	\$796.43
52	\$832.92	\$832.92	\$737.09	\$737.09	\$776.70	\$776.70	\$787.57	\$787.57	\$833.58	\$833.58
53	\$870.47	\$870.47	\$770.32	\$770.32	\$811.72	\$811.72	\$823.08	\$823.08	\$871.16	\$871.16
54	\$911.00	\$911.00	\$806.20	\$806.20	\$849.52	\$849.52	\$861.41	\$861.41	\$911.73	\$911.73
55	\$951.54	\$951.54	\$842.07	\$842.07	\$887.32	\$887.32	\$899.74	\$899.74	\$952.30	\$952.30
56	\$995.49	\$995.49	\$880.96	\$880.96	\$928.30	\$928.30	\$941.30	\$941.30	\$996.28	\$996.28
57	\$1,039.87	\$1,039.87	\$920.24	\$920.24	\$969.68	\$969.68	\$983.26	\$983.26	\$1,040.70	\$1,040.70
58	\$1,087.23	\$1,087.23	\$962.15	\$962.15	\$1,013.85	\$1,013.85	\$1,028.04	\$1,028.04	\$1,088.10	\$1,088.10
59	\$1,110.70	\$1,110.70	\$982.92	\$982.92	\$1,035.73	\$1,035.73	\$1,050.23	\$1,050.23	\$1,111.59	\$1,111.59
60	\$1,158.06	\$1,158.06	\$1,024.83	\$1,024.83	\$1,079.90	\$1,079.90	\$1,095.02	\$1,095.02	\$1,158.99	\$1,158.99
61	\$1,199.03	\$1,199.03	\$1,061.08	\$1,061.08	\$1,118.10	\$1,118.10	\$1,133.75	\$1,133.75	\$1,199.98	\$1,199.98
62	\$1,225.91	\$1,225.91	\$1,084.87	\$1,084.87	\$1,143.17	\$1,143.17	\$1,159.17	\$1,159.17	\$1,226.89	\$1,226.89
63	\$1,259.62	\$1,259.62	\$1,114.70	\$1,114.70	\$1,174.60	\$1,174.60	\$1,191.04	\$1,191.04	\$1,260.62	\$1,260.62
64+	\$1,280.10	\$1,280.10	\$1,132.83	\$1,132.83	\$1,193.70	\$1,193.70	\$1,210.41	\$1,210.41	\$1,281.12	\$1,281.12

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)=>	79279PA0010016		79279PA0010016		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	45		45		45		45		60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$278.90	\$278.90	\$293.89	\$293.89	\$298.00	\$298.00	\$315.41	\$315.41	\$282.42	\$282.42
15	\$303.69	\$303.69	\$320.01	\$320.01	\$324.49	\$324.49	\$343.45	\$343.45	\$307.53	\$307.53
16	\$313.17	\$313.17	\$330.00	\$330.00	\$334.61	\$334.61	\$354.17	\$354.17	\$317.13	\$317.13
17	\$322.64	\$322.64	\$339.99	\$339.99	\$344.74	\$344.74	\$364.89	\$364.89	\$326.72	\$326.72
18	\$332.85	\$332.85	\$350.75	\$350.75	\$355.65	\$355.65	\$376.43	\$376.43	\$337.06	\$337.06
19	\$343.06	\$343.06	\$361.50	\$361.50	\$366.56	\$366.56	\$387.97	\$387.97	\$347.40	\$347.40
20	\$353.63	\$353.63	\$372.64	\$372.64	\$377.85	\$377.85	\$399.93	\$399.93	\$358.10	\$358.10
21	\$364.57	\$364.57	\$384.17	\$384.17	\$389.54	\$389.54	\$412.30	\$412.30	\$369.18	\$369.18
22	\$364.57	\$364.57	\$384.17	\$384.17	\$389.54	\$389.54	\$412.30	\$412.30	\$369.18	\$369.18
23	\$364.57	\$364.57	\$384.17	\$384.17	\$389.54	\$389.54	\$412.30	\$412.30	\$369.18	\$369.18
24	\$364.57	\$364.57	\$384.17	\$384.17	\$389.54	\$389.54	\$412.30	\$412.30	\$369.18	\$369.18
25	\$366.03	\$366.03	\$385.71	\$385.71	\$391.10	\$391.10	\$413.95	\$413.95	\$370.66	\$370.66
26	\$373.32	\$373.32	\$393.39	\$393.39	\$398.89	\$398.89	\$422.20	\$422.20	\$378.04	\$378.04
27	\$382.07	\$382.07	\$402.61	\$402.61	\$408.24	\$408.24	\$432.09	\$432.09	\$386.90	\$386.90
28	\$396.29	\$396.29	\$417.59	\$417.59	\$423.43	\$423.43	\$448.17	\$448.17	\$401.30	\$401.30
29	\$407.95	\$407.95	\$429.89	\$429.89	\$435.90	\$435.90	\$461.36	\$461.36	\$413.11	\$413.11
30	\$413.79	\$413.79	\$436.03	\$436.03	\$442.13	\$442.13	\$467.96	\$467.96	\$419.02	\$419.02
31	\$422.54	\$422.54	\$445.25	\$445.25	\$451.48	\$451.48	\$477.86	\$477.86	\$427.88	\$427.88
32	\$431.29	\$431.29	\$454.47	\$454.47	\$460.83	\$460.83	\$487.75	\$487.75	\$436.74	\$436.74
33	\$436.75	\$436.75	\$460.24	\$460.24	\$466.67	\$466.67	\$493.94	\$493.94	\$442.28	\$442.28
34	\$442.59	\$442.59	\$466.38	\$466.38	\$472.90	\$472.90	\$500.53	\$500.53	\$448.18	\$448.18
35	\$445.50	\$445.50	\$469.46	\$469.46	\$476.02	\$476.02	\$503.83	\$503.83	\$451.14	\$451.14
36	\$448.42	\$448.42	\$472.53	\$472.53	\$479.13	\$479.13	\$507.13	\$507.13	\$454.09	\$454.09
37	\$451.34	\$451.34	\$475.60	\$475.60	\$482.25	\$482.25	\$510.43	\$510.43	\$457.04	\$457.04
38	\$454.25	\$454.25	\$478.68	\$478.68	\$485.37	\$485.37	\$513.73	\$513.73	\$460.00	\$460.00
39	\$460.09	\$460.09	\$484.82	\$484.82	\$491.60	\$491.60	\$520.32	\$520.32	\$465.91	\$465.91
40	\$465.92	\$465.92	\$490.97	\$490.97	\$497.83	\$497.83	\$526.92	\$526.92	\$471.81	\$471.81
41	\$474.67	\$474.67	\$500.19	\$500.19	\$507.18	\$507.18	\$536.81	\$536.81	\$480.67	\$480.67
42	\$483.06	\$483.06	\$509.03	\$509.03	\$516.14	\$516.14	\$546.30	\$546.30	\$489.16	\$489.16
43	\$494.72	\$494.72	\$521.32	\$521.32	\$528.61	\$528.61	\$559.49	\$559.49	\$500.98	\$500.98
44	\$509.30	\$509.30	\$536.69	\$536.69	\$544.19	\$544.19	\$575.98	\$575.98	\$515.74	\$515.74
45	\$526.44	\$526.44	\$554.74	\$554.74	\$562.50	\$562.50	\$595.36	\$595.36	\$533.10	\$533.10
46	\$546.86	\$546.86	\$576.26	\$576.26	\$584.31	\$584.31	\$618.45	\$618.45	\$553.77	\$553.77
47	\$569.82	\$569.82	\$600.46	\$600.46	\$608.85	\$608.85	\$644.42	\$644.42	\$577.03	\$577.03
48	\$596.07	\$596.07	\$628.12	\$628.12	\$636.90	\$636.90	\$674.11	\$674.11	\$603.61	\$603.61
49	\$621.96	\$621.96	\$655.39	\$655.39	\$664.56	\$664.56	\$703.38	\$703.38	\$629.82	\$629.82
50	\$651.12	\$651.12	\$686.13	\$686.13	\$695.72	\$695.72	\$736.37	\$736.37	\$659.36	\$659.36
51	\$679.92	\$679.92	\$716.48	\$716.48	\$726.49	\$726.49	\$768.94	\$768.94	\$688.52	\$688.52
52	\$711.64	\$711.64	\$749.90	\$749.90	\$760.38	\$760.38	\$804.81	\$804.81	\$720.64	\$720.64
53	\$743.72	\$743.72	\$783.71	\$783.71	\$794.66	\$794.66	\$841.09	\$841.09	\$753.13	\$753.13
54	\$778.36	\$778.36	\$820.20	\$820.20	\$831.67	\$831.67	\$880.26	\$880.26	\$788.20	\$788.20
55	\$812.99	\$812.99	\$856.70	\$856.70	\$868.67	\$868.67	\$919.43	\$919.43	\$823.27	\$823.27
56	\$850.54	\$850.54	\$896.27	\$896.27	\$908.80	\$908.80	\$961.90	\$961.90	\$861.30	\$861.30
57	\$888.46	\$888.46	\$936.22	\$936.22	\$949.31	\$949.31	\$1,004.78	\$1,004.78	\$899.69	\$899.69
58	\$928.92	\$928.92	\$978.87	\$978.87	\$992.55	\$992.55	\$1,050.54	\$1,050.54	\$940.67	\$940.67
59	\$948.98	\$948.98	\$999.99	\$999.99	\$1,013.97	\$1,013.97	\$1,073.22	\$1,073.22	\$960.98	\$960.98
60	\$989.44	\$989.44	\$1,042.64	\$1,042.64	\$1,057.21	\$1,057.21	\$1,118.98	\$1,118.98	\$1,001.95	\$1,001.95
61	\$1,024.44	\$1,024.44	\$1,079.52	\$1,079.52	\$1,094.61	\$1,094.61	\$1,158.56	\$1,158.56	\$1,037.40	\$1,037.40
62	\$1,047.41	\$1,047.41	\$1,103.72	\$1,103.72	\$1,119.15	\$1,119.15	\$1,184.54	\$1,184.54	\$1,060.65	\$1,060.65
63	\$1,076.21	\$1,076.21	\$1,134.07	\$1,134.07	\$1,149.92	\$1,149.92	\$1,217.11	\$1,217.11	\$1,089.82	\$1,089.82
64+	\$1,093.71	\$1,093.71	\$1,152.51	\$1,152.51	\$1,168.62	\$1,168.62	\$1,236.90	\$1,236.90	\$1,107.54	\$1,107.54

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)=>	79279PA0020005		79279PA0020005		79279PA0020005		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	80%		80%		80%		90%		90%	
Copays =>	60		60		60		45		45	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$297.60	\$297.60	\$301.76	\$301.76	\$319.40	\$319.40	\$274.73	\$274.73	\$289.50	\$289.50
15	\$324.05	\$324.05	\$328.59	\$328.59	\$347.79	\$347.79	\$299.16	\$299.16	\$315.23	\$315.23
16	\$334.17	\$334.17	\$338.84	\$338.84	\$358.64	\$358.64	\$308.49	\$308.49	\$325.07	\$325.07
17	\$344.28	\$344.28	\$349.10	\$349.10	\$369.50	\$369.50	\$317.83	\$317.83	\$334.91	\$334.91
18	\$355.18	\$355.18	\$360.14	\$360.14	\$381.19	\$381.19	\$327.89	\$327.89	\$345.51	\$345.51
19	\$366.07	\$366.07	\$371.19	\$371.19	\$392.88	\$392.88	\$337.94	\$337.94	\$356.10	\$356.10
20	\$377.35	\$377.35	\$382.63	\$382.63	\$404.98	\$404.98	\$348.36	\$348.36	\$367.08	\$367.08
21	\$389.02	\$389.02	\$394.46	\$394.46	\$417.51	\$417.51	\$359.13	\$359.13	\$378.43	\$378.43
22	\$389.02	\$389.02	\$394.46	\$394.46	\$417.51	\$417.51	\$359.13	\$359.13	\$378.43	\$378.43
23	\$389.02	\$389.02	\$394.46	\$394.46	\$417.51	\$417.51	\$359.13	\$359.13	\$378.43	\$378.43
24	\$389.02	\$389.02	\$394.46	\$394.46	\$417.51	\$417.51	\$359.13	\$359.13	\$378.43	\$378.43
25	\$390.58	\$390.58	\$396.04	\$396.04	\$419.18	\$419.18	\$360.57	\$360.57	\$379.94	\$379.94
26	\$398.36	\$398.36	\$403.93	\$403.93	\$427.53	\$427.53	\$367.75	\$367.75	\$387.51	\$387.51
27	\$407.69	\$407.69	\$413.39	\$413.39	\$437.55	\$437.55	\$376.37	\$376.37	\$396.59	\$396.59
28	\$422.86	\$422.86	\$428.78	\$428.78	\$453.83	\$453.83	\$390.37	\$390.37	\$411.35	\$411.35
29	\$435.31	\$435.31	\$441.40	\$441.40	\$467.19	\$467.19	\$401.87	\$401.87	\$423.46	\$423.46
30	\$441.54	\$441.54	\$447.71	\$447.71	\$473.87	\$473.87	\$407.61	\$407.61	\$429.52	\$429.52
31	\$450.87	\$450.87	\$457.18	\$457.18	\$483.89	\$483.89	\$416.23	\$416.23	\$438.60	\$438.60
32	\$460.21	\$460.21	\$466.65	\$466.65	\$493.91	\$493.91	\$424.85	\$424.85	\$447.68	\$447.68
33	\$466.05	\$466.05	\$472.56	\$472.56	\$500.18	\$500.18	\$430.24	\$430.24	\$453.36	\$453.36
34	\$472.27	\$472.27	\$478.87	\$478.87	\$506.86	\$506.86	\$435.98	\$435.98	\$459.41	\$459.41
35	\$475.38	\$475.38	\$482.03	\$482.03	\$510.20	\$510.20	\$438.86	\$438.86	\$462.44	\$462.44
36	\$478.49	\$478.49	\$485.19	\$485.19	\$513.54	\$513.54	\$441.73	\$441.73	\$465.47	\$465.47
37	\$481.61	\$481.61	\$488.34	\$488.34	\$516.88	\$516.88	\$444.60	\$444.60	\$468.50	\$468.50
38	\$484.72	\$484.72	\$491.50	\$491.50	\$520.22	\$520.22	\$447.48	\$447.48	\$471.52	\$471.52
39	\$490.94	\$490.94	\$497.81	\$497.81	\$526.90	\$526.90	\$453.22	\$453.22	\$477.58	\$477.58
40	\$497.17	\$497.17	\$504.12	\$504.12	\$533.58	\$533.58	\$458.97	\$458.97	\$483.63	\$483.63
41	\$506.50	\$506.50	\$513.59	\$513.59	\$543.60	\$543.60	\$467.59	\$467.59	\$492.72	\$492.72
42	\$515.45	\$515.45	\$522.66	\$522.66	\$553.20	\$553.20	\$475.85	\$475.85	\$501.42	\$501.42
43	\$527.90	\$527.90	\$535.28	\$535.28	\$566.56	\$566.56	\$487.34	\$487.34	\$513.53	\$513.53
44	\$543.46	\$543.46	\$551.06	\$551.06	\$583.26	\$583.26	\$501.70	\$501.70	\$528.67	\$528.67
45	\$561.74	\$561.74	\$569.60	\$569.60	\$602.88	\$602.88	\$518.58	\$518.58	\$546.45	\$546.45
46	\$583.53	\$583.53	\$591.69	\$591.69	\$626.27	\$626.27	\$538.70	\$538.70	\$567.65	\$567.65
47	\$608.04	\$608.04	\$616.54	\$616.54	\$652.57	\$652.57	\$561.32	\$561.32	\$591.49	\$591.49
48	\$636.05	\$636.05	\$644.94	\$644.94	\$682.63	\$682.63	\$587.18	\$587.18	\$618.73	\$618.73
49	\$663.67	\$663.67	\$672.95	\$672.95	\$712.27	\$712.27	\$612.68	\$612.68	\$645.60	\$645.60
50	\$694.79	\$694.79	\$704.51	\$704.51	\$745.67	\$745.67	\$641.41	\$641.41	\$675.88	\$675.88
51	\$725.52	\$725.52	\$735.67	\$735.67	\$778.66	\$778.66	\$669.78	\$669.78	\$705.77	\$705.77
52	\$759.37	\$759.37	\$769.99	\$769.99	\$814.98	\$814.98	\$701.02	\$701.02	\$738.70	\$738.70
53	\$793.60	\$793.60	\$804.70	\$804.70	\$851.72	\$851.72	\$732.63	\$732.63	\$772.00	\$772.00
54	\$830.56	\$830.56	\$842.17	\$842.17	\$891.38	\$891.38	\$766.74	\$766.74	\$807.95	\$807.95
55	\$867.51	\$867.51	\$879.65	\$879.65	\$931.05	\$931.05	\$800.86	\$800.86	\$843.90	\$843.90
56	\$907.58	\$907.58	\$920.28	\$920.28	\$974.05	\$974.05	\$837.85	\$837.85	\$882.88	\$882.88
57	\$948.04	\$948.04	\$961.30	\$961.30	\$1,017.47	\$1,017.47	\$875.20	\$875.20	\$922.23	\$922.23
58	\$991.22	\$991.22	\$1,005.08	\$1,005.08	\$1,063.82	\$1,063.82	\$915.06	\$915.06	\$964.24	\$964.24
59	\$1,012.62	\$1,012.62	\$1,026.78	\$1,026.78	\$1,086.78	\$1,086.78	\$934.82	\$934.82	\$985.05	\$985.05
60	\$1,055.80	\$1,055.80	\$1,070.56	\$1,070.56	\$1,133.12	\$1,133.12	\$974.68	\$974.68	\$1,027.06	\$1,027.06
61	\$1,093.15	\$1,093.15	\$1,108.43	\$1,108.43	\$1,173.20	\$1,173.20	\$1,009.16	\$1,009.16	\$1,063.39	\$1,063.39
62	\$1,117.65	\$1,117.65	\$1,133.28	\$1,133.28	\$1,199.51	\$1,199.51	\$1,031.78	\$1,031.78	\$1,087.23	\$1,087.23
63	\$1,148.39	\$1,148.39	\$1,164.45	\$1,164.45	\$1,232.49	\$1,232.49	\$1,060.15	\$1,060.15	\$1,117.13	\$1,117.13
64+	\$1,167.06	\$1,167.06	\$1,183.38	\$1,183.38	\$1,252.53	\$1,252.53	\$1,077.39	\$1,077.39	\$1,135.29	\$1,135.29

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)=>	79279PA0020007		79279PA0020007		79279PA0060001		79279PA0060001		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO \$1500	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	45		45		20		20		20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000		\$3,000		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$293.55	\$293.55	\$310.70	\$310.70	\$303.36	\$303.36	\$319.66	\$319.66	\$324.14	\$324.14
15	\$319.65	\$319.65	\$338.31	\$338.31	\$330.33	\$330.33	\$348.08	\$348.08	\$352.95	\$352.95
16	\$329.62	\$329.62	\$348.87	\$348.87	\$340.64	\$340.64	\$358.94	\$358.94	\$363.97	\$363.97
17	\$339.60	\$339.60	\$359.43	\$359.43	\$350.95	\$350.95	\$369.81	\$369.81	\$374.98	\$374.98
18	\$350.35	\$350.35	\$370.81	\$370.81	\$362.05	\$362.05	\$381.51	\$381.51	\$386.85	\$386.85
19	\$361.09	\$361.09	\$382.18	\$382.18	\$373.15	\$373.15	\$393.21	\$393.21	\$398.71	\$398.71
20	\$372.22	\$372.22	\$393.96	\$393.96	\$384.65	\$384.65	\$405.32	\$405.32	\$411.00	\$411.00
21	\$383.73	\$383.73	\$406.14	\$406.14	\$396.55	\$396.55	\$417.86	\$417.86	\$423.71	\$423.71
22	\$383.73	\$383.73	\$406.14	\$406.14	\$396.55	\$396.55	\$417.86	\$417.86	\$423.71	\$423.71
23	\$383.73	\$383.73	\$406.14	\$406.14	\$396.55	\$396.55	\$417.86	\$417.86	\$423.71	\$423.71
24	\$383.73	\$383.73	\$406.14	\$406.14	\$396.55	\$396.55	\$417.86	\$417.86	\$423.71	\$423.71
25	\$385.26	\$385.26	\$407.76	\$407.76	\$398.14	\$398.14	\$419.53	\$419.53	\$425.40	\$425.40
26	\$392.94	\$392.94	\$415.89	\$415.89	\$406.07	\$406.07	\$427.89	\$427.89	\$433.88	\$433.88
27	\$402.15	\$402.15	\$425.63	\$425.63	\$415.58	\$415.58	\$437.92	\$437.92	\$444.05	\$444.05
28	\$417.11	\$417.11	\$441.47	\$441.47	\$431.05	\$431.05	\$454.21	\$454.21	\$460.57	\$460.57
29	\$429.39	\$429.39	\$454.47	\$454.47	\$443.74	\$443.74	\$467.59	\$467.59	\$474.13	\$474.13
30	\$435.53	\$435.53	\$460.97	\$460.97	\$450.08	\$450.08	\$474.27	\$474.27	\$480.91	\$480.91
31	\$444.74	\$444.74	\$470.72	\$470.72	\$459.60	\$459.60	\$484.30	\$484.30	\$491.08	\$491.08
32	\$453.95	\$453.95	\$480.46	\$480.46	\$469.12	\$469.12	\$494.33	\$494.33	\$501.25	\$501.25
33	\$459.71	\$459.71	\$486.56	\$486.56	\$475.07	\$475.07	\$500.60	\$500.60	\$507.60	\$507.60
34	\$465.85	\$465.85	\$493.05	\$493.05	\$481.41	\$481.41	\$507.28	\$507.28	\$514.38	\$514.38
35	\$468.92	\$468.92	\$496.30	\$496.30	\$484.58	\$484.58	\$510.62	\$510.62	\$517.77	\$517.77
36	\$471.99	\$471.99	\$499.55	\$499.55	\$487.76	\$487.76	\$513.97	\$513.97	\$521.16	\$521.16
37	\$475.06	\$475.06	\$502.80	\$502.80	\$490.93	\$490.93	\$517.31	\$517.31	\$524.55	\$524.55
38	\$478.13	\$478.13	\$506.05	\$506.05	\$494.10	\$494.10	\$520.65	\$520.65	\$527.94	\$527.94
39	\$484.27	\$484.27	\$512.55	\$512.55	\$500.45	\$500.45	\$527.34	\$527.34	\$534.72	\$534.72
40	\$490.41	\$490.41	\$519.05	\$519.05	\$506.79	\$506.79	\$534.03	\$534.03	\$541.50	\$541.50
41	\$499.62	\$499.62	\$528.79	\$528.79	\$516.31	\$516.31	\$544.05	\$544.05	\$551.67	\$551.67
42	\$508.44	\$508.44	\$538.14	\$538.14	\$525.43	\$525.43	\$553.66	\$553.66	\$561.42	\$561.42
43	\$520.72	\$520.72	\$551.13	\$551.13	\$538.12	\$538.12	\$567.04	\$567.04	\$574.97	\$574.97
44	\$536.07	\$536.07	\$567.38	\$567.38	\$553.98	\$553.98	\$583.75	\$583.75	\$591.92	\$591.92
45	\$554.11	\$554.11	\$586.47	\$586.47	\$572.62	\$572.62	\$603.39	\$603.39	\$611.84	\$611.84
46	\$575.60	\$575.60	\$609.21	\$609.21	\$594.83	\$594.83	\$626.79	\$626.79	\$635.57	\$635.57
47	\$599.77	\$599.77	\$634.80	\$634.80	\$619.81	\$619.81	\$653.12	\$653.12	\$662.26	\$662.26
48	\$627.40	\$627.40	\$664.04	\$664.04	\$648.36	\$648.36	\$683.20	\$683.20	\$692.77	\$692.77
49	\$654.64	\$654.64	\$692.87	\$692.87	\$676.51	\$676.51	\$712.87	\$712.87	\$722.85	\$722.85
50	\$685.34	\$685.34	\$725.37	\$725.37	\$708.24	\$708.24	\$746.30	\$746.30	\$756.75	\$756.75
51	\$715.66	\$715.66	\$757.45	\$757.45	\$739.57	\$739.57	\$779.31	\$779.31	\$790.22	\$790.22
52	\$749.04	\$749.04	\$792.79	\$792.79	\$774.07	\$774.07	\$815.66	\$815.66	\$827.08	\$827.08
53	\$782.81	\$782.81	\$828.53	\$828.53	\$808.96	\$808.96	\$852.43	\$852.43	\$864.37	\$864.37
54	\$819.26	\$819.26	\$867.11	\$867.11	\$846.63	\$846.63	\$892.13	\$892.13	\$904.62	\$904.62
55	\$855.72	\$855.72	\$905.69	\$905.69	\$884.31	\$884.31	\$931.83	\$931.83	\$944.87	\$944.87
56	\$895.24	\$895.24	\$947.52	\$947.52	\$925.15	\$925.15	\$974.87	\$974.87	\$988.52	\$988.52
57	\$935.15	\$935.15	\$989.76	\$989.76	\$966.39	\$966.39	\$1,018.32	\$1,018.32	\$1,032.58	\$1,032.58
58	\$977.74	\$977.74	\$1,034.84	\$1,034.84	\$1,010.41	\$1,010.41	\$1,064.71	\$1,064.71	\$1,079.61	\$1,079.61
59	\$998.85	\$998.85	\$1,057.18	\$1,057.18	\$1,032.22	\$1,032.22	\$1,087.69	\$1,087.69	\$1,102.92	\$1,102.92
60	\$1,041.44	\$1,041.44	\$1,102.26	\$1,102.26	\$1,076.24	\$1,076.24	\$1,134.07	\$1,134.07	\$1,149.95	\$1,149.95
61	\$1,078.28	\$1,078.28	\$1,141.25	\$1,141.25	\$1,114.31	\$1,114.31	\$1,174.19	\$1,174.19	\$1,190.63	\$1,190.63
62	\$1,102.46	\$1,102.46	\$1,166.84	\$1,166.84	\$1,139.29	\$1,139.29	\$1,200.51	\$1,200.51	\$1,217.32	\$1,217.32
63	\$1,132.77	\$1,132.77	\$1,198.93	\$1,198.93	\$1,170.62	\$1,170.62	\$1,233.52	\$1,233.52	\$1,250.79	\$1,250.79
64+	\$1,151.19	\$1,151.19	\$1,218.42	\$1,218.42	\$1,189.65	\$1,189.65	\$1,253.58	\$1,253.58	\$1,271.13	\$1,271.13

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)=>	79279PA0060001		79279PA0070003		79279PA0070003		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4		Health Savings PPO Embedded \$4		Health Savings PPO Embedded \$4		Health Savings PPO Embedded \$4	
Form # =>	HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		0		0		0		0	
OOP Maximum =>	\$3,000		\$4,250		\$4,250		\$4,250		\$4,250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$343.07	\$343.07	\$256.94	\$256.94	\$270.75	\$270.75	\$274.54	\$274.54	\$290.58	\$290.58
15	\$373.57	\$373.57	\$279.78	\$279.78	\$294.82	\$294.82	\$298.95	\$298.95	\$316.41	\$316.41
16	\$385.23	\$385.23	\$288.51	\$288.51	\$304.02	\$304.02	\$308.28	\$308.28	\$326.28	\$326.28
17	\$396.89	\$396.89	\$297.24	\$297.24	\$313.22	\$313.22	\$317.61	\$317.61	\$336.16	\$336.16
18	\$409.44	\$409.44	\$306.65	\$306.65	\$323.13	\$323.13	\$327.66	\$327.66	\$346.79	\$346.79
19	\$422.00	\$422.00	\$316.05	\$316.05	\$333.04	\$333.04	\$337.71	\$337.71	\$357.43	\$357.43
20	\$435.01	\$435.01	\$325.79	\$325.79	\$343.30	\$343.30	\$348.11	\$348.11	\$368.44	\$368.44
21	\$448.46	\$448.46	\$335.87	\$335.87	\$353.92	\$353.92	\$358.88	\$358.88	\$379.84	\$379.84
22	\$448.46	\$448.46	\$335.87	\$335.87	\$353.92	\$353.92	\$358.88	\$358.88	\$379.84	\$379.84
23	\$448.46	\$448.46	\$335.87	\$335.87	\$353.92	\$353.92	\$358.88	\$358.88	\$379.84	\$379.84
24	\$448.46	\$448.46	\$335.87	\$335.87	\$353.92	\$353.92	\$358.88	\$358.88	\$379.84	\$379.84
25	\$450.25	\$450.25	\$337.21	\$337.21	\$355.34	\$355.34	\$360.32	\$360.32	\$381.36	\$381.36
26	\$459.22	\$459.22	\$343.93	\$343.93	\$362.41	\$362.41	\$367.49	\$367.49	\$388.96	\$388.96
27	\$469.99	\$469.99	\$351.99	\$351.99	\$370.91	\$370.91	\$376.11	\$376.11	\$398.07	\$398.07
28	\$487.48	\$487.48	\$365.09	\$365.09	\$384.71	\$384.71	\$390.10	\$390.10	\$412.89	\$412.89
29	\$501.83	\$501.83	\$375.84	\$375.84	\$396.04	\$396.04	\$401.59	\$401.59	\$425.04	\$425.04
30	\$509.00	\$509.00	\$381.21	\$381.21	\$401.70	\$401.70	\$407.33	\$407.33	\$431.12	\$431.12
31	\$519.77	\$519.77	\$389.27	\$389.27	\$410.19	\$410.19	\$415.94	\$415.94	\$440.23	\$440.23
32	\$530.53	\$530.53	\$397.33	\$397.33	\$418.69	\$418.69	\$424.56	\$424.56	\$449.35	\$449.35
33	\$537.26	\$537.26	\$402.37	\$402.37	\$424.00	\$424.00	\$429.94	\$429.94	\$455.05	\$455.05
34	\$544.43	\$544.43	\$407.75	\$407.75	\$429.66	\$429.66	\$435.68	\$435.68	\$461.13	\$461.13
35	\$548.02	\$548.02	\$410.43	\$410.43	\$432.49	\$432.49	\$438.55	\$438.55	\$464.16	\$464.16
36	\$551.61	\$551.61	\$413.12	\$413.12	\$435.32	\$435.32	\$441.42	\$441.42	\$467.20	\$467.20
37	\$555.19	\$555.19	\$415.81	\$415.81	\$438.15	\$438.15	\$444.29	\$444.29	\$470.24	\$470.24
38	\$558.78	\$558.78	\$418.49	\$418.49	\$440.98	\$440.98	\$447.16	\$447.16	\$473.28	\$473.28
39	\$565.96	\$565.96	\$423.87	\$423.87	\$446.65	\$446.65	\$452.91	\$452.91	\$479.36	\$479.36
40	\$573.13	\$573.13	\$429.24	\$429.24	\$452.31	\$452.31	\$458.65	\$458.65	\$485.44	\$485.44
41	\$583.89	\$583.89	\$437.30	\$437.30	\$460.80	\$460.80	\$467.26	\$467.26	\$494.55	\$494.55
42	\$594.21	\$594.21	\$445.03	\$445.03	\$468.94	\$468.94	\$475.52	\$475.52	\$503.29	\$503.29
43	\$608.56	\$608.56	\$455.78	\$455.78	\$480.27	\$480.27	\$487.00	\$487.00	\$515.44	\$515.44
44	\$626.50	\$626.50	\$469.21	\$469.21	\$494.43	\$494.43	\$501.36	\$501.36	\$530.64	\$530.64
45	\$647.58	\$647.58	\$485.00	\$485.00	\$511.06	\$511.06	\$518.22	\$518.22	\$548.49	\$548.49
46	\$672.69	\$672.69	\$503.81	\$503.81	\$530.88	\$530.88	\$538.32	\$538.32	\$569.76	\$569.76
47	\$700.94	\$700.94	\$524.96	\$524.96	\$553.18	\$553.18	\$560.93	\$560.93	\$593.69	\$593.69
48	\$733.23	\$733.23	\$549.15	\$549.15	\$578.66	\$578.66	\$586.77	\$586.77	\$621.04	\$621.04
49	\$765.07	\$765.07	\$572.99	\$572.99	\$603.79	\$603.79	\$612.25	\$612.25	\$648.01	\$648.01
50	\$800.95	\$800.95	\$599.86	\$599.86	\$632.10	\$632.10	\$640.96	\$640.96	\$678.39	\$678.39
51	\$836.38	\$836.38	\$626.40	\$626.40	\$660.06	\$660.06	\$669.31	\$669.31	\$708.40	\$708.40
52	\$875.39	\$875.39	\$655.62	\$655.62	\$690.85	\$690.85	\$700.53	\$700.53	\$741.45	\$741.45
53	\$914.86	\$914.86	\$685.17	\$685.17	\$722.00	\$722.00	\$732.12	\$732.12	\$774.87	\$774.87
54	\$957.46	\$957.46	\$717.08	\$717.08	\$755.62	\$755.62	\$766.21	\$766.21	\$810.96	\$810.96
55	\$1,000.07	\$1,000.07	\$748.99	\$748.99	\$789.24	\$789.24	\$800.30	\$800.30	\$847.04	\$847.04
56	\$1,046.26	\$1,046.26	\$783.58	\$783.58	\$825.70	\$825.70	\$837.27	\$837.27	\$886.17	\$886.17
57	\$1,092.90	\$1,092.90	\$818.52	\$818.52	\$862.50	\$862.50	\$874.59	\$874.59	\$925.67	\$925.67
58	\$1,142.68	\$1,142.68	\$855.80	\$855.80	\$901.79	\$901.79	\$914.43	\$914.43	\$967.83	\$967.83
59	\$1,167.34	\$1,167.34	\$874.27	\$874.27	\$921.25	\$921.25	\$934.16	\$934.16	\$988.72	\$988.72
60	\$1,217.12	\$1,217.12	\$911.55	\$911.55	\$960.54	\$960.54	\$974.00	\$974.00	\$1,030.89	\$1,030.89
61	\$1,260.17	\$1,260.17	\$943.79	\$943.79	\$994.52	\$994.52	\$1,008.45	\$1,008.45	\$1,067.35	\$1,067.35
62	\$1,288.43	\$1,288.43	\$964.95	\$964.95	\$1,016.81	\$1,016.81	\$1,031.06	\$1,031.06	\$1,091.28	\$1,091.28
63	\$1,323.85	\$1,323.85	\$991.49	\$991.49	\$1,044.77	\$1,044.77	\$1,059.41	\$1,059.41	\$1,121.29	\$1,121.29
64+	\$1,345.38	\$1,345.38	\$1,007.61	\$1,007.61	\$1,061.76	\$1,061.76	\$1,076.64	\$1,076.64	\$1,139.52	\$1,139.52

Company Name:	Highmark Coverage Advantage (HCA)	Ending date of Rates:	December 31, 2022
Market:	Small Group		
Product:	PPO		
Effective Date of Rates:	October 1, 2022		

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010001		79279PA0010001	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	20		20		20		20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$370.91	\$370.91	\$390.84	\$390.84	\$396.32	\$396.32	\$419.46	\$419.46
15	\$403.88	\$403.88	\$425.58	\$425.58	\$431.54	\$431.54	\$456.75	\$456.75
16	\$416.49	\$416.49	\$438.86	\$438.86	\$445.01	\$445.01	\$471.01	\$471.01
17	\$429.09	\$429.09	\$452.15	\$452.15	\$458.48	\$458.48	\$485.26	\$485.26
18	\$442.67	\$442.67	\$466.45	\$466.45	\$472.99	\$472.99	\$500.62	\$500.62
19	\$456.24	\$456.24	\$480.76	\$480.76	\$487.49	\$487.49	\$515.97	\$515.97
20	\$470.30	\$470.30	\$495.57	\$495.57	\$502.52	\$502.52	\$531.87	\$531.87
21	\$484.85	\$484.85	\$510.90	\$510.90	\$518.06	\$518.06	\$548.32	\$548.32
22	\$484.85	\$484.85	\$510.90	\$510.90	\$518.06	\$518.06	\$548.32	\$548.32
23	\$484.85	\$484.85	\$510.90	\$510.90	\$518.06	\$518.06	\$548.32	\$548.32
24	\$484.85	\$484.85	\$510.90	\$510.90	\$518.06	\$518.06	\$548.32	\$548.32
25	\$486.79	\$486.79	\$512.94	\$512.94	\$520.13	\$520.13	\$550.51	\$550.51
26	\$496.49	\$496.49	\$523.16	\$523.16	\$530.49	\$530.49	\$561.48	\$561.48
27	\$508.12	\$508.12	\$535.42	\$535.42	\$542.93	\$542.93	\$574.64	\$574.64
28	\$527.03	\$527.03	\$555.35	\$555.35	\$563.13	\$563.13	\$596.02	\$596.02
29	\$542.55	\$542.55	\$571.70	\$571.70	\$579.71	\$579.71	\$613.57	\$613.57
30	\$550.30	\$550.30	\$579.87	\$579.87	\$588.00	\$588.00	\$622.34	\$622.34
31	\$561.94	\$561.94	\$592.13	\$592.13	\$600.43	\$600.43	\$635.50	\$635.50
32	\$573.58	\$573.58	\$604.39	\$604.39	\$612.86	\$612.86	\$648.66	\$648.66
33	\$580.85	\$580.85	\$612.06	\$612.06	\$620.64	\$620.64	\$656.89	\$656.89
34	\$588.61	\$588.61	\$620.23	\$620.23	\$628.92	\$628.92	\$665.66	\$665.66
35	\$592.49	\$592.49	\$624.32	\$624.32	\$633.07	\$633.07	\$670.05	\$670.05
36	\$596.37	\$596.37	\$628.41	\$628.41	\$637.21	\$637.21	\$674.43	\$674.43
37	\$600.24	\$600.24	\$632.49	\$632.49	\$641.36	\$641.36	\$678.82	\$678.82
38	\$604.12	\$604.12	\$636.58	\$636.58	\$645.50	\$645.50	\$683.21	\$683.21
39	\$611.88	\$611.88	\$644.76	\$644.76	\$653.79	\$653.79	\$691.98	\$691.98
40	\$619.64	\$619.64	\$652.93	\$652.93	\$662.08	\$662.08	\$700.75	\$700.75
41	\$631.27	\$631.27	\$665.19	\$665.19	\$674.51	\$674.51	\$713.91	\$713.91
42	\$642.43	\$642.43	\$676.94	\$676.94	\$686.43	\$686.43	\$726.52	\$726.52
43	\$657.94	\$657.94	\$693.29	\$693.29	\$703.01	\$703.01	\$744.07	\$744.07
44	\$677.34	\$677.34	\$713.73	\$713.73	\$723.73	\$723.73	\$766.00	\$766.00
45	\$700.12	\$700.12	\$737.74	\$737.74	\$748.08	\$748.08	\$791.77	\$791.77
46	\$727.28	\$727.28	\$766.35	\$766.35	\$777.09	\$777.09	\$822.48	\$822.48
47	\$757.82	\$757.82	\$798.54	\$798.54	\$809.73	\$809.73	\$857.02	\$857.02
48	\$792.73	\$792.73	\$835.32	\$835.32	\$847.03	\$847.03	\$896.50	\$896.50
49	\$827.15	\$827.15	\$871.60	\$871.60	\$883.81	\$883.81	\$935.43	\$935.43
50	\$865.94	\$865.94	\$912.47	\$912.47	\$925.26	\$925.26	\$979.30	\$979.30
51	\$904.25	\$904.25	\$952.83	\$952.83	\$966.18	\$966.18	\$1,022.62	\$1,022.62
52	\$946.43	\$946.43	\$997.28	\$997.28	\$1,011.25	\$1,011.25	\$1,070.32	\$1,070.32
53	\$989.09	\$989.09	\$1,042.24	\$1,042.24	\$1,056.84	\$1,056.84	\$1,118.57	\$1,118.57
54	\$1,035.15	\$1,035.15	\$1,090.77	\$1,090.77	\$1,106.06	\$1,106.06	\$1,170.66	\$1,170.66
55	\$1,081.22	\$1,081.22	\$1,139.31	\$1,139.31	\$1,155.27	\$1,155.27	\$1,222.75	\$1,222.75
56	\$1,131.16	\$1,131.16	\$1,191.93	\$1,191.93	\$1,208.63	\$1,208.63	\$1,279.23	\$1,279.23
57	\$1,181.58	\$1,181.58	\$1,245.06	\$1,245.06	\$1,262.51	\$1,262.51	\$1,336.26	\$1,336.26
58	\$1,235.40	\$1,235.40	\$1,301.77	\$1,301.77	\$1,320.02	\$1,320.02	\$1,397.12	\$1,397.12
59	\$1,262.06	\$1,262.06	\$1,329.87	\$1,329.87	\$1,348.51	\$1,348.51	\$1,427.28	\$1,427.28
60	\$1,315.88	\$1,315.88	\$1,386.58	\$1,386.58	\$1,406.01	\$1,406.01	\$1,488.14	\$1,488.14
61	\$1,362.43	\$1,362.43	\$1,435.63	\$1,435.63	\$1,455.75	\$1,455.75	\$1,540.78	\$1,540.78
62	\$1,392.97	\$1,392.97	\$1,467.82	\$1,467.82	\$1,488.39	\$1,488.39	\$1,575.32	\$1,575.32
63	\$1,431.28	\$1,431.28	\$1,508.18	\$1,508.18	\$1,529.31	\$1,529.31	\$1,618.64	\$1,618.64
64+	\$1,454.55	\$1,454.55	\$1,532.70	\$1,532.70	\$1,554.18	\$1,554.18	\$1,644.96	\$1,644.96

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)=>	79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	45		45		45		45		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.57	\$324.57	\$342.01	\$342.01	\$346.80	\$346.80	\$367.05	\$367.05	\$318.81	\$318.81
15	\$353.42	\$353.42	\$372.41	\$372.41	\$377.62	\$377.62	\$399.68	\$399.68	\$347.14	\$347.14
16	\$364.45	\$364.45	\$384.03	\$384.03	\$389.41	\$389.41	\$412.16	\$412.16	\$357.98	\$357.98
17	\$375.48	\$375.48	\$395.66	\$395.66	\$401.20	\$401.20	\$424.63	\$424.63	\$368.81	\$368.81
18	\$387.36	\$387.36	\$408.17	\$408.17	\$413.89	\$413.89	\$438.07	\$438.07	\$380.48	\$380.48
19	\$399.24	\$399.24	\$420.69	\$420.69	\$426.58	\$426.58	\$451.50	\$451.50	\$392.15	\$392.15
20	\$411.54	\$411.54	\$433.66	\$433.66	\$439.73	\$439.73	\$465.42	\$465.42	\$404.24	\$404.24
21	\$424.27	\$424.27	\$447.07	\$447.07	\$453.33	\$453.33	\$479.81	\$479.81	\$416.74	\$416.74
22	\$424.27	\$424.27	\$447.07	\$447.07	\$453.33	\$453.33	\$479.81	\$479.81	\$416.74	\$416.74
23	\$424.27	\$424.27	\$447.07	\$447.07	\$453.33	\$453.33	\$479.81	\$479.81	\$416.74	\$416.74
24	\$424.27	\$424.27	\$447.07	\$447.07	\$453.33	\$453.33	\$479.81	\$479.81	\$416.74	\$416.74
25	\$425.97	\$425.97	\$448.86	\$448.86	\$455.14	\$455.14	\$481.73	\$481.73	\$418.41	\$418.41
26	\$434.45	\$434.45	\$457.80	\$457.80	\$464.21	\$464.21	\$491.33	\$491.33	\$426.74	\$426.74
27	\$444.63	\$444.63	\$468.53	\$468.53	\$475.09	\$475.09	\$502.84	\$502.84	\$436.74	\$436.74
28	\$461.18	\$461.18	\$485.97	\$485.97	\$492.77	\$492.77	\$521.55	\$521.55	\$453.00	\$453.00
29	\$474.76	\$474.76	\$500.27	\$500.27	\$507.28	\$507.28	\$536.91	\$536.91	\$466.33	\$466.33
30	\$481.55	\$481.55	\$507.42	\$507.42	\$514.53	\$514.53	\$544.58	\$544.58	\$473.00	\$473.00
31	\$491.73	\$491.73	\$518.15	\$518.15	\$525.41	\$525.41	\$556.10	\$556.10	\$483.00	\$483.00
32	\$501.91	\$501.91	\$528.88	\$528.88	\$536.29	\$536.29	\$567.62	\$567.62	\$493.00	\$493.00
33	\$508.28	\$508.28	\$535.59	\$535.59	\$543.09	\$543.09	\$574.81	\$574.81	\$499.25	\$499.25
34	\$515.06	\$515.06	\$542.74	\$542.74	\$550.34	\$550.34	\$582.49	\$582.49	\$505.92	\$505.92
35	\$518.46	\$518.46	\$546.32	\$546.32	\$553.97	\$553.97	\$586.33	\$586.33	\$509.26	\$509.26
36	\$521.85	\$521.85	\$549.90	\$549.90	\$557.60	\$557.60	\$590.17	\$590.17	\$512.59	\$512.59
37	\$525.25	\$525.25	\$553.47	\$553.47	\$561.22	\$561.22	\$594.00	\$594.00	\$515.92	\$515.92
38	\$528.64	\$528.64	\$557.05	\$557.05	\$564.85	\$564.85	\$597.84	\$597.84	\$519.26	\$519.26
39	\$535.43	\$535.43	\$564.20	\$564.20	\$572.10	\$572.10	\$605.52	\$605.52	\$525.93	\$525.93
40	\$542.22	\$542.22	\$571.36	\$571.36	\$579.36	\$579.36	\$613.20	\$613.20	\$532.59	\$532.59
41	\$552.40	\$552.40	\$582.09	\$582.09	\$590.24	\$590.24	\$624.71	\$624.71	\$542.60	\$542.60
42	\$562.16	\$562.16	\$592.37	\$592.37	\$600.66	\$600.66	\$635.75	\$635.75	\$552.18	\$552.18
43	\$575.73	\$575.73	\$606.67	\$606.67	\$615.17	\$615.17	\$651.10	\$651.10	\$565.52	\$565.52
44	\$592.71	\$592.71	\$624.56	\$624.56	\$633.30	\$633.30	\$670.29	\$670.29	\$582.19	\$582.19
45	\$612.65	\$612.65	\$645.57	\$645.57	\$654.61	\$654.61	\$692.85	\$692.85	\$601.77	\$601.77
46	\$636.41	\$636.41	\$670.61	\$670.61	\$680.00	\$680.00	\$719.72	\$719.72	\$625.11	\$625.11
47	\$663.13	\$663.13	\$698.77	\$698.77	\$708.55	\$708.55	\$749.94	\$749.94	\$651.36	\$651.36
48	\$693.68	\$693.68	\$730.96	\$730.96	\$741.19	\$741.19	\$784.49	\$784.49	\$681.37	\$681.37
49	\$723.80	\$723.80	\$762.70	\$762.70	\$773.38	\$773.38	\$818.56	\$818.56	\$710.96	\$710.96
50	\$757.75	\$757.75	\$798.47	\$798.47	\$809.65	\$809.65	\$856.94	\$856.94	\$744.30	\$744.30
51	\$791.26	\$791.26	\$833.79	\$833.79	\$845.46	\$845.46	\$894.85	\$894.85	\$777.22	\$777.22
52	\$828.18	\$828.18	\$872.68	\$872.68	\$884.90	\$884.90	\$936.59	\$936.59	\$813.48	\$813.48
53	\$865.51	\$865.51	\$912.02	\$912.02	\$924.79	\$924.79	\$978.81	\$978.81	\$850.15	\$850.15
54	\$905.82	\$905.82	\$954.49	\$954.49	\$967.86	\$967.86	\$1,024.39	\$1,024.39	\$889.74	\$889.74
55	\$946.12	\$946.12	\$996.97	\$996.97	\$1,010.93	\$1,010.93	\$1,069.98	\$1,069.98	\$929.33	\$929.33
56	\$989.82	\$989.82	\$1,043.01	\$1,043.01	\$1,057.62	\$1,057.62	\$1,119.40	\$1,119.40	\$972.25	\$972.25
57	\$1,033.95	\$1,033.95	\$1,089.51	\$1,089.51	\$1,104.77	\$1,104.77	\$1,169.30	\$1,169.30	\$1,015.60	\$1,015.60
58	\$1,081.04	\$1,081.04	\$1,139.13	\$1,139.13	\$1,155.08	\$1,155.08	\$1,222.56	\$1,222.56	\$1,061.85	\$1,061.85
59	\$1,104.37	\$1,104.37	\$1,163.72	\$1,163.72	\$1,180.02	\$1,180.02	\$1,248.95	\$1,248.95	\$1,084.77	\$1,084.77
60	\$1,151.47	\$1,151.47	\$1,213.35	\$1,213.35	\$1,230.34	\$1,230.34	\$1,302.20	\$1,302.20	\$1,131.03	\$1,131.03
61	\$1,192.20	\$1,192.20	\$1,256.27	\$1,256.27	\$1,273.86	\$1,273.86	\$1,348.27	\$1,348.27	\$1,171.04	\$1,171.04
62	\$1,218.93	\$1,218.93	\$1,284.43	\$1,284.43	\$1,302.42	\$1,302.42	\$1,378.49	\$1,378.49	\$1,197.29	\$1,197.29
63	\$1,252.45	\$1,252.45	\$1,319.75	\$1,319.75	\$1,338.23	\$1,338.23	\$1,416.40	\$1,416.40	\$1,230.22	\$1,230.22
64+	\$1,272.81	\$1,272.81	\$1,341.21	\$1,341.21	\$1,359.99	\$1,359.99	\$1,439.43	\$1,439.43	\$1,250.22	\$1,250.22

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)=>	79279PA0010005		79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$335.93	\$335.93	\$340.64	\$340.64	\$360.54	\$360.54	\$311.26	\$311.26	\$327.98	\$327.98
15	\$365.80	\$365.80	\$370.92	\$370.92	\$392.58	\$392.58	\$338.92	\$338.92	\$357.13	\$357.13
16	\$377.21	\$377.21	\$382.50	\$382.50	\$404.84	\$404.84	\$349.50	\$349.50	\$368.28	\$368.28
17	\$388.63	\$388.63	\$394.07	\$394.07	\$417.09	\$417.09	\$360.08	\$360.08	\$379.43	\$379.43
18	\$400.93	\$400.93	\$406.54	\$406.54	\$430.29	\$430.29	\$371.47	\$371.47	\$391.43	\$391.43
19	\$413.22	\$413.22	\$419.01	\$419.01	\$443.48	\$443.48	\$382.86	\$382.86	\$403.43	\$403.43
20	\$425.96	\$425.96	\$431.92	\$431.92	\$457.15	\$457.15	\$394.66	\$394.66	\$415.87	\$415.87
21	\$439.13	\$439.13	\$445.28	\$445.28	\$471.29	\$471.29	\$406.87	\$406.87	\$428.73	\$428.73
22	\$439.13	\$439.13	\$445.28	\$445.28	\$471.29	\$471.29	\$406.87	\$406.87	\$428.73	\$428.73
23	\$439.13	\$439.13	\$445.28	\$445.28	\$471.29	\$471.29	\$406.87	\$406.87	\$428.73	\$428.73
24	\$439.13	\$439.13	\$445.28	\$445.28	\$471.29	\$471.29	\$406.87	\$406.87	\$428.73	\$428.73
25	\$440.89	\$440.89	\$447.06	\$447.06	\$473.18	\$473.18	\$408.50	\$408.50	\$430.44	\$430.44
26	\$449.67	\$449.67	\$455.97	\$455.97	\$482.60	\$482.60	\$416.63	\$416.63	\$439.02	\$439.02
27	\$460.21	\$460.21	\$466.65	\$466.65	\$493.91	\$493.91	\$426.40	\$426.40	\$449.31	\$449.31
28	\$477.33	\$477.33	\$484.02	\$484.02	\$512.29	\$512.29	\$442.27	\$442.27	\$466.03	\$466.03
29	\$491.39	\$491.39	\$498.27	\$498.27	\$527.37	\$527.37	\$455.29	\$455.29	\$479.75	\$479.75
30	\$498.41	\$498.41	\$505.39	\$505.39	\$534.91	\$534.91	\$461.80	\$461.80	\$486.61	\$486.61
31	\$508.95	\$508.95	\$516.08	\$516.08	\$546.23	\$546.23	\$471.56	\$471.56	\$496.90	\$496.90
32	\$519.49	\$519.49	\$526.77	\$526.77	\$557.54	\$557.54	\$481.33	\$481.33	\$507.19	\$507.19
33	\$526.08	\$526.08	\$533.45	\$533.45	\$564.61	\$564.61	\$487.43	\$487.43	\$513.62	\$513.62
34	\$533.10	\$533.10	\$540.57	\$540.57	\$572.15	\$572.15	\$493.94	\$493.94	\$520.48	\$520.48
35	\$536.62	\$536.62	\$544.13	\$544.13	\$575.92	\$575.92	\$497.20	\$497.20	\$523.91	\$523.91
36	\$540.13	\$540.13	\$547.69	\$547.69	\$579.69	\$579.69	\$500.45	\$500.45	\$527.34	\$527.34
37	\$543.64	\$543.64	\$551.26	\$551.26	\$583.46	\$583.46	\$503.71	\$503.71	\$530.77	\$530.77
38	\$547.16	\$547.16	\$554.82	\$554.82	\$587.23	\$587.23	\$506.96	\$506.96	\$534.20	\$534.20
39	\$554.18	\$554.18	\$561.94	\$561.94	\$594.77	\$594.77	\$513.47	\$513.47	\$541.06	\$541.06
40	\$561.21	\$561.21	\$569.07	\$569.07	\$602.31	\$602.31	\$519.98	\$519.98	\$547.92	\$547.92
41	\$571.75	\$571.75	\$579.75	\$579.75	\$613.62	\$613.62	\$529.74	\$529.74	\$558.21	\$558.21
42	\$581.85	\$581.85	\$590.00	\$590.00	\$624.46	\$624.46	\$539.10	\$539.10	\$568.07	\$568.07
43	\$595.90	\$595.90	\$604.24	\$604.24	\$639.54	\$639.54	\$552.12	\$552.12	\$581.79	\$581.79
44	\$613.46	\$613.46	\$622.06	\$622.06	\$658.39	\$658.39	\$568.40	\$568.40	\$598.94	\$598.94
45	\$634.10	\$634.10	\$642.98	\$642.98	\$680.54	\$680.54	\$587.52	\$587.52	\$619.09	\$619.09
46	\$658.70	\$658.70	\$667.92	\$667.92	\$706.94	\$706.94	\$610.31	\$610.31	\$643.10	\$643.10
47	\$686.36	\$686.36	\$695.97	\$695.97	\$736.63	\$736.63	\$635.94	\$635.94	\$670.10	\$670.10
48	\$717.98	\$717.98	\$728.03	\$728.03	\$770.56	\$770.56	\$665.23	\$665.23	\$700.97	\$700.97
49	\$749.16	\$749.16	\$759.65	\$759.65	\$804.02	\$804.02	\$694.12	\$694.12	\$731.41	\$731.41
50	\$784.29	\$784.29	\$795.27	\$795.27	\$841.72	\$841.72	\$726.67	\$726.67	\$765.71	\$765.71
51	\$818.98	\$818.98	\$830.45	\$830.45	\$878.96	\$878.96	\$758.81	\$758.81	\$799.58	\$799.58
52	\$857.18	\$857.18	\$869.19	\$869.19	\$919.96	\$919.96	\$794.21	\$794.21	\$836.88	\$836.88
53	\$895.83	\$895.83	\$908.37	\$908.37	\$961.43	\$961.43	\$830.01	\$830.01	\$874.61	\$874.61
54	\$937.54	\$937.54	\$950.67	\$950.67	\$1,006.20	\$1,006.20	\$868.67	\$868.67	\$915.34	\$915.34
55	\$979.26	\$979.26	\$992.97	\$992.97	\$1,050.98	\$1,050.98	\$907.32	\$907.32	\$956.07	\$956.07
56	\$1,024.49	\$1,024.49	\$1,038.84	\$1,038.84	\$1,099.52	\$1,099.52	\$949.23	\$949.23	\$1,000.23	\$1,000.23
57	\$1,070.16	\$1,070.16	\$1,085.15	\$1,085.15	\$1,148.53	\$1,148.53	\$991.54	\$991.54	\$1,044.82	\$1,044.82
58	\$1,118.90	\$1,118.90	\$1,134.57	\$1,134.57	\$1,200.85	\$1,200.85	\$1,036.70	\$1,036.70	\$1,092.40	\$1,092.40
59	\$1,143.06	\$1,143.06	\$1,159.06	\$1,159.06	\$1,226.77	\$1,226.77	\$1,059.08	\$1,059.08	\$1,115.98	\$1,115.98
60	\$1,191.80	\$1,191.80	\$1,208.49	\$1,208.49	\$1,279.08	\$1,279.08	\$1,104.25	\$1,104.25	\$1,163.57	\$1,163.57
61	\$1,233.96	\$1,233.96	\$1,251.24	\$1,251.24	\$1,324.32	\$1,324.32	\$1,143.30	\$1,143.30	\$1,204.73	\$1,204.73
62	\$1,261.62	\$1,261.62	\$1,279.29	\$1,279.29	\$1,354.02	\$1,354.02	\$1,168.94	\$1,168.94	\$1,231.74	\$1,231.74
63	\$1,296.31	\$1,296.31	\$1,314.47	\$1,314.47	\$1,391.25	\$1,391.25	\$1,201.08	\$1,201.08	\$1,265.61	\$1,265.61
64+	\$1,317.39	\$1,317.39	\$1,335.84	\$1,335.84	\$1,413.87	\$1,413.87	\$1,220.61	\$1,220.61	\$1,286.19	\$1,286.19

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)=>	79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$332.57	\$332.57	\$352.00	\$352.00	\$295.43	\$295.43	\$311.30	\$311.30	\$315.66	\$315.66
15	\$362.13	\$362.13	\$383.29	\$383.29	\$321.69	\$321.69	\$338.97	\$338.97	\$343.72	\$343.72
16	\$373.43	\$373.43	\$395.25	\$395.25	\$331.73	\$331.73	\$349.55	\$349.55	\$354.45	\$354.45
17	\$384.74	\$384.74	\$407.22	\$407.22	\$341.77	\$341.77	\$360.13	\$360.13	\$365.18	\$365.18
18	\$396.91	\$396.91	\$420.10	\$420.10	\$352.58	\$352.58	\$371.53	\$371.53	\$376.73	\$376.73
19	\$409.08	\$409.08	\$432.98	\$432.98	\$363.40	\$363.40	\$382.92	\$382.92	\$388.28	\$388.28
20	\$421.69	\$421.69	\$446.33	\$446.33	\$374.59	\$374.59	\$394.72	\$394.72	\$400.25	\$400.25
21	\$434.73	\$434.73	\$460.13	\$460.13	\$386.18	\$386.18	\$406.93	\$406.93	\$412.63	\$412.63
22	\$434.73	\$434.73	\$460.13	\$460.13	\$386.18	\$386.18	\$406.93	\$406.93	\$412.63	\$412.63
23	\$434.73	\$434.73	\$460.13	\$460.13	\$386.18	\$386.18	\$406.93	\$406.93	\$412.63	\$412.63
24	\$434.73	\$434.73	\$460.13	\$460.13	\$386.18	\$386.18	\$406.93	\$406.93	\$412.63	\$412.63
25	\$436.47	\$436.47	\$461.97	\$461.97	\$387.72	\$387.72	\$408.56	\$408.56	\$414.28	\$414.28
26	\$445.16	\$445.16	\$471.17	\$471.17	\$395.45	\$395.45	\$416.70	\$416.70	\$422.53	\$422.53
27	\$455.60	\$455.60	\$482.22	\$482.22	\$404.72	\$404.72	\$426.46	\$426.46	\$432.44	\$432.44
28	\$472.55	\$472.55	\$500.16	\$500.16	\$419.78	\$419.78	\$442.33	\$442.33	\$448.53	\$448.53
29	\$486.46	\$486.46	\$514.89	\$514.89	\$432.14	\$432.14	\$455.35	\$455.35	\$461.73	\$461.73
30	\$493.42	\$493.42	\$522.25	\$522.25	\$438.31	\$438.31	\$461.87	\$461.87	\$468.34	\$468.34
31	\$503.85	\$503.85	\$533.29	\$533.29	\$447.58	\$447.58	\$471.63	\$471.63	\$478.24	\$478.24
32	\$514.29	\$514.29	\$544.33	\$544.33	\$456.85	\$456.85	\$481.40	\$481.40	\$488.14	\$488.14
33	\$520.81	\$520.81	\$551.24	\$551.24	\$462.64	\$462.64	\$487.50	\$487.50	\$494.33	\$494.33
34	\$527.76	\$527.76	\$558.60	\$558.60	\$468.82	\$468.82	\$494.01	\$494.01	\$500.93	\$500.93
35	\$531.24	\$531.24	\$562.28	\$562.28	\$471.91	\$471.91	\$497.27	\$497.27	\$504.23	\$504.23
36	\$534.72	\$534.72	\$565.96	\$565.96	\$475.00	\$475.00	\$500.52	\$500.52	\$507.53	\$507.53
37	\$538.20	\$538.20	\$569.64	\$569.64	\$478.09	\$478.09	\$503.78	\$503.78	\$510.84	\$510.84
38	\$541.67	\$541.67	\$573.32	\$573.32	\$481.18	\$481.18	\$507.03	\$507.03	\$514.14	\$514.14
39	\$548.63	\$548.63	\$580.68	\$580.68	\$487.36	\$487.36	\$513.55	\$513.55	\$520.74	\$520.74
40	\$555.58	\$555.58	\$588.05	\$588.05	\$493.54	\$493.54	\$520.06	\$520.06	\$527.34	\$527.34
41	\$566.02	\$566.02	\$599.09	\$599.09	\$502.81	\$502.81	\$529.82	\$529.82	\$537.24	\$537.24
42	\$576.02	\$576.02	\$609.67	\$609.67	\$511.69	\$511.69	\$539.18	\$539.18	\$546.73	\$546.73
43	\$589.93	\$589.93	\$624.40	\$624.40	\$524.05	\$524.05	\$552.20	\$552.20	\$559.94	\$559.94
44	\$607.32	\$607.32	\$642.80	\$642.80	\$539.49	\$539.49	\$568.48	\$568.48	\$576.44	\$576.44
45	\$627.75	\$627.75	\$664.43	\$664.43	\$557.64	\$557.64	\$587.61	\$587.61	\$595.84	\$595.84
46	\$652.10	\$652.10	\$690.20	\$690.20	\$579.27	\$579.27	\$610.40	\$610.40	\$618.95	\$618.95
47	\$679.48	\$679.48	\$719.18	\$719.18	\$603.60	\$603.60	\$636.03	\$636.03	\$644.94	\$644.94
48	\$710.78	\$710.78	\$752.31	\$752.31	\$631.40	\$631.40	\$665.33	\$665.33	\$674.65	\$674.65
49	\$741.65	\$741.65	\$784.98	\$784.98	\$658.82	\$658.82	\$694.22	\$694.22	\$703.95	\$703.95
50	\$776.43	\$776.43	\$821.79	\$821.79	\$689.72	\$689.72	\$726.78	\$726.78	\$736.96	\$736.96
51	\$810.77	\$810.77	\$858.14	\$858.14	\$720.23	\$720.23	\$758.92	\$758.92	\$769.55	\$769.55
52	\$848.59	\$848.59	\$898.17	\$898.17	\$753.82	\$753.82	\$794.33	\$794.33	\$805.45	\$805.45
53	\$886.85	\$886.85	\$938.67	\$938.67	\$787.81	\$787.81	\$830.14	\$830.14	\$841.77	\$841.77
54	\$928.15	\$928.15	\$982.38	\$982.38	\$824.49	\$824.49	\$868.80	\$868.80	\$880.97	\$880.97
55	\$969.45	\$969.45	\$1,026.09	\$1,026.09	\$861.18	\$861.18	\$907.45	\$907.45	\$920.16	\$920.16
56	\$1,014.23	\$1,014.23	\$1,073.48	\$1,073.48	\$900.96	\$900.96	\$949.37	\$949.37	\$962.67	\$962.67
57	\$1,059.44	\$1,059.44	\$1,121.34	\$1,121.34	\$941.12	\$941.12	\$991.69	\$991.69	\$1,005.58	\$1,005.58
58	\$1,107.69	\$1,107.69	\$1,172.41	\$1,172.41	\$983.99	\$983.99	\$1,036.86	\$1,036.86	\$1,051.38	\$1,051.38
59	\$1,131.60	\$1,131.60	\$1,197.72	\$1,197.72	\$1,005.23	\$1,005.23	\$1,059.24	\$1,059.24	\$1,074.08	\$1,074.08
60	\$1,179.86	\$1,179.86	\$1,248.79	\$1,248.79	\$1,048.09	\$1,048.09	\$1,104.41	\$1,104.41	\$1,119.88	\$1,119.88
61	\$1,221.59	\$1,221.59	\$1,292.97	\$1,292.97	\$1,085.17	\$1,085.17	\$1,143.47	\$1,143.47	\$1,159.49	\$1,159.49
62	\$1,248.98	\$1,248.98	\$1,321.95	\$1,321.95	\$1,109.50	\$1,109.50	\$1,169.11	\$1,169.11	\$1,185.49	\$1,185.49
63	\$1,283.32	\$1,283.32	\$1,358.30	\$1,358.30	\$1,140.00	\$1,140.00	\$1,201.26	\$1,201.26	\$1,218.08	\$1,218.08
64+	\$1,304.19	\$1,304.19	\$1,380.39	\$1,380.39	\$1,158.54	\$1,158.54	\$1,220.79	\$1,220.79	\$1,237.89	\$1,237.89

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)=>	79279PA0010011		79279PA0010015		79279PA0010015		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$1,400		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		45		45		45		45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$334.10	\$334.10	\$295.66	\$295.66	\$311.55	\$311.55	\$315.91	\$315.91	\$334.37	\$334.37
15	\$363.80	\$363.80	\$321.95	\$321.95	\$339.25	\$339.25	\$344.00	\$344.00	\$364.09	\$364.09
16	\$375.15	\$375.15	\$331.99	\$331.99	\$349.84	\$349.84	\$354.73	\$354.73	\$375.45	\$375.45
17	\$386.51	\$386.51	\$342.04	\$342.04	\$360.43	\$360.43	\$365.47	\$365.47	\$386.82	\$386.82
18	\$398.73	\$398.73	\$352.87	\$352.87	\$371.83	\$371.83	\$377.03	\$377.03	\$399.05	\$399.05
19	\$410.96	\$410.96	\$363.69	\$363.69	\$383.23	\$383.23	\$388.60	\$388.60	\$411.29	\$411.29
20	\$423.63	\$423.63	\$374.90	\$374.90	\$395.04	\$395.04	\$400.57	\$400.57	\$423.97	\$423.97
21	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.08	\$437.08
22	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.08	\$437.08
23	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.08	\$437.08
24	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.08	\$437.08
25	\$438.48	\$438.48	\$388.04	\$388.04	\$408.89	\$408.89	\$414.61	\$414.61	\$438.83	\$438.83
26	\$447.21	\$447.21	\$395.77	\$395.77	\$417.03	\$417.03	\$422.87	\$422.87	\$447.57	\$447.57
27	\$457.69	\$457.69	\$405.04	\$405.04	\$426.81	\$426.81	\$432.78	\$432.78	\$458.06	\$458.06
28	\$474.73	\$474.73	\$420.11	\$420.11	\$442.69	\$442.69	\$448.89	\$448.89	\$475.11	\$475.11
29	\$488.70	\$488.70	\$432.48	\$432.48	\$455.72	\$455.72	\$462.10	\$462.10	\$489.09	\$489.09
30	\$495.69	\$495.69	\$438.67	\$438.67	\$462.24	\$462.24	\$468.71	\$468.71	\$496.09	\$496.09
31	\$506.17	\$506.17	\$447.94	\$447.94	\$472.01	\$472.01	\$478.62	\$478.62	\$506.58	\$506.58
32	\$516.65	\$516.65	\$457.22	\$457.22	\$481.79	\$481.79	\$488.53	\$488.53	\$517.07	\$517.07
33	\$523.20	\$523.20	\$463.02	\$463.02	\$487.90	\$487.90	\$494.73	\$494.73	\$523.62	\$523.62
34	\$530.19	\$530.19	\$469.20	\$469.20	\$494.41	\$494.41	\$501.33	\$501.33	\$530.62	\$530.62
35	\$533.68	\$533.68	\$472.29	\$472.29	\$497.67	\$497.67	\$504.64	\$504.64	\$534.11	\$534.11
36	\$537.18	\$537.18	\$475.38	\$475.38	\$500.93	\$500.93	\$507.94	\$507.94	\$537.61	\$537.61
37	\$540.67	\$540.67	\$478.47	\$478.47	\$504.19	\$504.19	\$511.24	\$511.24	\$541.11	\$541.11
38	\$544.17	\$544.17	\$481.57	\$481.57	\$507.45	\$507.45	\$514.55	\$514.55	\$544.60	\$544.60
39	\$551.15	\$551.15	\$487.75	\$487.75	\$513.96	\$513.96	\$521.16	\$521.16	\$551.59	\$551.59
40	\$558.14	\$558.14	\$493.93	\$493.93	\$520.48	\$520.48	\$527.76	\$527.76	\$558.59	\$558.59
41	\$568.62	\$568.62	\$503.21	\$503.21	\$530.25	\$530.25	\$537.67	\$537.67	\$569.08	\$569.08
42	\$578.67	\$578.67	\$512.10	\$512.10	\$539.62	\$539.62	\$547.17	\$547.17	\$579.13	\$579.13
43	\$592.64	\$592.64	\$524.47	\$524.47	\$552.65	\$552.65	\$560.39	\$560.39	\$593.12	\$593.12
44	\$610.11	\$610.11	\$539.93	\$539.93	\$568.94	\$568.94	\$576.91	\$576.91	\$610.60	\$610.60
45	\$630.64	\$630.64	\$558.09	\$558.09	\$588.08	\$588.08	\$596.31	\$596.31	\$631.14	\$631.14
46	\$655.10	\$655.10	\$579.74	\$579.74	\$610.89	\$610.89	\$619.44	\$619.44	\$655.62	\$655.62
47	\$682.61	\$682.61	\$604.08	\$604.08	\$636.55	\$636.55	\$645.46	\$645.46	\$683.16	\$683.16
48	\$714.05	\$714.05	\$631.91	\$631.91	\$665.87	\$665.87	\$675.19	\$675.19	\$714.63	\$714.63
49	\$745.06	\$745.06	\$659.35	\$659.35	\$694.79	\$694.79	\$704.51	\$704.51	\$745.66	\$745.66
50	\$780.00	\$780.00	\$690.27	\$690.27	\$727.37	\$727.37	\$737.55	\$737.55	\$780.62	\$780.62
51	\$814.50	\$814.50	\$720.80	\$720.80	\$759.54	\$759.54	\$770.17	\$770.17	\$815.15	\$815.15
52	\$852.50	\$852.50	\$754.43	\$754.43	\$794.97	\$794.97	\$806.10	\$806.10	\$853.18	\$853.18
53	\$890.93	\$890.93	\$788.44	\$788.44	\$830.81	\$830.81	\$842.44	\$842.44	\$891.64	\$891.64
54	\$932.42	\$932.42	\$825.16	\$825.16	\$869.50	\$869.50	\$881.67	\$881.67	\$933.17	\$933.17
55	\$973.91	\$973.91	\$861.87	\$861.87	\$908.19	\$908.19	\$920.90	\$920.90	\$974.69	\$974.69
56	\$1,018.89	\$1,018.89	\$901.68	\$901.68	\$950.14	\$950.14	\$963.44	\$963.44	\$1,019.71	\$1,019.71
57	\$1,064.31	\$1,064.31	\$941.88	\$941.88	\$992.49	\$992.49	\$1,006.38	\$1,006.38	\$1,065.16	\$1,065.16
58	\$1,112.79	\$1,112.79	\$984.78	\$984.78	\$1,037.70	\$1,037.70	\$1,052.22	\$1,052.22	\$1,113.68	\$1,113.68
59	\$1,136.81	\$1,136.81	\$1,006.03	\$1,006.03	\$1,060.10	\$1,060.10	\$1,074.93	\$1,074.93	\$1,137.72	\$1,137.72
60	\$1,185.29	\$1,185.29	\$1,048.93	\$1,048.93	\$1,105.30	\$1,105.30	\$1,120.77	\$1,120.77	\$1,186.24	\$1,186.24
61	\$1,227.21	\$1,227.21	\$1,086.04	\$1,086.04	\$1,144.40	\$1,144.40	\$1,160.42	\$1,160.42	\$1,228.19	\$1,228.19
62	\$1,254.73	\$1,254.73	\$1,110.39	\$1,110.39	\$1,170.06	\$1,170.06	\$1,186.43	\$1,186.43	\$1,255.73	\$1,255.73
63	\$1,289.23	\$1,289.23	\$1,140.92	\$1,140.92	\$1,202.23	\$1,202.23	\$1,219.06	\$1,219.06	\$1,290.26	\$1,290.26
64+	\$1,310.19	\$1,310.19	\$1,159.47	\$1,159.47	\$1,221.78	\$1,221.78	\$1,238.88	\$1,238.88	\$1,311.24	\$1,311.24

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)=>	79279PA0010016		79279PA0010016		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	45		45		45		45		60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$285.45	\$285.45	\$300.80	\$300.80	\$305.01	\$305.01	\$322.82	\$322.82	\$289.06	\$289.06
15	\$310.83	\$310.83	\$327.54	\$327.54	\$332.12	\$332.12	\$351.52	\$351.52	\$314.76	\$314.76
16	\$320.53	\$320.53	\$337.76	\$337.76	\$342.48	\$342.48	\$362.49	\$362.49	\$324.58	\$324.58
17	\$330.23	\$330.23	\$347.98	\$347.98	\$352.85	\$352.85	\$373.46	\$373.46	\$334.41	\$334.41
18	\$340.68	\$340.68	\$358.99	\$358.99	\$364.01	\$364.01	\$385.28	\$385.28	\$344.99	\$344.99
19	\$351.12	\$351.12	\$370.00	\$370.00	\$375.18	\$375.18	\$397.09	\$397.09	\$355.57	\$355.57
20	\$361.95	\$361.95	\$381.40	\$381.40	\$386.74	\$386.74	\$409.33	\$409.33	\$366.52	\$366.52
21	\$373.14	\$373.14	\$393.20	\$393.20	\$398.70	\$398.70	\$421.99	\$421.99	\$377.86	\$377.86
22	\$373.14	\$373.14	\$393.20	\$393.20	\$398.70	\$398.70	\$421.99	\$421.99	\$377.86	\$377.86
23	\$373.14	\$373.14	\$393.20	\$393.20	\$398.70	\$398.70	\$421.99	\$421.99	\$377.86	\$377.86
24	\$373.14	\$373.14	\$393.20	\$393.20	\$398.70	\$398.70	\$421.99	\$421.99	\$377.86	\$377.86
25	\$374.63	\$374.63	\$394.77	\$394.77	\$400.29	\$400.29	\$423.68	\$423.68	\$379.37	\$379.37
26	\$382.10	\$382.10	\$402.64	\$402.64	\$408.27	\$408.27	\$432.12	\$432.12	\$386.93	\$386.93
27	\$391.05	\$391.05	\$412.07	\$412.07	\$417.84	\$417.84	\$442.25	\$442.25	\$396.00	\$396.00
28	\$405.60	\$405.60	\$427.41	\$427.41	\$433.39	\$433.39	\$458.70	\$458.70	\$410.73	\$410.73
29	\$417.54	\$417.54	\$439.99	\$439.99	\$446.15	\$446.15	\$472.21	\$472.21	\$422.83	\$422.83
30	\$423.51	\$423.51	\$446.28	\$446.28	\$452.52	\$452.52	\$478.96	\$478.96	\$428.87	\$428.87
31	\$432.47	\$432.47	\$455.72	\$455.72	\$462.09	\$462.09	\$489.09	\$489.09	\$437.94	\$437.94
32	\$441.42	\$441.42	\$465.16	\$465.16	\$471.66	\$471.66	\$499.21	\$499.21	\$447.01	\$447.01
33	\$447.02	\$447.02	\$471.05	\$471.05	\$477.64	\$477.64	\$505.54	\$505.54	\$452.68	\$452.68
34	\$452.99	\$452.99	\$477.34	\$477.34	\$484.02	\$484.02	\$512.30	\$512.30	\$458.72	\$458.72
35	\$455.98	\$455.98	\$480.49	\$480.49	\$487.21	\$487.21	\$515.67	\$515.67	\$461.74	\$461.74
36	\$458.96	\$458.96	\$483.64	\$483.64	\$490.40	\$490.40	\$519.05	\$519.05	\$464.77	\$464.77
37	\$461.95	\$461.95	\$486.78	\$486.78	\$493.59	\$493.59	\$522.42	\$522.42	\$467.79	\$467.79
38	\$464.93	\$464.93	\$489.93	\$489.93	\$496.78	\$496.78	\$525.80	\$525.80	\$470.81	\$470.81
39	\$470.90	\$470.90	\$496.22	\$496.22	\$503.16	\$503.16	\$532.55	\$532.55	\$476.86	\$476.86
40	\$476.87	\$476.87	\$502.51	\$502.51	\$509.54	\$509.54	\$539.30	\$539.30	\$482.91	\$482.91
41	\$485.83	\$485.83	\$511.95	\$511.95	\$519.11	\$519.11	\$549.43	\$549.43	\$491.97	\$491.97
42	\$494.41	\$494.41	\$520.99	\$520.99	\$528.28	\$528.28	\$559.14	\$559.14	\$500.66	\$500.66
43	\$506.35	\$506.35	\$533.57	\$533.57	\$541.04	\$541.04	\$572.64	\$572.64	\$512.76	\$512.76
44	\$521.28	\$521.28	\$549.30	\$549.30	\$556.98	\$556.98	\$589.52	\$589.52	\$527.87	\$527.87
45	\$538.81	\$538.81	\$567.78	\$567.78	\$575.72	\$575.72	\$609.35	\$609.35	\$545.63	\$545.63
46	\$559.71	\$559.71	\$589.80	\$589.80	\$598.05	\$598.05	\$632.99	\$632.99	\$566.79	\$566.79
47	\$583.22	\$583.22	\$614.57	\$614.57	\$623.17	\$623.17	\$659.57	\$659.57	\$590.60	\$590.60
48	\$610.08	\$610.08	\$642.88	\$642.88	\$651.87	\$651.87	\$689.95	\$689.95	\$617.80	\$617.80
49	\$636.58	\$636.58	\$670.80	\$670.80	\$680.18	\$680.18	\$719.91	\$719.91	\$644.63	\$644.63
50	\$666.43	\$666.43	\$702.26	\$702.26	\$712.08	\$712.08	\$753.67	\$753.67	\$674.86	\$674.86
51	\$695.91	\$695.91	\$733.32	\$733.32	\$743.58	\$743.58	\$787.01	\$787.01	\$704.71	\$704.71
52	\$728.37	\$728.37	\$767.53	\$767.53	\$778.26	\$778.26	\$823.72	\$823.72	\$737.58	\$737.58
53	\$761.21	\$761.21	\$802.13	\$802.13	\$813.35	\$813.35	\$860.86	\$860.86	\$770.83	\$770.83
54	\$796.65	\$796.65	\$839.48	\$839.48	\$851.22	\$851.22	\$900.95	\$900.95	\$806.73	\$806.73
55	\$832.10	\$832.10	\$876.84	\$876.84	\$889.10	\$889.10	\$941.04	\$941.04	\$842.63	\$842.63
56	\$870.54	\$870.54	\$917.34	\$917.34	\$930.17	\$930.17	\$984.50	\$984.50	\$881.55	\$881.55
57	\$909.34	\$909.34	\$958.23	\$958.23	\$971.63	\$971.63	\$1,028.39	\$1,028.39	\$920.84	\$920.84
58	\$950.76	\$950.76	\$1,001.87	\$1,001.87	\$1,015.89	\$1,015.89	\$1,075.23	\$1,075.23	\$962.79	\$962.79
59	\$971.28	\$971.28	\$1,023.50	\$1,023.50	\$1,037.82	\$1,037.82	\$1,098.44	\$1,098.44	\$983.57	\$983.57
60	\$1,012.70	\$1,012.70	\$1,067.14	\$1,067.14	\$1,082.07	\$1,082.07	\$1,145.28	\$1,145.28	\$1,025.51	\$1,025.51
61	\$1,048.52	\$1,048.52	\$1,104.89	\$1,104.89	\$1,120.35	\$1,120.35	\$1,185.79	\$1,185.79	\$1,061.79	\$1,061.79
62	\$1,072.03	\$1,072.03	\$1,129.66	\$1,129.66	\$1,145.47	\$1,145.47	\$1,212.38	\$1,212.38	\$1,085.59	\$1,085.59
63	\$1,101.51	\$1,101.51	\$1,160.73	\$1,160.73	\$1,176.96	\$1,176.96	\$1,245.71	\$1,245.71	\$1,115.44	\$1,115.44
64+	\$1,119.42	\$1,119.42	\$1,179.60	\$1,179.60	\$1,196.10	\$1,196.10	\$1,265.97	\$1,265.97	\$1,133.58	\$1,133.58

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)=>	79279PA0020005		79279PA0020005		79279PA0020005		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	80%		80%		80%		90%		90%	
Copays =>	60		60		60		45		45	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$304.59	\$304.59	\$308.86	\$308.86	\$326.90	\$326.90	\$281.19	\$281.19	\$296.31	\$296.31
15	\$331.67	\$331.67	\$336.32	\$336.32	\$355.96	\$355.96	\$306.19	\$306.19	\$322.65	\$322.65
16	\$342.02	\$342.02	\$346.81	\$346.81	\$367.07	\$367.07	\$315.74	\$315.74	\$332.72	\$332.72
17	\$352.37	\$352.37	\$357.31	\$357.31	\$378.18	\$378.18	\$325.30	\$325.30	\$342.79	\$342.79
18	\$363.52	\$363.52	\$368.61	\$368.61	\$390.14	\$390.14	\$335.59	\$335.59	\$353.63	\$353.63
19	\$374.67	\$374.67	\$379.92	\$379.92	\$402.11	\$402.11	\$345.88	\$345.88	\$364.48	\$364.48
20	\$386.22	\$386.22	\$391.63	\$391.63	\$414.50	\$414.50	\$356.54	\$356.54	\$375.71	\$375.71
21	\$398.16	\$398.16	\$403.74	\$403.74	\$427.32	\$427.32	\$367.57	\$367.57	\$387.33	\$387.33
22	\$398.16	\$398.16	\$403.74	\$403.74	\$427.32	\$427.32	\$367.57	\$367.57	\$387.33	\$387.33
23	\$398.16	\$398.16	\$403.74	\$403.74	\$427.32	\$427.32	\$367.57	\$367.57	\$387.33	\$387.33
24	\$398.16	\$398.16	\$403.74	\$403.74	\$427.32	\$427.32	\$367.57	\$367.57	\$387.33	\$387.33
25	\$399.75	\$399.75	\$405.35	\$405.35	\$429.03	\$429.03	\$369.04	\$369.04	\$388.88	\$388.88
26	\$407.72	\$407.72	\$413.43	\$413.43	\$437.58	\$437.58	\$376.39	\$376.39	\$396.63	\$396.63
27	\$417.27	\$417.27	\$423.12	\$423.12	\$447.83	\$447.83	\$385.21	\$385.21	\$405.92	\$405.92
28	\$432.80	\$432.80	\$438.87	\$438.87	\$464.50	\$464.50	\$399.55	\$399.55	\$421.03	\$421.03
29	\$445.54	\$445.54	\$451.79	\$451.79	\$478.17	\$478.17	\$411.31	\$411.31	\$433.42	\$433.42
30	\$451.91	\$451.91	\$458.24	\$458.24	\$485.01	\$485.01	\$417.19	\$417.19	\$439.62	\$439.62
31	\$461.47	\$461.47	\$467.93	\$467.93	\$495.26	\$495.26	\$426.01	\$426.01	\$448.92	\$448.92
32	\$471.02	\$471.02	\$477.62	\$477.62	\$505.52	\$505.52	\$434.84	\$434.84	\$458.21	\$458.21
33	\$477.00	\$477.00	\$483.68	\$483.68	\$511.93	\$511.93	\$440.35	\$440.35	\$464.02	\$464.02
34	\$483.37	\$483.37	\$490.14	\$490.14	\$518.77	\$518.77	\$446.23	\$446.23	\$470.22	\$470.22
35	\$486.55	\$486.55	\$493.37	\$493.37	\$522.19	\$522.19	\$449.17	\$449.17	\$473.32	\$473.32
36	\$489.74	\$489.74	\$496.60	\$496.60	\$525.60	\$525.60	\$452.11	\$452.11	\$476.42	\$476.42
37	\$492.92	\$492.92	\$499.83	\$499.83	\$529.02	\$529.02	\$455.05	\$455.05	\$479.51	\$479.51
38	\$496.11	\$496.11	\$503.06	\$503.06	\$532.44	\$532.44	\$457.99	\$457.99	\$482.61	\$482.61
39	\$502.48	\$502.48	\$509.52	\$509.52	\$539.28	\$539.28	\$463.87	\$463.87	\$488.81	\$488.81
40	\$508.85	\$508.85	\$515.98	\$515.98	\$546.11	\$546.11	\$469.75	\$469.75	\$495.01	\$495.01
41	\$518.40	\$518.40	\$525.67	\$525.67	\$556.37	\$556.37	\$478.58	\$478.58	\$504.30	\$504.30
42	\$527.56	\$527.56	\$534.96	\$534.96	\$566.20	\$566.20	\$487.03	\$487.03	\$513.21	\$513.21
43	\$540.30	\$540.30	\$547.88	\$547.88	\$579.87	\$579.87	\$498.79	\$498.79	\$525.61	\$525.61
44	\$556.23	\$556.23	\$564.02	\$564.02	\$596.97	\$596.97	\$513.50	\$513.50	\$541.10	\$541.10
45	\$574.94	\$574.94	\$583.00	\$583.00	\$617.05	\$617.05	\$530.77	\$530.77	\$559.30	\$559.30
46	\$597.24	\$597.24	\$605.61	\$605.61	\$640.98	\$640.98	\$551.36	\$551.36	\$581.00	\$581.00
47	\$622.32	\$622.32	\$631.05	\$631.05	\$667.90	\$667.90	\$574.51	\$574.51	\$605.40	\$605.40
48	\$650.99	\$650.99	\$660.11	\$660.11	\$698.67	\$698.67	\$600.98	\$600.98	\$633.28	\$633.28
49	\$679.26	\$679.26	\$688.78	\$688.78	\$729.01	\$729.01	\$627.07	\$627.07	\$660.78	\$660.78
50	\$711.11	\$711.11	\$721.08	\$721.08	\$763.19	\$763.19	\$656.48	\$656.48	\$691.77	\$691.77
51	\$742.57	\$742.57	\$752.98	\$752.98	\$796.95	\$796.95	\$685.52	\$685.52	\$722.37	\$722.37
52	\$777.21	\$777.21	\$788.10	\$788.10	\$834.13	\$834.13	\$717.50	\$717.50	\$756.07	\$756.07
53	\$812.25	\$812.25	\$823.63	\$823.63	\$871.73	\$871.73	\$749.84	\$749.84	\$790.15	\$790.15
54	\$850.07	\$850.07	\$861.98	\$861.98	\$912.33	\$912.33	\$784.76	\$784.76	\$826.95	\$826.95
55	\$887.90	\$887.90	\$900.34	\$900.34	\$952.92	\$952.92	\$819.68	\$819.68	\$863.75	\$863.75
56	\$928.91	\$928.91	\$941.93	\$941.93	\$996.94	\$996.94	\$857.54	\$857.54	\$903.64	\$903.64
57	\$970.32	\$970.32	\$983.91	\$983.91	\$1,041.38	\$1,041.38	\$895.77	\$895.77	\$943.92	\$943.92
58	\$1,014.51	\$1,014.51	\$1,028.73	\$1,028.73	\$1,088.81	\$1,088.81	\$936.57	\$936.57	\$986.92	\$986.92
59	\$1,036.41	\$1,036.41	\$1,050.94	\$1,050.94	\$1,112.31	\$1,112.31	\$956.78	\$956.78	\$1,008.22	\$1,008.22
60	\$1,080.61	\$1,080.61	\$1,095.75	\$1,095.75	\$1,159.75	\$1,159.75	\$997.58	\$997.58	\$1,051.21	\$1,051.21
61	\$1,118.83	\$1,118.83	\$1,134.51	\$1,134.51	\$1,200.77	\$1,200.77	\$1,032.87	\$1,032.87	\$1,088.40	\$1,088.40
62	\$1,143.91	\$1,143.91	\$1,159.95	\$1,159.95	\$1,227.69	\$1,227.69	\$1,056.03	\$1,056.03	\$1,112.80	\$1,112.80
63	\$1,175.37	\$1,175.37	\$1,191.84	\$1,191.84	\$1,261.45	\$1,261.45	\$1,085.07	\$1,085.07	\$1,143.40	\$1,143.40
64+	\$1,194.48	\$1,194.48	\$1,211.22	\$1,211.22	\$1,281.96	\$1,281.96	\$1,102.71	\$1,102.71	\$1,161.99	\$1,161.99

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)=>	79279PA0020007		79279PA0020007		79279PA0060001		79279PA0060001		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO \$1500	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	45		45		20		20		20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000		\$3,000		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$300.45	\$300.45	\$318.00	\$318.00	\$310.49	\$310.49	\$327.18	\$327.18	\$331.76	\$331.76
15	\$327.16	\$327.16	\$346.27	\$346.27	\$338.09	\$338.09	\$356.27	\$356.27	\$361.25	\$361.25
16	\$337.37	\$337.37	\$357.08	\$357.08	\$348.64	\$348.64	\$367.39	\$367.39	\$372.52	\$372.52
17	\$347.58	\$347.58	\$367.89	\$367.89	\$359.19	\$359.19	\$378.51	\$378.51	\$383.80	\$383.80
18	\$358.58	\$358.58	\$379.52	\$379.52	\$370.56	\$370.56	\$390.48	\$390.48	\$395.94	\$395.94
19	\$369.58	\$369.58	\$391.16	\$391.16	\$381.92	\$381.92	\$402.46	\$402.46	\$408.08	\$408.08
20	\$380.97	\$380.97	\$403.22	\$403.22	\$393.69	\$393.69	\$414.86	\$414.86	\$420.66	\$420.66
21	\$392.75	\$392.75	\$415.69	\$415.69	\$405.87	\$405.87	\$427.69	\$427.69	\$433.67	\$433.67
22	\$392.75	\$392.75	\$415.69	\$415.69	\$405.87	\$405.87	\$427.69	\$427.69	\$433.67	\$433.67
23	\$392.75	\$392.75	\$415.69	\$415.69	\$405.87	\$405.87	\$427.69	\$427.69	\$433.67	\$433.67
24	\$392.75	\$392.75	\$415.69	\$415.69	\$405.87	\$405.87	\$427.69	\$427.69	\$433.67	\$433.67
25	\$394.32	\$394.32	\$417.35	\$417.35	\$407.49	\$407.49	\$429.40	\$429.40	\$435.40	\$435.40
26	\$402.18	\$402.18	\$425.67	\$425.67	\$415.61	\$415.61	\$437.95	\$437.95	\$444.08	\$444.08
27	\$411.60	\$411.60	\$435.64	\$435.64	\$425.35	\$425.35	\$448.22	\$448.22	\$454.49	\$454.49
28	\$426.92	\$426.92	\$451.86	\$451.86	\$441.18	\$441.18	\$464.90	\$464.90	\$471.40	\$471.40
29	\$439.49	\$439.49	\$465.16	\$465.16	\$454.17	\$454.17	\$478.59	\$478.59	\$485.28	\$485.28
30	\$445.77	\$445.77	\$471.81	\$471.81	\$460.66	\$460.66	\$485.43	\$485.43	\$492.22	\$492.22
31	\$455.20	\$455.20	\$481.78	\$481.78	\$470.40	\$470.40	\$495.69	\$495.69	\$502.62	\$502.62
32	\$464.62	\$464.62	\$491.76	\$491.76	\$480.14	\$480.14	\$505.96	\$505.96	\$513.03	\$513.03
33	\$470.51	\$470.51	\$498.00	\$498.00	\$486.23	\$486.23	\$512.37	\$512.37	\$519.54	\$519.54
34	\$476.80	\$476.80	\$504.65	\$504.65	\$492.73	\$492.73	\$519.22	\$519.22	\$526.48	\$526.48
35	\$479.94	\$479.94	\$507.97	\$507.97	\$495.97	\$495.97	\$522.64	\$522.64	\$529.94	\$529.94
36	\$483.08	\$483.08	\$511.30	\$511.30	\$499.22	\$499.22	\$526.06	\$526.06	\$533.41	\$533.41
37	\$486.22	\$486.22	\$514.62	\$514.62	\$502.47	\$502.47	\$529.48	\$529.48	\$536.88	\$536.88
38	\$489.37	\$489.37	\$517.95	\$517.95	\$505.71	\$505.71	\$532.90	\$532.90	\$540.35	\$540.35
39	\$495.65	\$495.65	\$524.60	\$524.60	\$512.21	\$512.21	\$539.74	\$539.74	\$547.29	\$547.29
40	\$501.93	\$501.93	\$531.25	\$531.25	\$518.70	\$518.70	\$546.59	\$546.59	\$554.23	\$554.23
41	\$511.36	\$511.36	\$541.23	\$541.23	\$528.44	\$528.44	\$556.85	\$556.85	\$564.64	\$564.64
42	\$520.39	\$520.39	\$550.79	\$550.79	\$537.78	\$537.78	\$566.69	\$566.69	\$574.61	\$574.61
43	\$532.96	\$532.96	\$564.09	\$564.09	\$550.77	\$550.77	\$580.38	\$580.38	\$588.49	\$588.49
44	\$548.67	\$548.67	\$580.72	\$580.72	\$567.00	\$567.00	\$597.48	\$597.48	\$605.84	\$605.84
45	\$567.13	\$567.13	\$600.26	\$600.26	\$586.08	\$586.08	\$617.58	\$617.58	\$626.22	\$626.22
46	\$589.13	\$589.13	\$623.54	\$623.54	\$608.81	\$608.81	\$641.54	\$641.54	\$650.51	\$650.51
47	\$613.87	\$613.87	\$649.72	\$649.72	\$634.37	\$634.37	\$668.48	\$668.48	\$677.83	\$677.83
48	\$642.15	\$642.15	\$679.65	\$679.65	\$663.60	\$663.60	\$699.27	\$699.27	\$709.05	\$709.05
49	\$670.03	\$670.03	\$709.17	\$709.17	\$692.41	\$692.41	\$729.64	\$729.64	\$739.84	\$739.84
50	\$701.45	\$701.45	\$742.42	\$742.42	\$724.88	\$724.88	\$763.85	\$763.85	\$774.53	\$774.53
51	\$732.48	\$732.48	\$775.26	\$775.26	\$756.95	\$756.95	\$797.64	\$797.64	\$808.79	\$808.79
52	\$766.65	\$766.65	\$811.43	\$811.43	\$792.26	\$792.26	\$834.85	\$834.85	\$846.52	\$846.52
53	\$801.21	\$801.21	\$848.01	\$848.01	\$827.97	\$827.97	\$872.49	\$872.49	\$884.69	\$884.69
54	\$838.52	\$838.52	\$887.50	\$887.50	\$866.53	\$866.53	\$913.12	\$913.12	\$925.89	\$925.89
55	\$875.83	\$875.83	\$926.99	\$926.99	\$905.09	\$905.09	\$953.75	\$953.75	\$967.08	\$967.08
56	\$916.29	\$916.29	\$969.80	\$969.80	\$946.89	\$946.89	\$997.80	\$997.80	\$1,011.75	\$1,011.75
57	\$957.13	\$957.13	\$1,013.04	\$1,013.04	\$989.11	\$989.11	\$1,042.28	\$1,042.28	\$1,056.85	\$1,056.85
58	\$1,000.73	\$1,000.73	\$1,059.18	\$1,059.18	\$1,034.16	\$1,034.16	\$1,089.75	\$1,089.75	\$1,104.99	\$1,104.99
59	\$1,022.33	\$1,022.33	\$1,082.04	\$1,082.04	\$1,056.48	\$1,056.48	\$1,113.28	\$1,113.28	\$1,128.84	\$1,128.84
60	\$1,065.92	\$1,065.92	\$1,128.18	\$1,128.18	\$1,101.53	\$1,101.53	\$1,160.75	\$1,160.75	\$1,176.98	\$1,176.98
61	\$1,103.63	\$1,103.63	\$1,168.09	\$1,168.09	\$1,140.49	\$1,140.49	\$1,201.81	\$1,201.81	\$1,218.61	\$1,218.61
62	\$1,128.37	\$1,128.37	\$1,194.28	\$1,194.28	\$1,166.06	\$1,166.06	\$1,228.75	\$1,228.75	\$1,245.93	\$1,245.93
63	\$1,159.40	\$1,159.40	\$1,227.12	\$1,227.12	\$1,198.13	\$1,198.13	\$1,262.54	\$1,262.54	\$1,280.19	\$1,280.19
64+	\$1,178.25	\$1,178.25	\$1,247.07	\$1,247.07	\$1,217.61	\$1,217.61	\$1,283.07	\$1,283.07	\$1,301.01	\$1,301.01

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)=>	79279PA0060001		79279PA0070003		79279PA0070003		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250	
Form # =>	HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		0		0		0		0	
OOP Maximum =>	\$3,000		\$4,250		\$4,250		\$4,250		\$4,250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$351.14	\$351.14	\$262.98	\$262.98	\$277.11	\$277.11	\$280.99	\$280.99	\$297.41	\$297.41
15	\$382.36	\$382.36	\$286.36	\$286.36	\$301.75	\$301.75	\$305.97	\$305.97	\$323.85	\$323.85
16	\$394.29	\$394.29	\$295.30	\$295.30	\$311.16	\$311.16	\$315.52	\$315.52	\$333.95	\$333.95
17	\$406.22	\$406.22	\$304.24	\$304.24	\$320.58	\$320.58	\$325.07	\$325.07	\$344.06	\$344.06
18	\$419.08	\$419.08	\$313.86	\$313.86	\$330.73	\$330.73	\$335.35	\$335.35	\$354.95	\$354.95
19	\$431.93	\$431.93	\$323.49	\$323.49	\$340.87	\$340.87	\$345.64	\$345.64	\$365.83	\$365.83
20	\$445.24	\$445.24	\$333.46	\$333.46	\$351.37	\$351.37	\$356.29	\$356.29	\$377.11	\$377.11
21	\$459.01	\$459.01	\$343.77	\$343.77	\$362.24	\$362.24	\$367.31	\$367.31	\$388.77	\$388.77
22	\$459.01	\$459.01	\$343.77	\$343.77	\$362.24	\$362.24	\$367.31	\$367.31	\$388.77	\$388.77
23	\$459.01	\$459.01	\$343.77	\$343.77	\$362.24	\$362.24	\$367.31	\$367.31	\$388.77	\$388.77
24	\$459.01	\$459.01	\$343.77	\$343.77	\$362.24	\$362.24	\$367.31	\$367.31	\$388.77	\$388.77
25	\$460.85	\$460.85	\$345.15	\$345.15	\$363.69	\$363.69	\$368.78	\$368.78	\$390.33	\$390.33
26	\$470.03	\$470.03	\$352.02	\$352.02	\$370.93	\$370.93	\$376.13	\$376.13	\$398.10	\$398.10
27	\$481.04	\$481.04	\$360.27	\$360.27	\$379.63	\$379.63	\$384.94	\$384.94	\$407.43	\$407.43
28	\$498.94	\$498.94	\$373.68	\$373.68	\$393.75	\$393.75	\$399.27	\$399.27	\$422.59	\$422.59
29	\$513.63	\$513.63	\$384.68	\$384.68	\$405.35	\$405.35	\$411.02	\$411.02	\$435.03	\$435.03
30	\$520.98	\$520.98	\$390.18	\$390.18	\$411.14	\$411.14	\$416.90	\$416.90	\$441.25	\$441.25
31	\$531.99	\$531.99	\$398.43	\$398.43	\$419.84	\$419.84	\$425.71	\$425.71	\$450.58	\$450.58
32	\$543.01	\$543.01	\$406.68	\$406.68	\$428.53	\$428.53	\$434.53	\$434.53	\$459.91	\$459.91
33	\$549.89	\$549.89	\$411.84	\$411.84	\$433.96	\$433.96	\$440.04	\$440.04	\$465.75	\$465.75
34	\$557.24	\$557.24	\$417.34	\$417.34	\$439.76	\$439.76	\$445.91	\$445.91	\$471.97	\$471.97
35	\$560.91	\$560.91	\$420.09	\$420.09	\$442.66	\$442.66	\$448.85	\$448.85	\$475.08	\$475.08
36	\$564.58	\$564.58	\$422.84	\$422.84	\$445.56	\$445.56	\$451.79	\$451.79	\$478.19	\$478.19
37	\$568.25	\$568.25	\$425.59	\$425.59	\$448.45	\$448.45	\$454.73	\$454.73	\$481.30	\$481.30
38	\$571.93	\$571.93	\$428.34	\$428.34	\$451.35	\$451.35	\$457.67	\$457.67	\$484.41	\$484.41
39	\$579.27	\$579.27	\$433.84	\$433.84	\$457.15	\$457.15	\$463.55	\$463.55	\$490.63	\$490.63
40	\$586.61	\$586.61	\$439.34	\$439.34	\$462.94	\$462.94	\$469.42	\$469.42	\$496.85	\$496.85
41	\$597.63	\$597.63	\$447.59	\$447.59	\$471.64	\$471.64	\$478.24	\$478.24	\$506.18	\$506.18
42	\$608.19	\$608.19	\$455.50	\$455.50	\$479.97	\$479.97	\$486.69	\$486.69	\$515.12	\$515.12
43	\$622.88	\$622.88	\$466.50	\$466.50	\$491.56	\$491.56	\$498.44	\$498.44	\$527.56	\$527.56
44	\$641.24	\$641.24	\$480.25	\$480.25	\$506.05	\$506.05	\$513.13	\$513.13	\$543.11	\$543.11
45	\$662.81	\$662.81	\$496.40	\$496.40	\$523.07	\$523.07	\$530.40	\$530.40	\$561.38	\$561.38
46	\$688.52	\$688.52	\$515.66	\$515.66	\$543.36	\$543.36	\$550.97	\$550.97	\$583.16	\$583.16
47	\$717.43	\$717.43	\$537.31	\$537.31	\$566.18	\$566.18	\$574.11	\$574.11	\$607.65	\$607.65
48	\$750.48	\$750.48	\$562.06	\$562.06	\$592.26	\$592.26	\$600.55	\$600.55	\$635.64	\$635.64
49	\$783.07	\$783.07	\$586.47	\$586.47	\$617.98	\$617.98	\$626.63	\$626.63	\$663.24	\$663.24
50	\$819.79	\$819.79	\$613.97	\$613.97	\$646.96	\$646.96	\$656.02	\$656.02	\$694.34	\$694.34
51	\$856.05	\$856.05	\$641.13	\$641.13	\$675.58	\$675.58	\$685.03	\$685.03	\$725.06	\$725.06
52	\$895.99	\$895.99	\$671.04	\$671.04	\$707.09	\$707.09	\$716.99	\$716.99	\$758.88	\$758.88
53	\$936.38	\$936.38	\$701.29	\$701.29	\$738.97	\$738.97	\$749.31	\$749.31	\$793.09	\$793.09
54	\$979.99	\$979.99	\$733.95	\$733.95	\$773.38	\$773.38	\$784.21	\$784.21	\$830.02	\$830.02
55	\$1,023.59	\$1,023.59	\$766.61	\$766.61	\$807.80	\$807.80	\$819.10	\$819.10	\$866.96	\$866.96
56	\$1,070.87	\$1,070.87	\$802.02	\$802.02	\$845.11	\$845.11	\$856.93	\$856.93	\$907.00	\$907.00
57	\$1,118.61	\$1,118.61	\$837.77	\$837.77	\$882.78	\$882.78	\$895.13	\$895.13	\$947.43	\$947.43
58	\$1,169.56	\$1,169.56	\$875.93	\$875.93	\$922.99	\$922.99	\$935.91	\$935.91	\$990.59	\$990.59
59	\$1,194.80	\$1,194.80	\$894.83	\$894.83	\$942.91	\$942.91	\$956.11	\$956.11	\$1,011.97	\$1,011.97
60	\$1,245.75	\$1,245.75	\$932.99	\$932.99	\$983.12	\$983.12	\$996.88	\$996.88	\$1,055.12	\$1,055.12
61	\$1,289.82	\$1,289.82	\$965.99	\$965.99	\$1,017.89	\$1,017.89	\$1,032.14	\$1,032.14	\$1,092.44	\$1,092.44
62	\$1,318.74	\$1,318.74	\$987.65	\$987.65	\$1,040.72	\$1,040.72	\$1,055.28	\$1,055.28	\$1,116.94	\$1,116.94
63	\$1,355.00	\$1,355.00	\$1,014.81	\$1,014.81	\$1,069.33	\$1,069.33	\$1,084.30	\$1,084.30	\$1,147.65	\$1,147.65
64+	\$1,377.03	\$1,377.03	\$1,031.31	\$1,031.31	\$1,086.72	\$1,086.72	\$1,101.93	\$1,101.93	\$1,166.31	\$1,166.31

**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
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre

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

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	24	7	135	20	0
					Crawford	Clarion	Erie	Forest	Mckean
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$397.68	\$397.68	\$397.68	\$397.68	\$397.68
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$381.36	\$381.36	\$381.36	\$381.36	\$381.36
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$362.26	\$362.26	\$362.26	\$362.26	\$362.26
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$349.76	\$349.76	\$349.76	\$349.76	\$349.76
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$354.17	\$354.17	\$354.17	\$354.17	\$354.17
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$344.53	\$344.53	\$344.53	\$344.53	\$344.53
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$380.43	\$380.43	\$380.43	\$380.43	\$380.43
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$322.22	\$322.22	\$322.22	\$322.22	\$322.22

			RATING AREA 2			RATING AREA 3								
4	16	2	16	2	35	0	0	0	0	0	0	0	0	0
Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
\$454.46	\$454.46	\$454.46	\$478.88	\$478.88	\$478.88									
\$397.68	\$397.68	\$397.68	\$419.05	\$419.05	\$419.05									
\$390.62	\$390.62	\$390.62	\$411.61	\$411.61	\$411.61									
\$381.36	\$381.36	\$381.36	\$401.86	\$401.86	\$401.86									
\$361.97	\$361.97	\$361.97	\$381.42	\$381.42	\$381.42									
\$362.26	\$362.26	\$362.26	\$381.73	\$381.73	\$381.73									
\$349.76	\$349.76	\$349.76	\$368.55	\$368.55	\$368.55									
\$354.17	\$354.17	\$354.17	\$373.21	\$373.21	\$373.21									
\$344.53	\$344.53	\$344.53	\$363.05	\$363.05	\$363.05									
\$380.43	\$380.43	\$380.43	\$400.88	\$400.88	\$400.88									
\$322.22	\$322.22	\$322.22	\$339.54	\$339.54	\$339.54									

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

883	83	42	47	16	86	65	104	92	304
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

1
Bedford

\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$485.58
\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$424.92
\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$417.37
\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$407.48
\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$386.76
\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$387.07
\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$373.71
\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$378.43
\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$368.13
\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$406.49
\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$344.29

EA 5

51	46	76	26	16	16
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$485.58	\$485.58	\$485.58	\$485.58	\$485.58	\$485.58
\$424.92	\$424.92	\$424.92	\$424.92	\$424.92	\$424.92
\$417.37	\$417.37	\$417.37	\$417.37	\$417.37	\$417.37
\$407.48	\$407.48	\$407.48	\$407.48	\$407.48	\$407.48
\$386.76	\$386.76	\$386.76	\$386.76	\$386.76	\$386.76
\$387.07	\$387.07	\$387.07	\$387.07	\$387.07	\$387.07
\$373.71	\$373.71	\$373.71	\$373.71	\$373.71	\$373.71
\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43
\$368.13	\$368.13	\$368.13	\$368.13	\$368.13	\$368.13
\$406.49	\$406.49	\$406.49	\$406.49	\$406.49	\$406.49
\$344.29	\$344.29	\$344.29	\$344.29	\$344.29	\$344.29

RATING AREA 6

6	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$513.95								
\$449.74								
\$441.75								
\$431.29								
\$409.36								
\$409.68								
\$395.54								
\$400.54								
\$389.64								
\$430.24								
\$364.40								

RATING AREA 7

0	0	0	0	0
Union	Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

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

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	24	7	135	20	0
					Crawford	Clarion	Erie	Forest	Mckean
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$462.65	\$462.65	\$462.65	\$462.65	\$462.65
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$404.84	\$404.84	\$404.84	\$404.84	\$404.84
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$397.66	\$397.66	\$397.66	\$397.66	\$397.66
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$388.24	\$388.24	\$388.24	\$388.24	\$388.24
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$368.49	\$368.49	\$368.49	\$368.49	\$368.49
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$368.79	\$368.79	\$368.79	\$368.79	\$368.79
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$356.06	\$356.06	\$356.06	\$356.06	\$356.06
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$360.56	\$360.56	\$360.56	\$360.56	\$360.56
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$350.74	\$350.74	\$350.74	\$350.74	\$350.74
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$387.29	\$387.29	\$387.29	\$387.29	\$387.29
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$328.03	\$328.03	\$328.03	\$328.03	\$328.03

			RATING AREA 2			RATING AREA 3								
4	16	2	16	2	35	0	0	0	0	0	0	0	0	0
Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
\$462.65	\$462.65	\$462.65	\$487.51	\$487.51	\$487.51									
\$404.84	\$404.84	\$404.84	\$426.60	\$426.60	\$426.60									
\$397.66	\$397.66	\$397.66	\$419.03	\$419.03	\$419.03									
\$388.24	\$388.24	\$388.24	\$409.10	\$409.10	\$409.10									
\$368.49	\$368.49	\$368.49	\$388.30	\$388.30	\$388.30									
\$368.79	\$368.79	\$368.79	\$388.61	\$388.61	\$388.61									
\$356.06	\$356.06	\$356.06	\$375.19	\$375.19	\$375.19									
\$360.56	\$360.56	\$360.56	\$379.93	\$379.93	\$379.93									
\$350.74	\$350.74	\$350.74	\$369.59	\$369.59	\$369.59									
\$387.29	\$387.29	\$387.29	\$408.10	\$408.10	\$408.10									
\$328.03	\$328.03	\$328.03	\$345.66	\$345.66	\$345.66									

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

883	83	42	47	16	86	65	104	92	304
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

1
Bedford

\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$494.34
\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$432.57
\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$424.89
\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$414.83
\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$393.73
\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$394.05
\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$380.45
\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$385.25
\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$374.77
\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$413.82
\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$350.50

EA 5

51	46	76	26	16	16
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$494.34	\$494.34	\$494.34	\$494.34	\$494.34	\$494.34
\$432.57	\$432.57	\$432.57	\$432.57	\$432.57	\$432.57
\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89
\$414.83	\$414.83	\$414.83	\$414.83	\$414.83	\$414.83
\$393.73	\$393.73	\$393.73	\$393.73	\$393.73	\$393.73
\$394.05	\$394.05	\$394.05	\$394.05	\$394.05	\$394.05
\$380.45	\$380.45	\$380.45	\$380.45	\$380.45	\$380.45
\$385.25	\$385.25	\$385.25	\$385.25	\$385.25	\$385.25
\$374.77	\$374.77	\$374.77	\$374.77	\$374.77	\$374.77
\$413.82	\$413.82	\$413.82	\$413.82	\$413.82	\$413.82
\$350.50	\$350.50	\$350.50	\$350.50	\$350.50	\$350.50

RATING AREA 6

6	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$523.21								
\$457.84								
\$449.71								
\$439.06								
\$416.73								
\$417.07								
\$402.67								
\$407.76								
\$396.66								
\$437.99								
\$370.97								

RATING AREA 7

0	0	0	0	0
Union	Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

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

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	24	7	135	20	0
					Crawford	Clarion	Erie	Forest	Mckean
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$473.71	\$473.71	\$473.71	\$473.71	\$473.71
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$414.53	\$414.53	\$414.53	\$414.53	\$414.53
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$407.17	\$407.17	\$407.17	\$407.17	\$407.17
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$397.52	\$397.52	\$397.52	\$397.52	\$397.52
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$377.31	\$377.31	\$377.31	\$377.31	\$377.31
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$377.61	\$377.61	\$377.61	\$377.61	\$377.61
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$364.57	\$364.57	\$364.57	\$364.57	\$364.57
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$369.18	\$369.18	\$369.18	\$369.18	\$369.18
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$359.13	\$359.13	\$359.13	\$359.13	\$359.13
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$335.87	\$335.87	\$335.87	\$335.87	\$335.87

			RATING AREA 2			RATING AREA 3								
4	16	2	16	2	35	0	0	0	0	0	0	0	0	0
Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
\$473.71	\$473.71	\$473.71	\$499.17	\$499.17	\$499.17									
\$414.53	\$414.53	\$414.53	\$436.80	\$436.80	\$436.80									
\$407.17	\$407.17	\$407.17	\$429.05	\$429.05	\$429.05									
\$397.52	\$397.52	\$397.52	\$418.88	\$418.88	\$418.88									
\$377.31	\$377.31	\$377.31	\$397.58	\$397.58	\$397.58									
\$377.61	\$377.61	\$377.61	\$397.90	\$397.90	\$397.90									
\$364.57	\$364.57	\$364.57	\$384.17	\$384.17	\$384.17									
\$369.18	\$369.18	\$369.18	\$389.02	\$389.02	\$389.02									
\$359.13	\$359.13	\$359.13	\$378.43	\$378.43	\$378.43									
\$396.55	\$396.55	\$396.55	\$417.86	\$417.86	\$417.86									
\$335.87	\$335.87	\$335.87	\$353.92	\$353.92	\$353.92									

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

883	83	42	47	16	86	65	104	92	304
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

1
Bedford

\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$506.16
\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$442.92
\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$435.05
\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$424.75
\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$403.15
\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$403.47
\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$389.54
\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$394.46
\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$383.73
\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$423.71
\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$358.88

EA 5

51	46	76	26	16	16
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$506.16	\$506.16	\$506.16	\$506.16	\$506.16	\$506.16
\$442.92	\$442.92	\$442.92	\$442.92	\$442.92	\$442.92
\$435.05	\$435.05	\$435.05	\$435.05	\$435.05	\$435.05
\$424.75	\$424.75	\$424.75	\$424.75	\$424.75	\$424.75
\$403.15	\$403.15	\$403.15	\$403.15	\$403.15	\$403.15
\$403.47	\$403.47	\$403.47	\$403.47	\$403.47	\$403.47
\$389.54	\$389.54	\$389.54	\$389.54	\$389.54	\$389.54
\$394.46	\$394.46	\$394.46	\$394.46	\$394.46	\$394.46
\$383.73	\$383.73	\$383.73	\$383.73	\$383.73	\$383.73
\$423.71	\$423.71	\$423.71	\$423.71	\$423.71	\$423.71
\$358.88	\$358.88	\$358.88	\$358.88	\$358.88	\$358.88

RATING AREA 6

6	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$535.72								
\$468.79								
\$460.47								
\$449.56								
\$426.70								
\$427.04								
\$412.30								
\$417.51								
\$406.14								
\$448.46								
\$379.84								

RATING AREA 7

0	0	0	0	0
Union	Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

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

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	24	7	135	20	0
					Crawford	Clarion	Erie	Forest	Mckean
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$484.85	\$484.85	\$484.85	\$484.85	\$484.85
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$424.27	\$424.27	\$424.27	\$424.27	\$424.27
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$416.74	\$416.74	\$416.74	\$416.74	\$416.74
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$406.87	\$406.87	\$406.87	\$406.87	\$406.87
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$386.18	\$386.18	\$386.18	\$386.18	\$386.18
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$386.49	\$386.49	\$386.49	\$386.49	\$386.49
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$373.14	\$373.14	\$373.14	\$373.14	\$373.14
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$377.86	\$377.86	\$377.86	\$377.86	\$377.86
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$367.57	\$367.57	\$367.57	\$367.57	\$367.57
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$405.87	\$405.87	\$405.87	\$405.87	\$405.87
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$343.77	\$343.77	\$343.77	\$343.77	\$343.77

			RATING AREA 2			RATING AREA 3								
4	16	2	16	2	35	0	0	0	0	0	0	0	0	0
Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
\$484.85	\$484.85	\$484.85	\$510.90	\$510.90	\$510.90									
\$424.27	\$424.27	\$424.27	\$447.07	\$447.07	\$447.07									
\$416.74	\$416.74	\$416.74	\$439.13	\$439.13	\$439.13									
\$406.87	\$406.87	\$406.87	\$428.73	\$428.73	\$428.73									
\$386.18	\$386.18	\$386.18	\$406.93	\$406.93	\$406.93									
\$386.49	\$386.49	\$386.49	\$407.26	\$407.26	\$407.26									
\$373.14	\$373.14	\$373.14	\$393.20	\$393.20	\$393.20									
\$377.86	\$377.86	\$377.86	\$398.16	\$398.16	\$398.16									
\$367.57	\$367.57	\$367.57	\$387.33	\$387.33	\$387.33									
\$405.87	\$405.87	\$405.87	\$427.69	\$427.69	\$427.69									
\$343.77	\$343.77	\$343.77	\$362.24	\$362.24	\$362.24									

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

883	83	42	47	16	86	65	104	92	304
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

1
Bedford

\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$518.06
\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$453.33
\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$445.28
\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$434.73
\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$412.63
\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$412.96
\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$398.70
\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$403.74
\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$392.75
\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$433.67
\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$367.31

EA 5

51	46	76	26	16	16
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$518.06	\$518.06	\$518.06	\$518.06	\$518.06	\$518.06
\$453.33	\$453.33	\$453.33	\$453.33	\$453.33	\$453.33
\$445.28	\$445.28	\$445.28	\$445.28	\$445.28	\$445.28
\$434.73	\$434.73	\$434.73	\$434.73	\$434.73	\$434.73
\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63
\$412.96	\$412.96	\$412.96	\$412.96	\$412.96	\$412.96
\$398.70	\$398.70	\$398.70	\$398.70	\$398.70	\$398.70
\$403.74	\$403.74	\$403.74	\$403.74	\$403.74	\$403.74
\$392.75	\$392.75	\$392.75	\$392.75	\$392.75	\$392.75
\$433.67	\$433.67	\$433.67	\$433.67	\$433.67	\$433.67
\$367.31	\$367.31	\$367.31	\$367.31	\$367.31	\$367.31

RATING AREA 6

6	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$548.32								
\$479.81								
\$471.29								
\$460.13								
\$436.73								
\$437.08								
\$421.99								
\$427.32								
\$415.69								
\$459.01								
\$388.77								

RATING AREA 7

0	0	0	0	0
Union	Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T		
1	Unified Rate Review v5.3																				
2																To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.					
3	Company Legal Name:	Highmark Health Insurance Co. (HHIC)													State:	PA		To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.			
4	HIOS Issuer ID:	70194													Market:	Small Group		To validate, select the Validate button or Ctrl + Shift + I.			
5	Effective Date of Rate Change(s):	1/1/2022																			
6																					
7																					
8	Market Level Calculations (Same for all Plans)																				
9																					
10																					
11	Section I: Experience Period Data																				
12	Experience Period:	1/1/2020			to	12/31/2020															
13		Total			PMPM																
14	Allowed Claims				\$1,865,196.67				\$457.04												
15	Reinsurance				\$0.00				\$0.00												
16	Incurred Claims in Experience Period				\$1,592,165.81				\$390.14												
17	Risk Adjustment				\$422,704.78				\$103.58												
18	Experience Period Premium				\$2,638,891.23				\$646.63												
19	Experience Period Member Months				4,081																
20																					
21	Section II: Projections																				
22	Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims PMPM										
23			Cost	Utilization	Cost	Utilization	Cost	Utilization	Cost	Utilization											
24	Inpatient Hospital	\$46.44	1.022	1.127	1.022	1.031	\$56.36														
25	Outpatient Hospital	\$171.44	1.022	1.127	1.022	1.031	\$208.06														
26	Professional	\$104.44	1.022	1.127	1.022	1.031	\$126.75														
27	Other Medical	\$11.93	1.022	1.127	1.022	1.031	\$14.48														
28	Capitation	\$0.19	1.604	1.000	1.604	1.000	\$0.49														
29	Prescription Drug	\$122.60	1.022	1.127	1.022	1.031	\$148.79														
30	Total	\$457.04					\$554.93														
31																					
32	Morbidity Adjustment																	1.015			
33	Demographic Shift																	1.032			
34	Plan Design Changes																	0.999			
35	Other																	1.000			
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2022																\$580.70			
37																					
38	Manual EHB Allowed Claims PMPM																	\$696.84			
39	Applied Credibility %																	0.00%			
40																					
41																					
42																			Projected Period Totals		
43	Projected Index Rate for	1/1/2022			\$696.84	\$1,881,468.00															
44	Reinsurance				\$0.00	\$0.00															
45	Risk Adjustment Payment/Charge				-\$31.72	-\$85,644.00															
46	Exchange User Fees				0.00%	\$0.00															
47	Market Adjusted Index Rate				\$728.56	\$1,967,112.00															
48	Projected Member Months				2,700																
49																					
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																				
51																					

Product-Plan Data Collection

Company Legal Name: **Highmark Health Insurance Co. (HHIC)**
 HIOS Issuer ID: **70194**
 Effective Date of Rate Change(s): **1/1/2022**

State: **PA**
 Market: **Small Group**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to 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.
 To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
 To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	Shared Cost PPO	h Savings PPO Embedded	Shared Cost PPO	h Savings PPO Embedded
1.1	Product Name	70194PA022	70194PA023	70194PA024	70194PA025
1.2	Product ID	70194PA022	70194PA023	70194PA024	70194PA025
1.3	Plan Name	Shared Cost PPO	Health Savings	Shared Cost PPO	Health Savings
1.4	Plan ID (Standard Component ID)	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
1.5	Metal	Gold	Bronze	Gold	Bronze
1.6	AV Metal Value	0.818	0.650	0.818	0.650
1.7	Plan Category	Renewing	Renewing	Renewing	Renewing
1.8	Plan Type	PPO	PPO	PPO	PPO
1.9	Exchange Plan?	No	No	No	No
1.10	Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11	Cumulative Rate Change % (over 12 mos prior)	6.13%	11.05%	0.68%	0.38%
1.12	Product Rate Increase %	6.12%	11.05%	0.67%	0.38%
1.13	Submission Level Rate Increase %		3.51%		

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1	Plan ID (Standard Component ID)	Total	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
\$1,865,197	2.2 Allowed Claims	\$1,865,196	\$822,618	\$52,770	\$964,675	\$25,133
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$273,031	\$133,244	\$22,242	\$102,744	\$14,801
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0
\$1,592,166	2.6 Incurred Claims	\$1,592,165	\$689,374	\$30,528	\$861,931	\$10,332
\$422,705	2.7 Risk Adjustment Transfer Amount	\$422,705	\$44,674	-\$5,080	\$437,507	-\$54,396
\$2,638,891	2.8 Premium	\$2,638,891	\$1,254,437	\$35,675	\$1,221,533	\$127,246
4,081	2.9 Experience Period Member Months	4,081	1,762	68	1,987	264
	2.10 Current Enrollment	322	145	5	149	23
	2.11 Current Premium PMPM	\$656.74	\$724.71	\$574.95	\$620.71	\$479.44
	2.12 Loss Ratio	52.00%	53.07%	99.78%	51.95%	14.18%
	Per Member Per Month					
	2.13 Allowed Claims	\$457.04	\$466.87	\$776.03	\$485.49	\$95.20
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$66.90	\$75.62	\$327.09	\$51.71	\$56.06
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$390.14	\$391.25	\$448.94	\$433.79	\$39.14
	2.18 Risk Adjustment Transfer Amount	\$103.58	\$25.35	-\$74.71	\$220.18	-\$206.05
	2.19 Premium	\$646.63	\$711.94	\$524.63	\$614.76	\$481.99

Section III: Plan Adjustment Factors

3.1	Plan ID (Standard Component ID)	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
	3.2 Market Adjusted Index Rate		\$728.56		
	3.3 AV and Cost Sharing Design of Plan	0.8351	0.6478	0.8081	0.6047
	3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000
	3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000
	Administrative Costs				
	3.6 Administrative Expense	8.84%	9.96%	8.98%	10.30%
	3.7 Taxes and Fees	2.07%	2.08%	2.07%	2.09%
	3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%
	3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000
	3.10 Plan Adjusted Index Rate	\$682.93	\$536.56	\$661.89	\$502.87

3.11	Age Calibration Factor	0.6468		0.6468	
3.12	Geographic Calibration Factor	1.0002		1.0002	
3.13	Tobacco Calibration Factor	1.0000		1.0000	
	3.14 Calibrated Plan Adjusted Index Rate	\$441.81	\$347.12	\$428.19	\$325.32

Section IV: Projected Plan Level Information

4.1	Plan ID (Standard Component ID)	Total	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
\$1,881,474	4.2 Allowed Claims	\$1,881,474	\$845,760	\$23,713	\$887,081	\$124,920
\$0	4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0
\$369,767	4.4 Member Cost Sharing	\$369,767	\$147,468	\$7,462	\$170,818	\$44,019
\$0	4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0
\$1,511,707	4.6 Incurred Claims	\$1,511,707	\$698,292	\$16,251	\$716,263	\$80,901
-\$68,802	4.7 Risk Adjustment Transfer Amount	-\$68,802	-\$31,726	-\$748	-\$32,591	-\$3,737
\$1,777,280	4.8 Premium	\$1,777,280	\$819,538	\$19,316	\$841,885	\$96,541
2,700	4.9 Projected Member Months	2,700	1,200	36	1,272	192
88.48%	4.10 Loss Ratio	88.48%	88.64%	87.52%	88.50%	87.17%
	Per Member Per Month					
\$696.84	4.11 Allowed Claims	\$696.84	\$704.80	\$658.69	\$697.39	\$650.63
\$0.00	4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$136.95	4.13 Member Cost Sharing	\$136.95	\$122.89	\$207.28	\$134.29	\$229.27
\$0.00	4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$559.89	4.15 Incurred Claims	\$559.89	\$581.91	\$451.42	\$563.10	\$421.36
-\$25.48	4.16 Risk Adjustment Transfer Amount	-\$25.48	-\$26.44	-\$20.78	-\$25.62	-\$19.46
\$658.25	4.17 Premium	\$658.25	\$682.95	\$536.56	\$661.86	\$502.82

Rating Area Data Collection

*Specify the total number of Rating
Select only the Rating Areas you are
To validate, select the Validate button
To finalize, select the Finalize button*

Rating Area	Rating Factor
Rating Area 1	0.9263
Rating Area 2	0.9761
Rating Area 4	0.9761
Rating Area 5	0.9898
Rating Area 6	1.0117
Rating Area 7	1.0461
Rating Area 9	1.0229

Part II of the Preliminary Justification

Highmark Health Insurance Company – Small Group Market

Scope and Range:

Highmark Health Insurance Company is requesting a weighted average rate change of 3.51% weighted on the current premium for renewing plans shown in the Unified Rate Review Template for its 2021 ACA qualifying small group products with effective dates from January 1, 2022 to December 31, 2022. This will impact 322 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average rate changes at the plan level differ and range from 0.38% to 11.05% as shown in the Unified Rate Review Template.

The proposed rate changes are being driven by medical care costs and the underlying morbidity of the population within Highmark Health Insurance Company's ACA products.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2022 due to more favorable premium rates afforded to them in the pre-ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Health Insurance Company reported a financial gain in 2020.

Change in Medical Service Costs:

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

Change in Benefits:

Two plan designs had benefit changes due to a re-evaluation of benefits design and due to marketing considerations.

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2021 rate filing, administrative expense costs have increased 0.3% for the 2022 rate filing. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Health Insurance Co. (HHIC)

Small Group Rate Filing

Effective January 1, 2022

TABLE OF CONTENTS

I.	GENERAL INFORMATION	1
II.	PROPOSED RATE CHANGES	2
III.	EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT	2
IV.	BENEFIT CATEGORIES	3
V.	PROJECTION FACTORS	3
VI.	MANUAL RATE ADJUSTMENTS	8
VII.	CREDIBILITY OF EXPERIENCE	8
VIII.	ESTABLISHING THE INDEX RATE	9
IX.	DEVELOPMENT OF THE MARKET-WIDE ADJUSTED INDEX RATE	9
X.	PLAN ADJUSTED INDEX RATES	10
XI.	CALIBRATION	12
XII.	CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT	12
XIII.	PROJECTED LOSS RATIO	13
XIV.	AV METAL VALUES	13
XV.	MEMBERSHIP PROJECTIONS	13
XVI.	TERMINATED PLANS AND PRODUCTS	13
XVII.	PLAN TYPE	13
XVIII.	ACTUARIAL CERTIFICATION	13

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Health Insurance Company (“HHIC”, “Company”) Small Group block of business rate filing (“Filing”), for products with effective dates in calendar year 2022. 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 HHIC’s Filing. However, we recognize that this certification may become a public document. HHIC 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 HHIC that would result in the creation of any duty or liability under any theory of law by HHIC 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 Health Insurance Company (HHIC)
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 70194
- Market: Small Group
- Effective Date: January 1, 2022

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 2022, 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 2022. 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 or material developments in the course of the COVID pandemic. As a result, HHIC 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 2020, paid through February 2021. This experience includes 2020 experience in Affordable Care Act compliant plans. HHIC’s transitional plan experience for 2020 has not been included in the experience period data.

III.2 Current Date:

The current date used for enrollment and premium is February 2021.

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

- Historical Experience: The URRT historical experience section was completed with HHIC’s current experience for the small group block of business for the period January 1, 2020 through December 31, 2020, with claims paid through February 2021.
- 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 HHIC'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 HHIC's detailed claim-level historical data. This experience includes 2020 claims in Affordable Care Act compliant plans. HHIC's transitional plan experience for 2020 has not been included in the experience period data. 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: HHIC'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 0.987 was developed for HHIC'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 2022 rates reflects an annual trend rate of 5.3% (2.2% 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., Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, and Highmark Benefits Group. 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 by service category 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.

The Company performed a separate analysis to identify the impact of COVID on the base experience trend data and adjusted the historical claims data accordingly. See the Impact of COVID section below for the magnitude of this adjustment, along with additional detail. This COVID adjustment to the base period data impacts the Year 1 Utilization Trend in the URRT, Worksheet 1.

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 proposed extension through the end of 2022 for groups that renew on or prior to October 1, 2022, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

Impact of COVID

To account for the impact of COVID, the Company made the following adjustments to its base experience period claims and its projected costs:

- a. The claims in the base experience period were adjusted to a non-COVID baseline environment (discussed in the Trend Factors section above). This was done to provide a more stable base from which to project future claims. Claims in the base experience period were adjusted upward by 8.0%, representing the estimated degree of claims suppression in the experience period. This adjustment is applied to the underlying medical and drug claims incurred in the experience period, excluding prescription drug rebates and other claims paid outside of the system. This adjustment is reflected in the Year 1 Utilization Trend in the URRT, Worksheet 1, where it is applied to claims net of Prescription Drug Rebates and other claims paid outside of the system, which results in an additional load to the Year 1 Utilization Trend in the URRT of 9.3%.

To determine the appropriate adjustment factor for the base experience period, the Company analyzed historical normalized allowed medical claim trends combined at the state and market level. Then the Company selected an appropriate medical trend amount for 2020 within the range of historical trend results. This trend was applied to the 2019 normalized allowed medical claims to project the non-COVID baseline medical claims for 2020, which were then compared to the actual 2020 experience normalized allowed medical claims to determine the adjustment factor indicated above. The overall impact of the pandemic on drug claims in 2020 is assumed to be negligible, and so were not adjusted. The adjustment factors for medical and drug were then weighted together to develop an overall BEP allowed claim adjustment factor.

- b. The projection period claims were first established using trend projections under non-COVID baseline assumptions, effectively removing the noise introduced by COVID. Using a non-COVID baseline experience environment, claims were projected into the rating period using traditional methods of claim trend projections, as discussed in the Trend Identification section above.
- c. The projected non-COVID baseline claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:
- 1) **COVID Treatment (\$0.07 PMPM)** – COVID treatment utilization in 2022 is expected to follow a similar utilization pattern as flu treatment from 2018 and 2019 (roughly 0.003 admits per 1000 members per month), with COVID-specific admission costs based on recent admission costs for COVID (roughly \$26,000 cost per admit).
 - 2) **COVID Testing (\$1.01 PMPM)** – COVID testing utilization in 2022 is expected to follow a similar utilization pattern as flu testing from 2018 and 2019 (roughly 9 tests per 1000 members per month), with COVID specific testing costs based on recent testing costs for COVID (roughly \$112.87 cost per test).
 - 3) **COVID Vaccine (\$2.05 PMPM)** – The Company is expecting that a total of 43% of members will receive a COVID vaccine. This assumes that 60% of members 18-64 utilize a vaccine and 40% of members under 18 utilize a vaccine. In addition to this, some vaccines are not reported in the billing system so expected utilization is further reduced by 25%.

The cost of the vaccine is assumed to be \$115 per dose. This is a combination of a \$40 cost for administering the vaccine and \$75 cost for the vaccine itself.

Finally, the average number of doses per member is assumed to be 0.5. This reflects the assumption that members will need a COVID vaccine every other year. This results in a cost of \$2.05 PMPM, which represents the expected cost that the Company will incur during the 2022-2023 coverage period stemming from 2022 policy year contracts.

- 4) **Additional morbidity (0.50% claims impact)** – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity. The following categories of care are expected to be impacted: Cardiology, Joint Degeneration, Diabetes, Mood Disorder & Depression, and Alcohol Treatment. The range of possible cost increases in these categories is assumed to be between 1% and 5%, which equates to 0.2% to 1.1% of total claims. Pricing assumes an overall claims impact of 0.5%, which is applied to the underlying medical and drug claims expected in the projection period.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.25%. The combined impact of these adjustment factors is a component of the Morbidity Adjustment factor in the URRT Worksheet 1.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2022 rates, this is reflected with a 1.015 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

The Company is expecting a slight increase in the average age from the experience period to the projection period as the average age factor of our current business is higher than that in the experience period. For the development of the CY 2022 rates, this is reflected with a 1.032 Demographic Shift factor in the URRT Worksheet 1.

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: -0.1%.
- Change in network benefits: 0.0%.
- 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 2022 rates, the combination of the above factors produces a 0.999 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

The Company's rate development for 2022 does not utilize any additional adjustment factors other than those discussed above. For the development of the CY 2022 rates, a 1.000 factor is shown for the Other adjustment factor in the URRT Worksheet 1.

VI. Manual Rate Adjustments

HHIC's small group experience is not fully credible on its own. See Credibility of Experience section below for a discussion of the assigned credibility level, the source and appropriateness of the manual rate data used, and any adjustments made to the manual data.

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 member months for the experience period. In reviewing the Company's experience period results, the Company has assigned zero credibility to the Company's base experience data. HHIC's membership is relatively small (322 current members) and dispersed over a wide geographical area (CPA and WPA). The lack of homogeneous data for the Company suggests that the experience period data is not credible.

VII.1 Source and Appropriateness of Experience Data Used

For the credibility manual rate, the Company has utilized the appropriate combined regional experience of several companies within the Highmark corporate family to establish the credibility manual rate. These companies are Highmark Inc., Highmark Choice Company, Highmark Coverage Advantage, and Highmark Benefits Company. Utilizing this combined company experience established a manual rate basis that would be fully credible according to the criteria discussed above. The Company believes that utilizing this combined experience in its rate development establishes a more appropriate rate level when giving consideration to the market-wide rate relativities established by Highmark's corporate family of companies.

VII.2 Adjustments Made to the Data

The development of the credibility manual rate closely follows the development of the Company's experience rate basis, including adjustments made for morbidity, demographic shifts, and plan design changes. Where pertinent, the Company's own projected membership and plan distribution is used to establish the appropriate adjustment factors to use. Similarly, an adjustment due to the impact of COVID has been applied to the base period and projected period assumptions. See above for a discussion of the adjustment factors used.

VII.3 Trend Factors

The development of the trend assumptions for the credibility manual rate follows the same methodology as discussed above, and results in similar trend components.

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 HHIC. 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.

2022	% of Members	Projected Quarterly Index Rate PMPM
1Q	37.3%	\$696.84
2Q	22.0%	\$712.28
3Q	11.5%	\$727.23
4Q	29.2%	\$738.84
Composite	100.0%	\$716.00

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 v5.3 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

HHIC 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 2022, the Company determines the risk adjustment calculation components for the projected 2022 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 2020 Benefit Year published by CMS, the PA Insurance Department's calculation of 2020 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 2022, the Company is projecting a risk adjustment transfer amount of (\$22.88).

As discussed in the Credibility of Experience section above, the Company is using manual data claims to arrive as the base claims level. Similarly, the risk adjustment transfer projection utilizes the expected transfer amounts from the manual rate basis to arrive at the projected transfer. In this way, the population morbidity is consistent between the claims projection and the projected risk adjustment transfer.

The (\$31.72) PMPM value in Worksheet 1 of the URRT equals the (\$22.88) PMPM risk adjustment transfer value discussed above, along with a charge of (\$2.97) PMPM for the projected net impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of \$0.37 PMPM. This total risk adjustment transfer amount of (\$25.48) is then grossed up by the average paid to allowed ratio of 80.3% 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 2022, 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 2022, 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 2022 rate development:

- \$0.24 PMPM for the PCORI Fee;
- \$0.25 PMPM for the Risk Adjustment User Fee; and
- 2% of premium for the PA premium tax

In total, these taxes and fees amount to 2.07% of the anticipated premium collected in 2022.

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 1.546. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.546). Please note that no member will pay these rates because the age factor of 1.546 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 HHIC is 0.6468.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is 0.9998. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9998. Please note that no member will pay these rates because HHIC is not using a geographic factor of 0.9998 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 HHIC is 1.0002.

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 1/1/2022 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 1/1/2022. The standard HHS Age Curve and area factors of 0.926 for rating area 1; 0.976 for rating areas 2 and 4; 0.990 for rating area 5; 1.012 for rating area 6; 1.046 for rating area 7; and 1.023 for rating area 9 can be used to calculate any rate found in the QHP rate template.

The Company is filing quarterly Index Rate trends that vary by quarter. Subsequent quarterly rates can be developed by multiplying the first quarter rates by 1.022 for second quarter rates; 1.044 for third quarter rates; and 1.060 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 84.3% 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 proposed to extend through 2022 for groups that renew on or prior to October 1, 2022, 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 HHIC will come primarily from current ACA customers. HHIC is expecting a decrease 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

HHIC is not terminating any plans that were active in the 2020 experience period.

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 HHIC to accompany its rate filing (for calendar year 2022) 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 HHIC 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: 05/18/2021

Exhibit I
Highmark Health Insurance Co. (HHIC)
2022

Pennsylvania Small Group Market Base Rate

	1/1/2022 Values
CY2022 Projected Period Average Members	225
CY2022 Allowed Claims	\$696.84
Projected Non-EHBs	
None	\$0.00
CY2022 Allowed Claims for EHB Only (Index Rate)	\$696.84
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	1.046
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2022 Market Adjusted Index Rate	\$728.56
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2022 Rate	
(a) Average Age Factor	1.546
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	0.9998
Combined Calibration Factor $1/((a/b)*c)$	0.6469

*Quarterly Index Rate trends are being set at 2.22% for 2Q, 4.36% for 3Q, and 6.03% for 4Q.

Highmark Health Insurance Company (HHIC)

Exhibit II

Western, PA (WPA) and Central, PA (CPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HHIC	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
							Index Rate		(i)	(ii)	(iii)	(iv)	(v)
Western, PA Region	70194PA0220006	Gold	Shared Cost PPO \$1500	C	1,2,4,5,6	Off	\$682.95	0.937	0.835	1.000	1.000	1.123	1.000
	70194PA0230002	Bronze	Health Savings PPO Embedded Q\$6100	C	1,2,4,5,6	Off	\$536.56	0.736	0.648	1.000	1.000	1.137	1.000
Central, PA Region	70194PA0240006	Gold	Shared Cost PPO \$1500	F	6,7,9	Off	\$661.86	0.908	0.808	1.000	1.000	1.124	1.000
	70194PA0250002	Bronze	Health Savings PPO Embedded Q\$6100	F	6,7,9	Off	\$502.82	0.690	0.605	1.000	1.000	1.141	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.

2022 Rates Table Template v11.0		<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*	70194			
Rate Effective Date*	1/1/2022			
Rate Expiration Date*	3/31/2022			
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
70194PA0220006	Rating Area 1	No Preference	0-14	313.09
70194PA0220006	Rating Area 1	No Preference	15	340.92
70194PA0220006	Rating Area 1	No Preference	16	351.56
70194PA0220006	Rating Area 1	No Preference	17	362.20
70194PA0220006	Rating Area 1	No Preference	18	373.66
70194PA0220006	Rating Area 1	No Preference	19	385.12
70194PA0220006	Rating Area 1	No Preference	20	396.99
70194PA0220006	Rating Area 1	No Preference	21	409.27
70194PA0220006	Rating Area 1	No Preference	22	409.27
70194PA0220006	Rating Area 1	No Preference	23	409.27
70194PA0220006	Rating Area 1	No Preference	24	409.27
70194PA0220006	Rating Area 1	No Preference	25	410.91
70194PA0220006	Rating Area 1	No Preference	26	419.09
70194PA0220006	Rating Area 1	No Preference	27	428.91
70194PA0220006	Rating Area 1	No Preference	28	444.88
70194PA0220006	Rating Area 1	No Preference	29	457.97
70194PA0220006	Rating Area 1	No Preference	30	464.52
70194PA0220006	Rating Area 1	No Preference	31	474.34
70194PA0220006	Rating Area 1	No Preference	32	484.17
70194PA0220006	Rating Area 1	No Preference	33	490.31
70194PA0220006	Rating Area 1	No Preference	34	496.85
70194PA0220006	Rating Area 1	No Preference	35	500.13
70194PA0220006	Rating Area 1	No Preference	36	503.40
70194PA0220006	Rating Area 1	No Preference	37	506.68
70194PA0220006	Rating Area 1	No Preference	38	509.95
70194PA0220006	Rating Area 1	No Preference	39	516.50
70194PA0220006	Rating Area 1	No Preference	40	523.05
70194PA0220006	Rating Area 1	No Preference	41	532.87
70194PA0220006	Rating Area 1	No Preference	42	542.28
70194PA0220006	Rating Area 1	No Preference	43	555.38

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70194PA0220006	Rating Area 1	No Preference	50	730.96
70194PA0220006	Rating Area 1	No Preference	51	763.29
70194PA0220006	Rating Area 1	No Preference	52	798.90
70194PA0220006	Rating Area 1	No Preference	53	834.91
70194PA0220006	Rating Area 1	No Preference	54	873.79
70194PA0220006	Rating Area 1	No Preference	55	912.67
70194PA0220006	Rating Area 1	No Preference	56	954.83
70194PA0220006	Rating Area 1	No Preference	57	997.39
70194PA0220006	Rating Area 1	No Preference	58	1042.82
70194PA0220006	Rating Area 1	No Preference	59	1065.33
70194PA0220006	Rating Area 1	No Preference	60	1110.76
70194PA0220006	Rating Area 1	No Preference	61	1150.05
70194PA0220006	Rating Area 1	No Preference	62	1175.83
70194PA0220006	Rating Area 1	No Preference	63	1208.17
70194PA0220006	Rating Area 1	No Preference	64 and over	1227.81
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70194PA0220006	Rating Area 2	No Preference	16	370.45
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70194PA0220006	Rating Area 2	No Preference	22	431.26
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70194PA0220006	Rating Area 2	No Preference	29	482.58
70194PA0220006	Rating Area 2	No Preference	30	489.48
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70194PA0220006	Rating Area 2	No Preference	35	527.00
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70194PA0220006	Rating Area 2	No Preference	37	533.90
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70194PA0220006	Rating Area 2	No Preference	54	920.74
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70194PA0220006	Rating Area 6	No Preference	31	518.04
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70194PA0220006	Rating Area 6	No Preference	34	542.62
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70194PA0220006	Rating Area 6	No Preference	37	553.35
70194PA0220006	Rating Area 6	No Preference	38	556.92
70194PA0220006	Rating Area 6	No Preference	39	564.08
70194PA0220006	Rating Area 6	No Preference	40	571.23
70194PA0220006	Rating Area 6	No Preference	41	581.95
70194PA0220006	Rating Area 6	No Preference	42	592.24
70194PA0220006	Rating Area 6	No Preference	43	606.54
70194PA0220006	Rating Area 6	No Preference	44	624.42
70194PA0220006	Rating Area 6	No Preference	45	645.42
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70194PA0220006	Rating Area 6	No Preference	47	698.61
70194PA0220006	Rating Area 6	No Preference	48	730.80
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70194PA0230002	Rating Area 1	No Preference	23	321.54
70194PA0230002	Rating Area 1	No Preference	24	321.54
70194PA0230002	Rating Area 1	No Preference	25	322.83
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70194PA0240006	Rating Area 9	No Preference	53	893.48
70194PA0240006	Rating Area 9	No Preference	54	935.09
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70194PA0240006	Rating Area 9	No Preference	56	1021.81
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70194PA0240006	Rating Area 9	No Preference	58	1115.97
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70194PA0240006	Rating Area 9	No Preference	61	1230.72
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70194PA0240006	Rating Area 9	No Preference	64 and over	1313.94
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70194PA0250002	Rating Area 6	No Preference	27	344.88
70194PA0250002	Rating Area 6	No Preference	28	357.71
70194PA0250002	Rating Area 6	No Preference	29	368.24
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70194PA0250002	Rating Area 9	No Preference	60	903.03
70194PA0250002	Rating Area 9	No Preference	61	934.97
70194PA0250002	Rating Area 9	No Preference	62	955.93

70194PA0250002 Rating Area 9	No Preference	63	982.22
70194PA0250002 Rating Area 9	No Preference	64 and over	998.19

2022 Rates Table Template v11.0		<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*	70194			
Rate Effective Date*	4/1/2022			
Rate Expiration Date*	6/30/2022			
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
70194PA0220006	Rating Area 1	No Preference	0-14	320.03
70194PA0220006	Rating Area 1	No Preference	15	348.48
70194PA0220006	Rating Area 1	No Preference	16	359.35
70194PA0220006	Rating Area 1	No Preference	17	370.23
70194PA0220006	Rating Area 1	No Preference	18	381.94
70194PA0220006	Rating Area 1	No Preference	19	393.66
70194PA0220006	Rating Area 1	No Preference	20	405.79
70194PA0220006	Rating Area 1	No Preference	21	418.34
70194PA0220006	Rating Area 1	No Preference	22	418.34
70194PA0220006	Rating Area 1	No Preference	23	418.34
70194PA0220006	Rating Area 1	No Preference	24	418.34
70194PA0220006	Rating Area 1	No Preference	25	420.01
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70194PA0220006	Rating Area 1	No Preference	27	438.42
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70194PA0220006	Rating Area 5	No Preference	34	542.65
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70194PA0240006	Rating Area 7	No Preference	27	479.80
70194PA0240006	Rating Area 7	No Preference	28	497.65
70194PA0240006	Rating Area 7	No Preference	29	512.30
70194PA0240006	Rating Area 7	No Preference	30	519.63
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70194PA0240006	Rating Area 7	No Preference	33	548.47
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70194PA0240006	Rating Area 7	No Preference	39	577.77
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70194PA0240006	Rating Area 7	No Preference	44	639.57
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70194PA0240006	Rating Area 7	No Preference	48	748.54
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70194PA0240006	Rating Area 7	No Preference	56	1068.09
70194PA0240006	Rating Area 7	No Preference	57	1115.71
70194PA0240006	Rating Area 7	No Preference	58	1166.53
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70194PA0240006	Rating Area 7	No Preference	64 and over	1373.46
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70194PA0250002	Rating Area 9	No Preference	58	866.60
70194PA0250002	Rating Area 9	No Preference	59	885.31
70194PA0250002	Rating Area 9	No Preference	60	923.06
70194PA0250002	Rating Area 9	No Preference	61	955.71
70194PA0250002	Rating Area 9	No Preference	62	977.14

70194PA0250002 Rating Area 9	No Preference	63	1004.00
70194PA0250002 Rating Area 9	No Preference	64 and over	1020.33

2022 Rates Table Template v11.0		<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*	70194			
Rate Effective Date*	7/1/2022			
Rate Expiration Date*	9/30/2022			
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
70194PA0220006	Rating Area 1	No Preference	0-14	326.75
70194PA0220006	Rating Area 1	No Preference	15	355.79
70194PA0220006	Rating Area 1	No Preference	16	366.90
70194PA0220006	Rating Area 1	No Preference	17	378.00
70194PA0220006	Rating Area 1	No Preference	18	389.96
70194PA0220006	Rating Area 1	No Preference	19	401.92
70194PA0220006	Rating Area 1	No Preference	20	414.31
70194PA0220006	Rating Area 1	No Preference	21	427.12
70194PA0220006	Rating Area 1	No Preference	22	427.12
70194PA0220006	Rating Area 1	No Preference	23	427.12
70194PA0220006	Rating Area 1	No Preference	24	427.12
70194PA0220006	Rating Area 1	No Preference	25	428.83
70194PA0220006	Rating Area 1	No Preference	26	437.37
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70194PA0220006	Rating Area 1	No Preference	28	464.28
70194PA0220006	Rating Area 1	No Preference	29	477.95
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70194PA0220006	Rating Area 1	No Preference	44	596.69
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70194PA0220006	Rating Area 1	No Preference	51	796.58
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70194PA0220006	Rating Area 1	No Preference	57	1040.89
70194PA0220006	Rating Area 1	No Preference	58	1088.30
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70194PA0220006	Rating Area 1	No Preference	60	1159.20
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70194PA0220006	Rating Area 1	No Preference	62	1227.12
70194PA0220006	Rating Area 1	No Preference	63	1260.86
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70194PA0220006	Rating Area 2	No Preference	15	374.91
70194PA0220006	Rating Area 2	No Preference	16	386.61
70194PA0220006	Rating Area 2	No Preference	17	398.31
70194PA0220006	Rating Area 2	No Preference	18	410.91
70194PA0220006	Rating Area 2	No Preference	19	423.52
70194PA0220006	Rating Area 2	No Preference	20	436.57
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70194PA0220006	Rating Area 2	No Preference	33	539.18
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70194PA0220006	Rating Area 2	No Preference	41	585.99

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70194PA0220006	Rating Area 2	No Preference	44	628.75
70194PA0220006	Rating Area 2	No Preference	45	649.90
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70194PA0220006	Rating Area 2	No Preference	49	767.82
70194PA0220006	Rating Area 2	No Preference	50	803.83
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70194PA0220006	Rating Area 2	No Preference	62	1293.05
70194PA0220006	Rating Area 2	No Preference	63	1328.61
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70194PA0240006	Rating Area 6	No Preference	26	462.91
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70194PA0250002	Rating Area 9	No Preference	23	347.24
70194PA0250002	Rating Area 9	No Preference	24	347.24
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70194PA0250002	Rating Area 9	No Preference	59	903.87
70194PA0250002	Rating Area 9	No Preference	60	942.41
70194PA0250002	Rating Area 9	No Preference	61	975.74
70194PA0250002	Rating Area 9	No Preference	62	997.62

70194PA0250002 Rating Area 9	No Preference	63	1025.05
70194PA0250002 Rating Area 9	No Preference	64 and over	1041.72

2022 Rates Table Template v11.0		<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*	70194			
Rate Effective Date*	10/1/2022			
Rate Expiration Date*	12/31/2022			
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
70194PA0220006	Rating Area 1	No Preference	0-14	331.96
70194PA0220006	Rating Area 1	No Preference	15	361.47
70194PA0220006	Rating Area 1	No Preference	16	372.75
70194PA0220006	Rating Area 1	No Preference	17	384.04
70194PA0220006	Rating Area 1	No Preference	18	396.19
70194PA0220006	Rating Area 1	No Preference	19	408.34
70194PA0220006	Rating Area 1	No Preference	20	420.92
70194PA0220006	Rating Area 1	No Preference	21	433.94
70194PA0220006	Rating Area 1	No Preference	22	433.94
70194PA0220006	Rating Area 1	No Preference	23	433.94
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70194PA0220006	Rating Area 1	No Preference	25	435.68
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70194PA0220006	Rating Area 1	No Preference	29	485.58
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70194PA0220006	Rating Area 1	No Preference	32	513.35
70194PA0220006	Rating Area 1	No Preference	33	519.86
70194PA0220006	Rating Area 1	No Preference	34	526.80
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70194PA0220006	Rating Area 1	No Preference	60	1177.71
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70194PA0220006	Rating Area 2	No Preference	15	380.90
70194PA0220006	Rating Area 2	No Preference	16	392.79
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70194PA0230002	Rating Area 5	No Preference	62	1046.55
70194PA0230002	Rating Area 5	No Preference	63	1075.33
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70194PA0250002 Rating Area 9	No Preference	64 and over	1058.37

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
Trend Exhibit
Western & Central, PA Regions

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-16	31,652	\$ 427.19		
Feb-16	31,151	\$ 462.44		
Mar-16	29,784	\$ 480.69		
Apr-16	28,568	\$ 483.09		
May-16	27,287	\$ 453.49		
Jun-16	26,195	\$ 471.88		
Jul-16	25,345	\$ 442.59		
Aug-16	24,775	\$ 520.98		
Sep-16	24,200	\$ 577.26		
Oct-16	23,399	\$ 510.40		
Nov-16	23,003	\$ 496.21		
Dec-16	19,103	\$ 516.98	\$ 483.71	
Jan-17	19,753	\$ 543.98	\$ 493.55	
Feb-17	19,696	\$ 476.57	\$ 495.73	
Mar-17	19,502	\$ 510.41	\$ 498.35	
Apr-17	19,297	\$ 538.72	\$ 502.82	
May-17	19,114	\$ 544.72	\$ 510.97	
Jun-17	19,112	\$ 547.03	\$ 517.66	
Jul-17	18,853	\$ 582.41	\$ 530.16	
Aug-17	18,916	\$ 572.89	\$ 534.41	
Sep-17	18,725	\$ 544.68	\$ 530.86	
Oct-17	18,668	\$ 587.87	\$ 537.47	
Nov-17	18,689	\$ 551.58	\$ 542.75	
Dec-17	18,416	\$ 564.37	\$ 546.64	13.0%
Jan-18	18,777	\$ 655.27	\$ 555.83	12.6%
Feb-18	18,797	\$ 548.34	\$ 562.09	13.4%
Mar-18	18,822	\$ 615.28	\$ 570.97	14.6%
Apr-18	18,747	\$ 602.41	\$ 576.34	14.6%
May-18	19,116	\$ 520.28	\$ 574.27	12.4%
Jun-18	19,197	\$ 574.56	\$ 576.61	11.4%
Jul-18	19,778	\$ 523.33	\$ 571.47	7.8%
Aug-18	20,167	\$ 587.07	\$ 572.74	7.2%
Sep-18	20,705	\$ 506.96	\$ 569.10	7.2%
Oct-18	22,100	\$ 557.85	\$ 566.53	5.4%
Nov-18	22,933	\$ 581.31	\$ 569.13	4.9%
Dec-18	26,389	\$ 504.45	\$ 562.54	2.9%
Jan-19	25,282	\$ 572.59	\$ 556.64	0.1%
Feb-19	25,006	\$ 538.58	\$ 555.49	-1.2%
Mar-19	24,812	\$ 610.84	\$ 556.43	-2.5%
Apr-19	24,371	\$ 585.06	\$ 555.82	-3.6%
May-19	24,203	\$ 581.51	\$ 560.55	-2.4%
Jun-19	24,024	\$ 522.10	\$ 556.29	-3.5%
Jul-19	23,294	\$ 569.35	\$ 559.67	-2.1%
Aug-19	22,985	\$ 583.47	\$ 559.65	-2.3%
Sep-19	22,611	\$ 549.95	\$ 562.67	-1.1%
Oct-19	22,196	\$ 632.22	\$ 568.40	0.3%
Nov-19	21,812	\$ 584.69	\$ 568.61	-0.1%
Dec-19	19,784	\$ 630.76	\$ 579.03	2.9%
Jan-20	21,587	\$ 621.79	\$ 582.96	4.7%
Feb-20	21,845	\$ 567.44	\$ 585.77	5.5%
Mar-20	22,251	\$ 629.13	\$ 587.04	5.5%
Apr-20	22,565	\$ 650.24	\$ 592.52	6.6%
May-20	22,775	\$ 590.08	\$ 593.31	5.8%
Jun-20	22,772	\$ 604.64	\$ 600.69	8.0%
Jul-20	22,790	\$ 697.72	\$ 611.75	9.3%
Aug-20	22,812	\$ 566.80	\$ 610.34	9.1%
Sep-20	23,275	\$ 655.61	\$ 619.42	10.1%
Oct-20	23,506	\$ 621.99	\$ 618.58	8.8%
Nov-20	23,663	\$ 644.65	\$ 623.61	9.7%
Dec-20	25,230	\$ 663.70	\$ 626.78	8.2%
Jan-21	25,909	\$ 602.84	\$ 624.94	7.2%
Feb-21	25,909	\$ 618.45	\$ 628.78	7.3%
Mar-21	25,909	\$ 723.14	\$ 637.27	8.6%
Apr-21	25,909	\$ 682.60	\$ 640.30	8.1%
May-21	25,909	\$ 625.75	\$ 642.92	8.4%
Jun-21	25,909	\$ 666.10	\$ 647.88	7.9%
Jul-21	25,909	\$ 658.34	\$ 644.99	5.4%
Aug-21	25,909	\$ 675.68	\$ 653.51	7.1%
Sep-21	25,909	\$ 680.96	\$ 655.67	5.9%
Oct-21	25,909	\$ 662.57	\$ 658.82	6.5%
Nov-21	25,909	\$ 699.02	\$ 663.26	6.4%
Dec-21	25,909	\$ 688.98	\$ 665.37	6.2%
Jan-22	25,909	\$ 695.10	\$ 673.06	7.7%
Feb-22	25,909	\$ 658.81	\$ 676.42	7.6%
Mar-22	25,909	\$ 768.94	\$ 680.24	6.7%
Apr-22	25,909	\$ 705.37	\$ 682.14	6.5%
May-22	25,909	\$ 689.20	\$ 687.42	6.9%
Jun-22	25,909	\$ 709.16	\$ 691.01	6.7%
Jul-22	25,909	\$ 678.76	\$ 692.71	7.4%
Aug-22	25,909	\$ 743.76	\$ 698.39	6.9%
Sep-22	25,909	\$ 724.09	\$ 701.98	7.1%
Oct-22	25,909	\$ 713.11	\$ 706.19	7.2%
Nov-22	25,909	\$ 746.86	\$ 710.18	7.1%
Dec-22	25,909	\$ 727.66	\$ 713.40	7.2%

Proposed Annual Trend (Cost & Utilization) **6.7%**

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Highmark Health Insurance Company (HHIC)
Small Group ACA
BEP COVID-19 Adjustment Factor Development

Please note:

- The BEP COVID-19 Adjustment is calculated using experience for the entire PA Small Group Market
- The BEP COVID-19 Adjustment is on an allowed basis
- The BEP COVID-19 Adjustment is for medical claims only; COVID-19 impact to drug claims is negligible
- Total BEP COVID-19 Adjustment uses CY 2019 medical/drug distribution to blend adjustment factors

Normalized Allowed Medical Claims PMPM - (CY 2019)	\$ 347.33
Range of Historical Medical Trends - (2017 - 2019)	5.2% - 14.5%
Anticipated Medical Trend - Entire PA Small Group Market	7.2%
Anticipated Normalized Allowed Medical Claims PMPM - (CY 2020)	\$ 372.21
Actual Normalized Allowed Medical Claims PMPM - (CY 2020)	\$ 335.98
Medical BEP Adjustment Factor - (CY 2020)	0.9027
Drug BEP Adjustment Factor - (CY 2020)	1.0000
Total BEP Adjustment Factor - (CY 2020)	0.9261
Total BEP Adjustment Factor Reciprocal - (CY 2020)	1.0798

In this exhibit, Allowed Medical Claims PMPMs exclude high dollar claims and are normalized only for work days and demographics.

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
COVID Projection Support

1. Covid Treatment:

Admits per 1000 per Month	0.003
Cost per Admit	\$ 26,014.13
PMPM Cost	\$ 0.07

2. Covid Testing:

Tests per 1000 per Month	8.935
Cost per Test	\$ 112.87
PMPM Cost	\$ 1.01

3. Covid Vaccine:

Percent of Population Receiving Vaccine per Year	42.8%
Vaccine Cost	\$ 75.00
Administrative Cost	\$ 40.00
Expected Annual Dose	0.5
Cost per Vaccine	\$ 57.50
PMPM Cost	\$ 2.05

4. Covid Induced Morbidity Change:

ETG Category	Sub-Category	% of Claims Small Group
Cardiology	Total	9.3%
Orthopedics & Rheumatology	Joint Degeneration	6.1%
Endocrinology	Diabetes	4.5%
Psychiatry	Mood disorder, depressed	1.6%
Chemical Dependency	Alcohol Treatment	0.5%
Total Impacted Claims		22.0%

Minimum expected % claims increase in these categories	1%
Minimum % Impact to Claims	0.2%

Maximum expected % claims increase in these categories	5%
Maximum % Impact to Claims	1.1%

COVID Induced Morbidity Change:	0.5%
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Highmark Health Insurance Company (HHIC)

2022 Small Group Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor - Experience Data Factors

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2020 Average	1.5134	0.9974	1.0000	1.0738
Calendar Year 2020 Average for Members Active at end of BEP	1.5144	0.9975	1.0000	1.0740
2022 Projected	1.5515	0.9998	1.0000	1.0732

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 2020 Allowed Claims PMPM	\$ 520.92	\$ (63.88)	\$ 457.04
Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 522.42	\$ (64.14)	\$ 458.28
BEP Adjustment (for COVID)	7.98%	0.00%	
Adj Calendar Year 2020 Allowed Claims PMPM	\$ 562.47	\$ (63.88)	\$ 498.60
Adj Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 564.09	\$ (64.14)	\$ 499.96
Trend	6.69%	Projections Done Independently	
Projected 2022 Allowed Claims PMPM for BEP Members	\$ 640.21	\$ (85.64)	\$ 554.57
Projected 2022 Allowed Claims PMPM for Projected Membership	\$ 642.05	\$ (85.64)	\$ 556.41
Change in Morbidity (Excluding Projected COVID Impacts)	1.0020	1.0000	1.0024
Change in Age	1.0252	1.0000	1.0291
Change in Area	1.0023	1.0000	1.0027
Change in Network	1.0000	1.0000	1.0000
Change in Benefit Richness	0.9995	1.0000	0.9994
Change in Morbidity - Projected COVID Impacts	1.0109	1.0000	1.0125

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0149
Change in Demographics	1.0318
Change in Network	1.0000

Table 3 Induced Demand Trend	-0.03%
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Highmark Health Insurance Company (HHIC)

2022 Small Group Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor - Manual Rate Factors

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2020 Average	1.5206	1.0085	0.9842	1.0816
Calendar Year 2020 Average for Members Active at end of BEP	1.5217	1.0092	0.9847	1.0819
2022 Projected	1.5515	0.9998	1.0000	1.0732

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 2020 Allowed Claims PMPM	\$ 579.03	\$ (29.19)	\$ 549.83
Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 589.12	\$ (29.92)	\$ 559.19
BEP Adjustment (for COVID)	7.98%	0.00%	
Adj Calendar Year 2020 Allowed Claims PMPM	\$ 625.22	\$ (29.19)	\$ 596.02
Adj Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 636.11	\$ (29.92)	\$ 606.19
Trend	6.65%	Projections Done Independently	
Projected 2022 Allowed Claims PMPM for BEP Members	\$ 711.11	\$ (46.92)	\$ 664.19
Projected 2022 Allowed Claims PMPM for Projected Membership	\$ 723.50	\$ (46.92)	\$ 676.58
Change in Morbidity (Excluding Projected COVID Impacts)	1.0152	1.0000	1.0163
Change in Age	1.0204	1.0000	1.0218
Change in Area	0.9913	1.0000	0.9907
Change in Network	1.0160	1.0000	1.0171
Change in Benefit Richness	0.9922	1.0000	0.9917
Change in Morbidity - Projected COVID Impacts	1.0103	1.0000	1.0110

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0275
Change in Demographics	1.0123
Change in Network	1.0171

Table 3 Induced Demand Trend	-0.42%
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Highmark Health Insurance Company (HHIC)

2022 Small Group Rate Filing

Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 1,881,475 \$ 1,511,707
Calculated Paid to Allowed Ratio 80.35%
URRT Worksheet I Value 80.35%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
70194PA0220006	Gold	1,200	\$ 845,760	\$ 698,292
70194PA0230002	Bronze	36	\$ 23,713	\$ 16,251
70194PA0240006	Gold	1,272	\$ 887,081	\$ 716,263
70194PA0250002	Bronze	192	\$ 124,920	\$ 80,901

Highmark Health Insurance Company (HHIC)
2022 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)
70194PA0220006	Gold	100	845,760	698,292	0.8256	0.8351	1.0000	1.0114
70194PA0230002	Bronze	3	23,713	16,251	0.6853	0.6478	1.0000	0.9453
70194PA0240006	Gold	106	887,081	716,263	0.8074	0.8081	1.0000	1.0008
70194PA0250002	Bronze	16	124,920	80,901	0.6476	0.6047	1.0000	0.9337
								1.0000

Highmark Health Insurance Company (HHIC)
2022 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 2021	1.552	100.0%	\$458.28
New Business (Assumed to be same as current block)	1.552	0.0%	\$458.28
Overall	1.552	100.0%	

Child Capping Adjustment	1.003
Average Age Factor	1.546
Geographic Factor	1.000
Tobacco Surcharge (Not Applicable)	1.000

Rating Area	Rating Factor	Projected Members	RA Geo Factors
1	0.9263	18	0.7288
2	0.9761	1	0.8434
3	0.0000	-	1.0385
4	0.9761	83	0.7771
5	0.9898	2	0.7722
6	1.0117	50	1.2063
7	1.0461	47	1.1684
8	0.0000	-	0.9957
9	1.0229	24	1.1374

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
Derivation of the Geographic Factors (Table 13)

WPA:									
Area	2020 Avg Members	2019 Normalized, Risk Adjusted Claims Relative to Area 4	2020 Normalized, Risk Adjusted Claims Relative to Area 4	Average	Factor	Average, Rebalanced to Proposed Level	Current Factors, Rebalanced to Proposed Level	Change	
1	1,218	0.890	0.956	0.923	0.955	0.931	1.000	-4.5%	
2	77	1.036	0.968	1.002	1.006	1.011	1.000	0.6%	
4	7,186	1.000	1.000	1.000	1.006	1.009	1.000	0.6%	
5	441	1.037	1.054	1.045	1.020	1.054	1.000	2.0%	
6	73	1.028	1.021	1.024	1.080	1.033	1.072	0.7%	
				0.992	1.001	1.001	1.001		

*Given that data points are calculated as claim relativities, but area factors are applied to premium rates (claims + admin), proposed factor spreads are diluted.

CPA:									
Area	2020 Avg Members	2019 Normalized, Risk Adjusted Claims Relative to Area 9	2020 Normalized, Risk Adjusted Claims Relative to Area 9	Average	Factor	Average, Rebalanced to Proposed Level	Current Factors, Rebalanced to Proposed Level	Change	
6	1,978	0.944	0.913	0.929	0.980	0.913	1.007	-2.7%	
7	6,740	1.090	1.024	1.057	1.013	1.039	1.007	0.6%	
9	5,213	1.000	1.000	1.000	0.991	0.983	0.988	0.3%	
				1.017	1.000	1.000	1.000		

*Given that data points are calculated as claim relativities, but area factors are applied to premium rates (claims + admin), proposed factor spreads are diluted.

*Proposed factor spreads further diluted to avoid market shock from an overreaction to recent data.

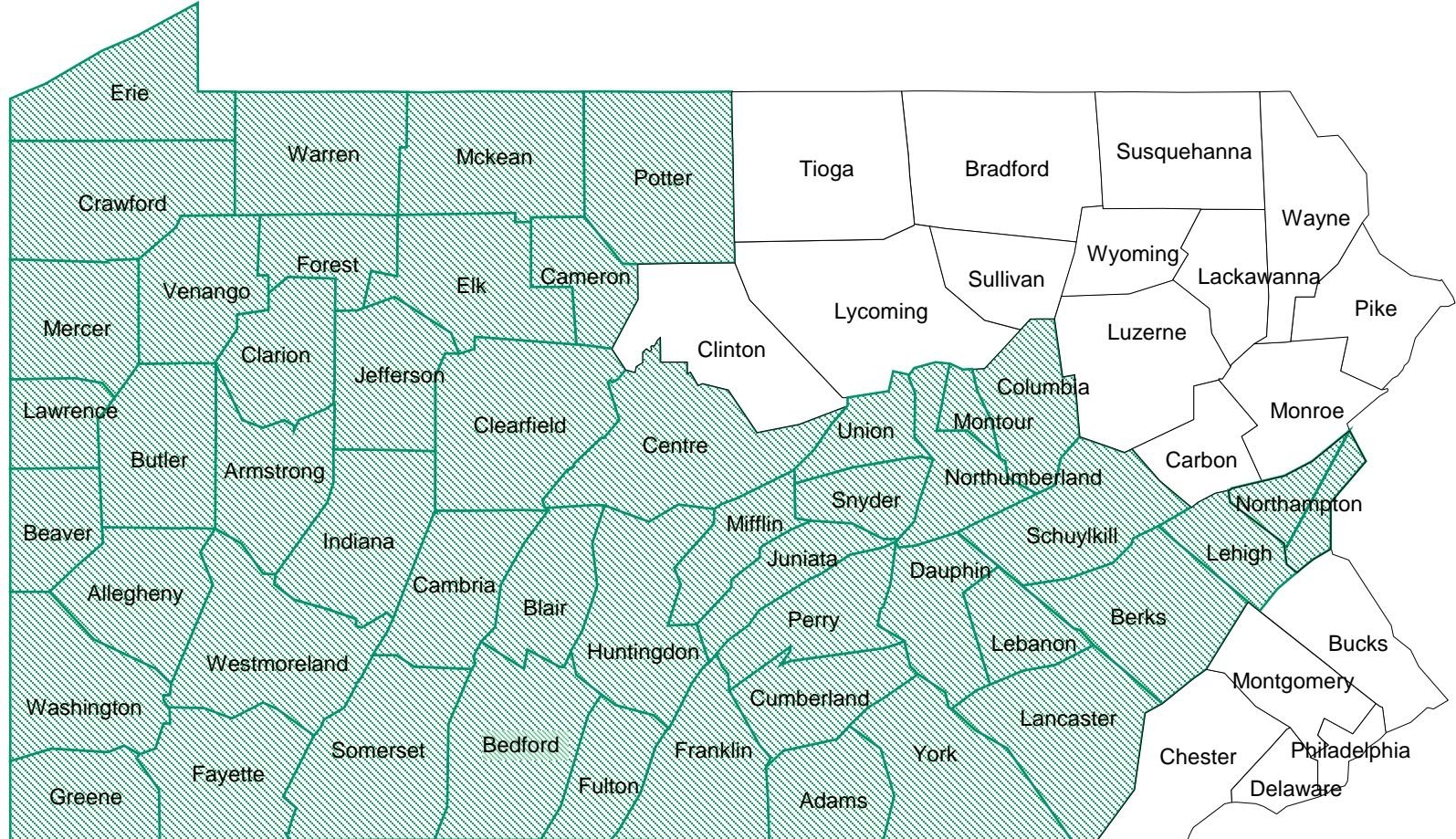
Currently Filed WPA vs CPA Relativities:	
WPA	0.970
CPA	1.033

WPA & CPA:	
Area	Proposed Factor*
1	0.926
2	0.976
4	0.976
5	0.990
6	1.012
7	1.046
9	1.023

2021 Service Area


Issuer: Highmark Health Insurance Company

Market: Small Group



Key (*modify as needed*)

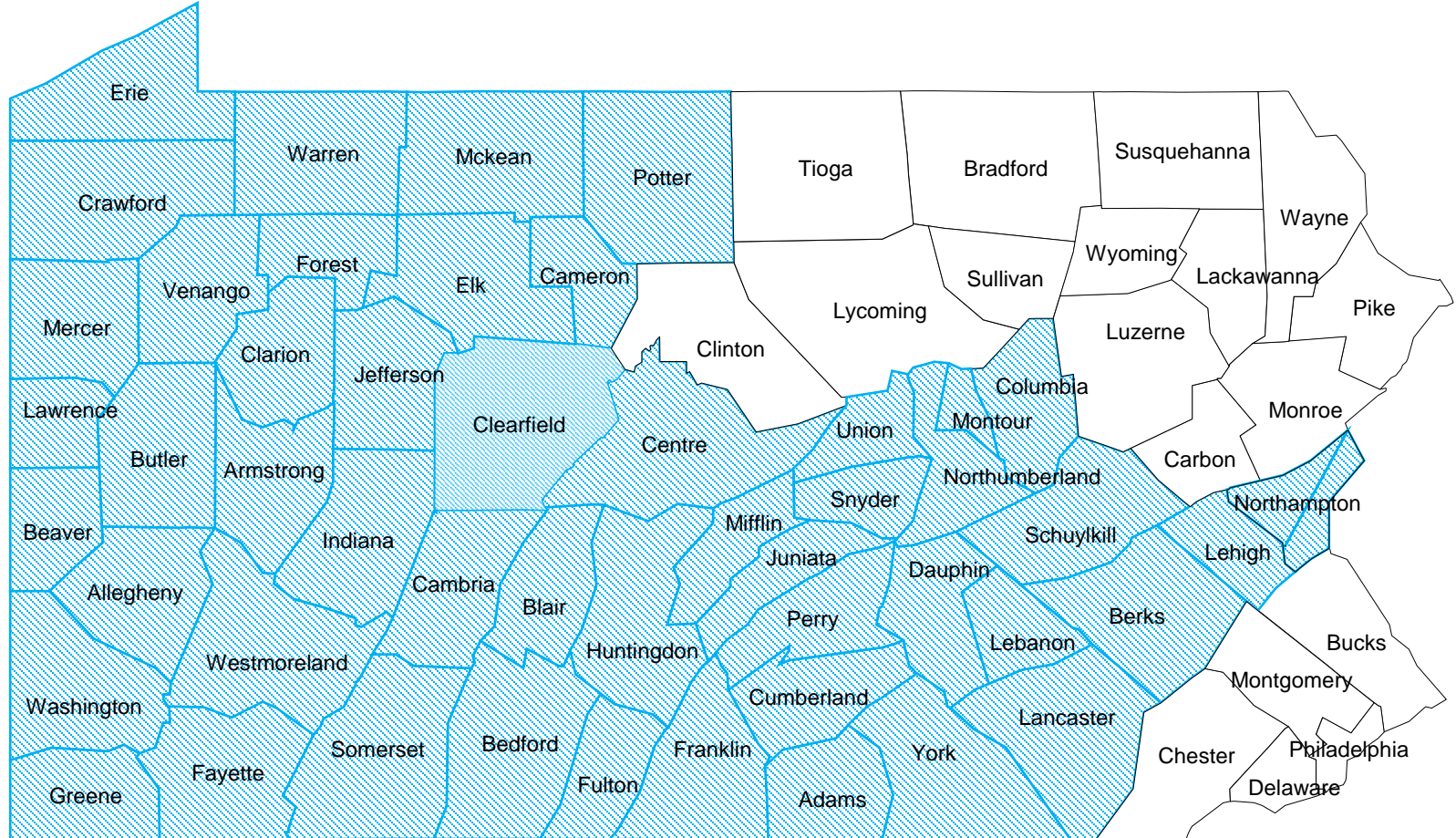
 : 2021 on-exchange service area

 : 2021 off-exchange only service area

2022 Service Area


Issuer: Highmark Health Insurance Company

Market: Small Group



Key (*modify as needed*)

 : 2022 on-exchange service area

 : 2022 off-exchange only service area



May 18, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Health Insurance Company (HHIC) 2022 ACA Rate Filing (Small Group Market)
HHIC Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Health Insurance Company 2022 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Health Insurance Company 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 Health Insurance Company should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Health Insurance Company (HHIC) (NAIC # 71768; HIOS Issuer ID # 70194) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2022**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2022 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Health Insurance Company, NAIC # 71768**
("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, 2022**

5. Average rate change requested: **4.4% rate change**
6. Range of rate change requested: **1.55% to 12.30%**
7. Total additional annual revenue generated from the proposed rate change: **\$75,231**
8. Product(s): **PPO**
9. Rating Areas and the change from 2021: **Regions 1, 2, 4, 5, 6, 7, 9** (Western and Central PA)

There are no changes in our covered Rating Areas from the 2021 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: **Gold and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2021: **322 covered lives; 190 policyholders**
12. Number of plans offered in 2022 and the change this represents from 2021: **4**

This is no change from the number of plans the Company offered in 2021.

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-PA22-125107755** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Shared Cost PPO	HHIC/PPO-10; HGHM-132793180
Health Savings HDHP	HHIC/HDHP-10; HGHM-132793105

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 70194, Company Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)**

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 to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Potential for Material Unforeseen Impacts: 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 2022. 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 or material developments in the course of the COVID pandemic. As a result, Highmark Health Insurance 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 Health Insurance Company if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Health Insurance Company 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 Health Insurance Company's business. Therefore, Highmark Health Insurance Company 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 Health Insurance Company 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

Ms. Tracie Gray, Director
Highmark Health Insurance Company 2022 Small Group Market Rates
May 18, 2021
Page 4 of 4

purposes, Highmark Health Insurance Company asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Health Insurance Company RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Health Insurance Company 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) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Cory Orzak', with a long horizontal flourish extending to the right.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Tija Hilton-Phillips, Esq.
Nicholas Sarneso
William R. Sarniak
Ryan Slean
Daryl Veach

Pennsylvania Actuarial Memorandum

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 “2022_SmGrp_HHIC_PAAMExhibits_051821” submitted with this filing containing the department’s required tables. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Health Insurance Co. (“HHIC”, “Company”)
- NAIC #: 71768
- HIOS Issuer ID: 70194
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 1, 2, 4, 5, 6, 7, 9
- Effective Date: 1/1/2022
- SERFF Rate Filing #: HGHM-132830955

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 2022. 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 or material developments in the course of the COVID pandemic. As a result, HHIC 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#
2021	-0.9%	HGHM-132380665
2020	-3.0%	HGHM-131937084
2019	10.3%	HGHM-131496229

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 2022, 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 10, Cell AC15 is 4.42%. This rate change reflects the change for first quarter 2022 calibrated index rates over first quarter 2021 calibrated index rates. Note that the Table 10 average rate change is determined prior to the application of the Geographic Area Factors and may not appropriately represent the average rate change reflected in this rate filing to the extent the proposed average Geographic Area Factor is different than the average Geographic Area Factor used in the 2021 rate development.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, Cell AN13, is 3.9%. The rates shown in Table 11 apply the Geographic Area Factors to the Table 10 calibrated index rates. As such, the average rate change determined from the Table 11 first quarter rates is a better representation of the average first quarter 2022 rate change, since it is more representative of the average rate change that members will see.

The primary drivers of the 4.42% 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 2/1/2021 data, this table reflects all of the Company's Small Group ACA enrollment, including enrollment from 2020 and 2021 plan year plans.

E. Benefit Changes

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

For the 2022 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 2020 calendar year results for all Affordable Care Act compliant policies in the single risk pool, with run out through February 2021 (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 2022 ACA-Compliant Health Insurance 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 \$0.19 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 50.43%. 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 member months for the experience period. In reviewing the Company's experience period results, the Company has assigned zero credibility to the Company's base experience data. HHIC's membership is relatively small (322 current members per Table 1) and dispersed over a wide geographical area (CPA and WPA). The lack of homogeneous data for the Company suggests that the experience period data is not credible. The Company has utilized the appropriate combined regional experience of several companies within the Highmark corporate family to establish the credibility manual rate. These companies are Highmark Inc., Highmark Choice Company, Highmark Coverage Advantage, and Highmark Benefits Group. This experience was chosen because it is large and reasonably represents the population expected to buy HHIC products. Utilizing this combined company experience established a manual rate basis that would be fully

credible according to the criteria discussed above. The Company believes that utilizing this combined experience in its rate development establishes a more appropriate rate level when giving consideration to the market-wide rate relativities established by Highmark's corporate family of companies.

Since the experience period data for the Company is not 100% credible, Tables 2b, 3b, and 4b have been populated with the combined experience discussed above used to establish the manual rate basis.

H. Trend Identification (Table 3b)

Table 3b 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 3b 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., Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, and Highmark Benefits Group. 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 by service category 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 2021 and 2022, an overall claim trend of 6.7% (2.8% cost; 3.8% utilization) was selected for the 2022 rate development. Please refer to the “Trend Support” exhibit in the “2022 Supplemental Exhibits – HHIC – 18May2021.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 trends.

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 5.3% (2.2% cost; 3.1% utilization), as seen entered in for the Year 2 trend on URRT Worksheet 1. This trend, combined with the BEP adjustment for COVID claim suppression, 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 60.4%. This trend is different than the capitation trend in the URRT because it includes the impact of induced utilization changes that get averaged across all service categories in the URRT. This allows for a consistent change in induced demand to be applied in Table 3 as gets applied on the URRT.

The Company performed a separate analysis to identify the impact of COVID on the base experience trend data and adjusted the historical claims data accordingly. See the Impact of COVID section below for the magnitude of this adjustment, along with additional detail. This COVID adjustment to the base period data impacts the Utilization section of the Trend Components to arrive at an appropriate Projected Allowed EHB Claims level in Table 5, but is removed from the Annual Trend used to develop the Small Group quarterly rates in Table 5A.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2021. 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. HHIC's experience period data has been assigned zero credibility, please refer to the "Manual Data" section below for commentary on the Table 5 adjustment factors impacting the manual rate development.

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 proposed extension through the end of 2022 for groups that renew on or prior to October 1, 2022, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "2022 Supplemental Exhibits – HHIC – 18May2021.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.

The Company is assuming a Projected Risk Adjustment payment in the projection period of \$22.88 PMPM. To arrive at the anticipated risk transfer for 2022, the Company determines the risk adjustment calculation components for the projected 2022 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 2020 Benefit Year published by CMS, the PA Insurance Department's calculation of 2020 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.

As discussed in the Credibility of Data section above, the Company is using manual data claims to arrive as the base claims level. Similarly, the risk adjustment transfer projection utilizes the expected transfer

amounts from the manual rate basis to arrive at the projected transfer. In this way, the population morbidity is consistent between the claims projection and the projected risk adjustment transfer.

The (\$25.48) PMPM value in cell C31 of Table 5 equals the (\$22.88) PMPM risk adjustment transfer value discussed above, along with a charge of (\$2.97) PMPM for the projected net impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of \$0.37 PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2022, 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 2022, so there are no Exchange User Fees charged in the rate development.

Impact of COVID

To account for the impact of COVID, the Company made the following adjustments to its base experience period claims and its projected costs:

- a. The claims in the base experience period were adjusted to a non-COVID baseline environment (discussed in the Trend Identification section above). This was done to provide a more stable base from which to project future claims. Claims in the base experience period were adjusted upward by 8.0%, representing the estimated degree of claims suppression in the experience period. This adjustment is applied to the underlying medical and drug claims incurred in the experience period, excluding prescription drug rebates and other claims paid outside of the system. This adjustment is reflected in the Utilization Trend of Table 3b.

To determine the appropriate adjustment factor for the base experience period, the Company analyzed historical normalized allowed medical claim trends combined at the state and market level. Then the Company selected an appropriate medical trend amount for 2020 within the range of historical trend results. This trend was applied to the 2019 normalized allowed medical claims to project the non-COVID baseline medical claims for 2020, which were then compared to the actual 2020 experience normalized allowed medical claims to determine the adjustment factor indicated above. The overall impact of the pandemic on drug claims in 2020 is assumed to be negligible, and so were not adjusted. The adjustment factors for medical and drug were then weighted together to develop an overall BEP allowed claim adjustment factor. Please see the exhibit titled "PA BEP COVID Adj Support" in the supplemental exhibits file "2022 Supplemental Exhibits – HHIC – 18May2021.xlsx" submitted with this filing for a demonstration of this adjustment factor development.

- b. The projection period claims were first established using trend projections under non-COVID baseline assumptions, effectively removing the noise introduced by COVID. Using a non-COVID baseline experience environment, claims were projected into the rating period using traditional methods of claim trend projections, as discussed in the Trend Identification section above.

c. The projected non-COVID baseline claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:

- 1) **COVID Treatment (\$0.07 PMPM)** – COVID treatment utilization in 2022 is expected to follow a similar utilization pattern as flu treatment from 2018 and 2019 (roughly 0.003 admits per 1000 members per month), with COVID-specific admission costs based on recent admission costs for COVID (roughly \$26,000 cost per admit).
- 2) **COVID Testing (\$1.01 PMPM)** – COVID testing utilization in 2022 is expected to follow a similar utilization pattern as flu testing from 2018 and 2019 (roughly 9 tests per 1000 members per month), with COVID specific testing costs based on recent testing costs for COVID (roughly \$112.87 cost per test).
- 3) **COVID Vaccine (\$2.05 PMPM)** – The Company is expecting that a total of 43% of members will receive a COVID vaccine. This assumes that 60% of members 18-64 utilize a vaccine and 40% of members under 18 utilize a vaccine. In addition to this, some vaccines are not reported in the billing system so expected utilization is further reduced by 25%.

The cost of the vaccine is assumed to be \$115 per dose. This is a combination of a \$40 cost for administering the vaccine and \$75 cost for the vaccine itself.

Finally, the average number of doses per member is assumed to be 0.5. This reflects the assumption that members will need a COVID vaccine every other year. This results in a cost of \$2.05 PMPM, which represents the expected cost that the Company will incur during the 2022-2023 coverage period stemming from 2022 policy year contracts.

- 4) **Additional morbidity (0.50% claims impact)** – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity. The following categories of care are expected to be impacted: Cardiology, Joint Degeneration, Diabetes, Mood Disorder & Depression, and Alcohol Treatment. The range of possible cost increases in these categories is assumed to be between 1% and 5%, which equates to 0.2% to 1.1% of total claims. Pricing assumes an overall claims impact of 0.5%, which is applied to the underlying medical and drug claims expected in the projection period.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.25%. Please see the exhibit titled “COVID Projection Support” in the supplemental exhibits file “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” submitted with this filing for a demonstration of the development of the adjustment factors referenced above. The combined impact of these adjustment factors is a component of the Change in Morbidity

Factor in Table 5. Please refer to the exhibit titled “Table 5 Support” in the supplemental exhibits file “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” submitted with this filing for a demonstration of how these adjustment factors are combined and translated into the Change in Morbidity Factor.

Manual Data

As discussed above, HHIC has assigned zero credibility to the Company’s experience period data, and utilizes the experience of appropriate combined regional experience of several companies within the Highmark corporate family to establish the credibility manual rate. This section discusses the adjustments made to the Manual Data shown in Table 5. Where pertinent, the Company’s own projected membership and plan distribution is used to establish the appropriate adjustment factors to use. Similarly, an adjustment due to the impact of COVID has been applied to the base period and projected period assumptions. See above for a discussion of the adjustment factors used. These Manual Data adjustment factors include:

- The trend in the manual rate section is developed on a basis consistent with the trend development of the Company’s experience discussed above.
- The Change in Morbidity represents an adjustment from the experience period claims of the manual experience basis to the Company’s expected morbidity in the projection period. As discussed above, the Company has included a morbidity adjustment factor due to the impact of COVID on projected 2022 claim costs (as discussed above).
- The Change in Demographics adjustment factor of 1.012 reflects the change in age and geography factors the Company expects from the experience period of the manual experience basis to the Company’s expected demographics in the projection period.
- The Change in Network adjustment of 1.017 reflects the change in network discounts and utilization of facility services between the experience period of the manual experience basis and the Company’s projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits from the experience period and the projection period: None.
- The Change in Other captures any additional impact to projected claims not captured in the above categories: None.

Please see the worksheet named “Table 5 Support - Manual” in the “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” file for the calculation of these factors from the manual experience period data to the Company’s projected results.

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 COVID adjustment to the base experience data (discussed above) is removed, as that adjustment will not have an ongoing impact in the projection period;
- b. The Induced Utilization trend is excluded from the quarterly rate trends;
- c. The quarterly rate trends are further adjusted to remove the impact of the Company's cost saving initiatives that produce one-time savings;
- d. The timing of the renewals within the quarter are more appropriately considered; and
- e. 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:

- \$0.24 PMPM for the PCORI Fee;
- \$0.25 PMPM for the Risk Adjustment User Fee; and
- 2% of premium for the PA premium tax

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 2021 values are pulled from the prior year's filing, while the 2022 values represent the Company's projection for 2022 assumed in the 2022 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of February 2021 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 2022 Calibrated Plan Adjusted Index Rate (PMPM). The 2021 base period allowed claims is carried over from the 2021 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 2021 Column match those entered in the 2021 Column in the plan year 2021 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2022 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2022. The calibrated plan adjusted index rates for 2022 and 2021, and all of 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 “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” 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 1.084. 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 “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” 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 2022. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 3.9% increase, while the “percent rate change requested” from the SERFF Rate Review Detail Screen (and Table 10) is 4.42%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

Please see Table 13 for the Company’s geographic factors. The Company’s geographic factors for the rating period were updated as a component of this rate filing submission. The proposed geographic factors were developed based on a review of the average facility costs for PPO products by region, using

a market basket approach to procedures by facility. Similar levels of professional and pharmaceutical costs were added to each region to get an appropriate allowed claim basis for the geographic factors. Note that since this analysis is based only upon PPO costs and based only upon facility schedules, these factors do not reflect morbidity differences among regions, nor do they reflect differences based upon network discount levels. Please see the exhibit “Geo Factors” in the “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” file for the development of these factors.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company’s network rating factors. These factors are unchanged from the previously approved rate filing.

D. 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 2021 service area and its proposed 2022 service area in the file “Pennsylvania Counties Map - 2022 Filings – HHIC.pdf” submitted with this filing. There are no proposed changes to the Company’s service area from 2021 to 2022.

E. 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.

6. MLR Exhibit

The table below summarizes the requested three-year MLR information:

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	72.7%	86.5%	10,200	6,468
2018	71.7%	85.5%	6,762	3,144
2019	69.7%	88.1%	4,663	3,840

Please note that the values in the Pricing columns above come from the Pennsylvania Actuarial Memorandum exhibits for the referenced pricing year (Tables 1, 5 and 6). The Actual results shown are from the URRT Worksheet 2 values for ACA plans from the pricing year in which the referenced calendar year is the base experience period. Since the URRT Worksheet 2 Actual values represent calendar year results, while the Pricing values represents policy year estimates, variations between these two amounts are expected.

7. 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 2022) 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 2022 Rate Filing Justification.

Signed: [Redacted]

Date: 05/18/2021

Rate Change Summary

Highmark Health Insurance Company (HHIC) – Small Group Plans

Rate request filing ID # HGHM-132830955 - 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

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	4.42% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	1.55% to 12.30%
Effective date:	January 1, 2022
Mapped Members:	322
Available in:	Rating Areas 1, 2, 4, 5, 6, 7, 9

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$3,061,596
Claims	\$1,592,166
Administrative expenses	\$366,895
Taxes & fees	\$51,577
Company made (after taxes)	\$1,050,958

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2022:

Claims:	88.9%
Administrative:	9.0%
Taxes & fees:	2.1%
Profit:	0%

The company expects its annual medical costs to increase **5.32%**.

Explanation of requested rate change

The proposed rate change is being driven by rising medical care costs, which are expected to continue through the remainder of 2021 and throughout 2022 as a result of both higher utilization and the increasing cost of healthcare services. These upward impacts are being offset by improvements in the morbidity of the population within HHIC's ACA products.

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.

**PA Rate Template Part I
Data Relevant to the Rate Filing**

Table 0. Identifying Information

Carrier Name:	Highmark Health Insurance Co. (HHIC)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2022	to	12/31/2022
Base Period Start Date:	1/1/2020	to	12/31/2020
Date of Most Recent Membership:	2/1/2021		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	37.0	38.0	38.0
Total	4,081	322	2,700
<18	744	57	478
18-24	280	21	176
25-29	304	25	210
30-34	333	21	176
35-39	444	34	285
40-44	410	32	268
45-49	280	25	210
50-54	345	28	235
55-59	329	29	243
60-63	315	21	176
64+	297	29	243

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims
\$2,638,891.23	\$1,810,918.83	\$1,834,787.20	4,081	\$321,324.82	\$2,156,112.02	\$0.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)						
Loss Ratio						

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	2.19%	7.77%	-0.03%	10.09%	10.16%
Outpatient Hospital	2.19%	7.77%	-0.03%	10.09%	37.51%
Professional	2.19%	7.77%	-0.03%	10.09%	22.85%
Other Medical	2.19%	7.77%	-0.03%	10.09%	2.61%
Capitation				60.37%	0.04%
Prescription Drugs	2.19%	7.77%	-0.03%	10.09%	26.83%
Total Annual Trend				10.12%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.213	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM
Jan-17		\$238,086.50	1.0000	\$ 238,086.50	862	\$ 276.20
Feb-17		\$173,610.84	1.0000	\$ 173,610.84	849	\$ 204.49
Mar-17		\$231,807.92	1.0000	\$ 231,807.92	854	\$ 271.44
Apr-17		\$278,007.78	1.0000	\$ 278,007.78	849	\$ 327.45
May-17		\$264,535.40	1.0000	\$ 264,535.40	837	\$ 316.05
Jun-17		\$284,604.85	1.0000	\$ 284,604.85	842	\$ 338.01
Jul-17		\$302,966.42	1.0000	\$ 302,966.42	838	\$ 361.54
Aug-17		\$319,748.59	1.0000	\$ 319,748.59	834	\$ 383.39
Sep-17		\$316,209.94	1.0000	\$ 316,209.94	809	\$ 390.87
Oct-17		\$402,223.42	1.0000	\$ 402,223.42	818	\$ 491.72
Nov-17		\$386,214.01	1.0000	\$ 386,214.01	908	\$ 425.35
Dec-17	\$5,590,576.00	\$430,678.40	1.0000	\$ 430,678.40	910	\$ 473.27
Jan-18		\$303,417.20	1.0000	\$ 303,417.20	632	\$ 480.09
Feb-18		\$248,138.44	1.0000	\$ 248,142.56	616	\$ 402.83
Mar-18		\$308,075.23	1.0000	\$ 308,082.61	608	\$ 506.71
Apr-18		\$205,931.19	1.0000	\$ 205,936.38	581	\$ 354.45
May-18		\$235,240.22	1.0000	\$ 235,246.85	584	\$ 402.82
Jun-18		\$222,044.98	1.0000	\$ 222,054.00	570	\$ 389.57
Jul-18		\$251,056.85	0.9999	\$ 251,076.64	559	\$ 449.15
Aug-18		\$249,053.93	0.9998	\$ 249,095.36	551	\$ 452.08
Sep-18		\$258,270.33	0.9998	\$ 258,314.06	545	\$ 473.97
Oct-18		\$295,178.61	0.9998	\$ 295,237.93	529	\$ 558.11
Nov-18		\$220,644.19	0.9997	\$ 220,701.78	504	\$ 437.90
Dec-18	\$4,087,016.73	\$290,347.77	0.9997	\$ 290,434.91	483	\$ 601.31
Jan-19		\$201,427.25	0.9994	\$ 201,542.71	444	\$ 453.93
Feb-19		\$211,954.05	0.9995	\$ 212,054.35	418	\$ 507.31
Mar-19		\$245,168.19	0.9994	\$ 245,304.91	418	\$ 586.85
Apr-19		\$263,184.90	0.9994	\$ 263,332.58	399	\$ 659.98
May-19		\$213,703.41	0.9994	\$ 213,840.33	405	\$ 528.00
Jun-19		\$171,767.61	0.9995	\$ 171,851.62	374	\$ 459.50
Jul-19		\$189,806.36	0.9994	\$ 189,917.49	372	\$ 510.53
Aug-19		\$132,872.69	0.9993	\$ 132,962.73	362	\$ 367.30
Sep-19		\$156,645.78	0.9994	\$ 156,736.55	363	\$ 431.78
Oct-19		\$132,342.10	0.9994	\$ 132,424.30	360	\$ 367.85
Nov-19		\$145,624.47	0.9993	\$ 145,722.16	364	\$ 400.34
Dec-19	\$2,927,049.29	\$278,572.17	0.9987	\$ 278,939.78	368	\$ 757.99
Jan-20		\$158,088.66	0.9991	\$ 158,230.83	346	\$ 457.31
Feb-20		\$164,303.58	0.9991	\$ 164,453.85	350	\$ 469.87
Mar-20		\$144,771.22	0.9990	\$ 144,919.77	339	\$ 427.49
Apr-20		\$95,915.54	0.9984	\$ 96,067.45	343	\$ 280.08
May-20		\$114,785.64	0.9984	\$ 114,973.19	340	\$ 338.16
Jun-20		\$81,991.01	0.9972	\$ 82,222.19	335	\$ 245.44
Jul-20		\$128,898.29	0.9964	\$ 129,358.54	333	\$ 388.46
Aug-20		\$127,323.86	0.9925	\$ 128,285.94	339	\$ 378.42
Sep-20		\$188,993.00	0.9881	\$ 191,270.62	339	\$ 564.22
Oct-20		\$207,638.36	0.9826	\$ 211,320.26	344	\$ 614.30
Nov-20		\$157,941.96	0.9699	\$ 162,846.69	347	\$ 469.30
Dec-20	\$2,638,891.23	\$215,047.44	0.9532	\$ 225,617.59	326	\$ 692.08

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
(\$291,704.83)	\$789.49	\$0.00	\$422,704.78	\$0.00
				\$ 457.04
				50.43%

Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
	(\$14,871.55)	\$284,546.58	\$ 330.10
	(\$14,654.99)	\$215,116.93	\$ 253.38
	(\$14,719.49)	\$298,538.02	\$ 349.58
	(\$14,571.23)	\$331,955.99	\$ 391.00
	(\$14,343.14)	\$318,267.50	\$ 380.25
	(\$14,449.52)	\$342,165.67	\$ 406.37
	(\$14,383.96)	\$358,907.72	\$ 428.29
	(\$14,311.42)	\$382,264.84	\$ 458.35
	(\$13,887.71)	\$346,643.42	\$ 428.48
	(\$14,038.71)	\$442,655.68	\$ 541.14
	(\$15,810.46)	\$441,385.71	\$ 486.11
\$796,164.56	(\$15,864.18)	\$486,504.21	\$ 534.62
	(\$14,329.99)	\$367,521.33	\$ 581.52
	(\$13,975.87)	\$301,211.17	\$ 488.98
	(\$13,801.41)	\$339,704.37	\$ 558.72
	(\$13,198.10)	\$235,249.82	\$ 404.91
	(\$13,258.97)	\$271,704.69	\$ 465.25
	(\$12,941.97)	\$248,522.29	\$ 436.00
	(\$12,694.50)	\$288,308.94	\$ 515.76
	(\$12,516.58)	\$283,845.83	\$ 515.15
	(\$12,379.23)	\$288,831.12	\$ 529.97
	(\$12,025.11)	\$341,506.60	\$ 645.57
	(\$11,445.05)	\$254,257.66	\$ 504.48
\$605,323.40	(\$10,972.14)	\$318,860.94	\$ 660.17
	(\$19,388.76)	\$228,114.23	\$ 513.77
	(\$16,367.54)	\$233,726.82	\$ 559.16
	(\$23,695.32)	\$256,289.40	\$ 613.13
	(\$21,042.15)	\$291,469.50	\$ 730.50
	(\$20,229.91)	\$238,427.70	\$ 588.71
	(\$15,987.32)	\$187,729.11	\$ 501.95
	(\$17,168.44)	\$202,180.68	\$ 543.50
	(\$20,008.96)	\$140,787.22	\$ 388.91
	(\$15,108.59)	\$166,845.71	\$ 459.63
	(\$25,357.15)	\$134,461.89	\$ 373.51
	(\$20,237.17)	\$155,667.74	\$ 427.66
\$428,049.80	(\$16,095.00)	\$306,292.99	\$ 832.32
	(\$23,718.18)	\$172,645.65	\$ 498.98
	(\$15,290.92)	\$180,414.70	\$ 515.47
	(\$25,964.34)	\$140,564.21	\$ 414.64
	(\$21,693.47)	\$89,421.09	\$ 260.70
	(\$23,835.44)	\$112,006.04	\$ 329.43
	(\$14,955.34)	\$84,084.44	\$ 251.00
	(\$20,659.15)	\$136,870.41	\$ 411.02
	(\$16,798.80)	\$133,964.43	\$ 395.18
	(\$30,184.36)	\$199,319.81	\$ 587.96
	(\$17,555.03)	\$218,536.20	\$ 635.28
	(\$13,682.99)	\$176,756.72	\$ 509.39
\$316,304.71	(\$18,941.79)	\$238,008.12	\$ 730.09

Carrier Name: Highmark Health Insurance Co. (HHIC)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2022

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)
\$166,467,511.05	\$138,510,605.70	\$140,424,434.73	270,971	\$18,619,443.12	\$159,043,877.85
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)					
Loss Ratio					

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend
Inpatient Hospital	2.24%	7.48%	-0.42%	9.43%
Outpatient Hospital	2.24%	7.48%	-0.42%	9.43%
Professional	2.24%	7.48%	-0.42%	9.43%
Other Medical	2.24%	7.48%	-0.42%	9.43%
Capitation				63.78%
Prescription Drugs	2.24%	7.48%	-0.42%	9.43%
Total Annual Trend				9.45%
Months of Trend				24
Total Applied Trend Projection Factor				1.198

* 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
Jan-17		\$8,600,943.88	1.0000	\$ 8,600,943.88	18,891
Feb-17		\$7,884,202.49	1.0000	\$ 7,884,202.49	18,847
Mar-17		\$8,525,172.28	1.0000	\$ 8,525,172.28	18,648
Apr-17		\$8,183,373.99	1.0000	\$ 8,183,373.99	18,448
May-17		\$8,848,896.01	1.0000	\$ 8,848,896.01	18,277
Jun-17		\$9,337,185.26	1.0000	\$ 9,337,185.26	18,270
Jul-17		\$8,502,735.91	1.0000	\$ 8,502,735.91	18,015
Aug-17		\$8,314,433.98	1.0000	\$ 8,314,433.98	18,082
Sep-17		\$8,159,395.45	1.0000	\$ 8,159,395.45	17,916
Oct-17		\$9,093,407.58	1.0000	\$ 9,093,407.58	17,850
Nov-17		\$8,373,591.28	1.0000	\$ 8,373,591.28	17,781
Dec-17	\$109,087,120.50	\$8,098,653.95	1.0000	\$ 8,098,653.95	17,506
Jan-18		\$12,043,863.88	1.0000	\$ 12,043,863.88	18,145
Feb-18		\$7,860,176.43	1.0000	\$ 7,860,240.58	18,181
Mar-18		\$9,445,248.85	1.0000	\$ 9,445,406.15	18,214
Apr-18		\$9,065,916.47	1.0000	\$ 9,066,182.01	18,166
May-18		\$8,205,626.67	1.0000	\$ 8,205,787.64	18,532
Jun-18		\$9,164,902.87	1.0000	\$ 9,165,114.01	18,627
Jul-18		\$8,637,456.92	1.0000	\$ 8,637,634.66	19,219
Aug-18		\$9,874,946.45	0.9999	\$ 9,875,466.01	19,616
Sep-18		\$8,711,003.12	0.9999	\$ 8,711,694.33	20,160
Oct-18		\$10,322,552.56	0.9999	\$ 10,323,201.74	21,571
Nov-18		\$11,191,577.41	0.9999	\$ 11,192,745.83	22,429
Dec-18	\$125,888,438.49	\$11,047,223.30	0.9998	\$ 11,048,973.22	25,907
Jan-19		\$11,444,827.77	0.9998	\$ 11,447,606.37	24,838
Feb-19		\$11,194,469.79	0.9998	\$ 11,196,539.15	24,588
Mar-19		\$12,175,661.04	0.9998	\$ 12,177,546.09	24,394
Apr-19		\$11,729,676.98	0.9997	\$ 11,733,309.62	23,972
May-19		\$11,737,273.31	0.9998	\$ 11,740,157.99	23,798
Jun-19		\$10,620,413.92	0.9995	\$ 10,625,948.92	23,650
Jul-19		\$10,812,227.65	0.9996	\$ 10,816,165.66	22,922
Aug-19		\$11,178,646.67	0.9992	\$ 11,187,102.86	22,623
Sep-19		\$10,233,261.26	0.9993	\$ 10,240,074.79	22,248
Oct-19		\$11,614,342.72	0.9993	\$ 11,623,010.82	21,836
Nov-19		\$10,722,554.23	0.9990	\$ 10,733,616.76	21,448
Dec-19	\$157,074,273.24	\$10,523,148.94	0.9989	\$ 10,534,491.14	19,416
Jan-20		\$11,233,687.04	0.9988	\$ 11,246,902.12	21,241
Feb-20		\$10,437,930.82	0.9991	\$ 10,446,989.14	21,495
Mar-20		\$10,104,757.29	0.9988	\$ 10,116,843.93	21,912
Apr-20		\$8,435,335.44	0.9981	\$ 8,451,240.36	22,222
May-20		\$9,571,416.24	0.9977	\$ 9,593,521.36	22,435
Jun-20		\$11,207,699.26	0.9966	\$ 11,245,912.21	22,437
Jul-20		\$13,820,828.02	0.9944	\$ 13,899,207.31	22,453
Aug-20		\$10,924,434.86	0.9920	\$ 11,012,221.68	22,469
Sep-20		\$12,633,911.93	0.9859	\$ 12,814,030.55	22,932
Oct-20		\$12,165,766.79	0.9801	\$ 12,413,265.40	23,157
Nov-20		\$12,784,055.04	0.9692	\$ 13,189,888.88	23,316
Dec-20	\$166,467,511.05	\$13,311,071.96	0.9431	\$ 14,114,700.77	24,902

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$0.00	(\$10,104,679.74)	\$49,875.11	\$0.00	(\$422,704.78)	\$0.00
					\$ 549.83
					78.51%

Weight*
19.09%
35.24%
23.49%
2.80%
0.03%
19.34%
100.00%

Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
\$ 455.29		(\$358,012.34)	\$9,496,718.14	\$ 502.71
\$ 418.33		(\$357,029.43)	\$8,672,297.24	\$ 460.14
\$ 457.16		(\$353,373.45)	\$9,401,098.18	\$ 504.13
\$ 443.59		(\$349,694.10)	\$8,881,939.62	\$ 481.46
\$ 484.15		(\$346,179.45)	\$9,603,424.70	\$ 525.44
\$ 511.07		(\$345,994.92)	\$10,056,305.57	\$ 550.43
\$ 471.98		(\$341,225.66)	\$9,191,145.87	\$ 510.19
\$ 459.82		(\$342,414.53)	\$9,096,760.13	\$ 503.08
\$ 455.43		(\$339,205.19)	\$8,863,516.70	\$ 494.73
\$ 509.43		(\$338,036.20)	\$9,811,401.10	\$ 549.66
\$ 470.93		(\$336,556.29)	\$9,025,619.32	\$ 507.60
\$ 462.62	\$13,097,450.52	(\$331,075.33)	\$8,780,419.13	\$ 501.57
\$ 663.76		(\$422,174.25)	\$13,050,598.75	\$ 719.24
\$ 432.33		(\$423,091.91)	\$8,670,332.35	\$ 476.89
\$ 518.58		(\$423,794.44)	\$10,347,515.98	\$ 568.11
\$ 499.07		(\$422,626.36)	\$9,940,278.15	\$ 547.19
\$ 442.79		(\$431,259.13)	\$9,032,434.31	\$ 487.40
\$ 492.03		(\$433,432.88)	\$9,967,407.98	\$ 535.11
\$ 449.43		(\$446,467.68)	\$9,513,036.65	\$ 494.98
\$ 503.44		(\$455,252.84)	\$10,832,920.82	\$ 552.25
\$ 432.13		(\$467,098.75)	\$9,473,102.18	\$ 469.90
\$ 478.57		(\$498,545.64)	\$11,417,678.64	\$ 529.31
\$ 499.03		(\$517,398.98)	\$12,241,164.71	\$ 545.77
\$ 426.49	\$16,742,843.62	(\$594,194.62)	\$12,297,345.67	\$ 474.67
\$ 460.89		(\$774,382.65)	\$12,855,379.92	\$ 517.57
\$ 455.37		(\$721,776.91)	\$12,336,392.63	\$ 501.72
\$ 499.20		(\$786,841.99)	\$13,350,806.55	\$ 547.30
\$ 489.46		(\$750,021.53)	\$12,852,995.73	\$ 536.17
\$ 493.33		(\$741,995.71)	\$12,805,291.83	\$ 538.08
\$ 449.30		(\$685,017.33)	\$11,545,241.72	\$ 488.17
\$ 471.87		(\$711,766.12)	\$11,807,383.30	\$ 515.11
\$ 494.50		(\$660,767.05)	\$12,153,483.24	\$ 537.22
\$ 460.27		(\$652,001.31)	\$11,072,701.88	\$ 497.69
\$ 532.29		(\$628,121.93)	\$12,659,148.31	\$ 579.74
\$ 500.45		(\$606,495.19)	\$11,579,247.58	\$ 539.88
\$ 542.57	\$20,765,879.44	(\$542,007.48)	\$11,542,181.72	\$ 594.47
\$ 529.49		(\$674,563.49)	\$12,574,496.45	\$ 591.99
\$ 486.02		(\$646,930.09)	\$11,536,215.38	\$ 536.69
\$ 461.70		(\$768,945.05)	\$10,876,931.04	\$ 496.39
\$ 380.31		(\$742,894.52)	\$8,599,217.74	\$ 386.97
\$ 427.61		(\$687,000.32)	\$10,102,342.03	\$ 450.29
\$ 501.22		(\$735,801.06)	\$11,983,547.21	\$ 534.10
\$ 619.04		(\$739,488.47)	\$14,729,197.45	\$ 656.00
\$ 490.11		(\$702,870.43)	\$11,855,109.02	\$ 527.62
\$ 558.78		(\$768,243.04)	\$13,623,415.13	\$ 594.08
\$ 536.05		(\$756,708.93)	\$13,267,193.03	\$ 572.92
\$ 565.70		(\$762,346.89)	\$13,931,706.23	\$ 597.52
\$ 566.81	\$18,354,724.71	(\$871,518.44)	\$14,962,766.98	\$ 600.87

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

Carrier Name:	Highmark Health Insurance Co. (HHIC)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2020 to 12/31/2020					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

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

Carrier Name:	Highmark Health Insurance Co. (HHIC)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2022	Proj. Incurred Claim Impact:	0.0%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

PA Rate Template Part II
Rate Development and Change

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Highmark Health Insurance Co. (HHIC)
PPO
Small Group
1/1/2022

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	\$ 457.04	\$ 549.83	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.213	1.198	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 554.24	\$ 658.69	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.015	1.027	<- See URRT Instructions
Total Non-Morbidity Changes	1.032	1.030	
Change in Demographics	1.032	1.012	<- See URRT Instructions
Change in Network	1.000	1.017	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 580.42	\$ 696.84	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 696.84	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 696.84		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.803		
Projected Incurred EHB Claims PMPM	\$ 559.89		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-\$25.48		
Projected Incurred Exchange User Fees PMPM			
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 585.37		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 728.56		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 585.37		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 728.56		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.03%	\$59.43
General and Claims	5.64%	\$37.12
Agent/Broker Fees and Commissions	2.96%	\$19.52
Quality Improvement Initiatives	0.42%	\$2.79
Taxes and Fees	2.07%	\$13.66
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.24
PA Premium & Other Taxes (if applicable)	0.00%	\$0.02
Federal Income Tax		\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)		\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	11.10%	\$73.09
Projected Required Revenue PMPM		\$ 658.47

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 407.68	\$ 425.71	\$ 18.02	4.4%
B. Base period allowed claims before normalization	\$445.80	\$ 549.83	\$ 104.04	25.5%
C. Normalization factor component of change	\$ (178.65)	\$ (222.73)	\$ (44.08)	-10.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 267.15	\$ 327.10	\$ 59.96	14.7%
D2. URRT Trend	\$ 39.91	\$ 64.76	\$ 24.85	6.1%
D3. URRT Morbidity	\$ 101.00	\$ 10.76	\$ (90.23)	-22.1%
D4. URRT Other	\$ 5.40	\$ 11.94	\$ 6.54	1.6%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (10.95)	\$ 18.87	\$ 29.82	7.3%
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)	\$ 402.50	\$ 433.43	\$ 30.93	7.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (73.38)	\$ (85.68)	\$ (12.30)	-3.0%
E3. Benefit Richness	\$ 30.55	\$ 29.06	\$ (1.49)	-0.4%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (42.83)	\$ (56.62)	\$ (13.79)	-3.4%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 37.08	\$ 38.42	\$ 1.34	0.3%
F2. Taxes and Fees	\$ 8.47	\$ 8.83	\$ 0.36	0.1%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 45.55	\$ 47.25	\$ 1.71	0.4%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 405.22	\$ 424.07	\$ 18.85	4.6%

ce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 549.83	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 166,467,511.05	
Blended Loss Ratio	78.51%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	1,006	595	310	788	2,699
Adjusted Projected Allowed EHB Claims PMPM	\$ 696.84	\$ 696.84	\$ 696.84	\$ 696.84	\$ 696.84
Months of Trend	-	3	6	9	
Annual Trend	6.69%	9.16%	8.91%	8.12%	
Single Risk Pool Projected Allowed Claims	\$ 696.84	\$ 712.28	\$ 727.23	\$ 738.84	\$ 716.00
Quarterly Trend Factor	1.000	1.022	1.044	1.060	1.027

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.522	1.552
Average Geographic Factor	1.003	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.093	1.084
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$671.67	\$ 728.56
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 402.50	\$ 433.43

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

	2021	2022	
Paid-to-Allowed	0.818	0.803	
URRT Trend (Total Applied Trend Factor)	1.149	1.198	<- URRT W1, S2
URRT Morbidity	1.329	1.027	<- URRT W1, S2
URRT "Other"	1.013	1.030	<- URRT W1, S2
Risk Adjustment	\$ (14.95)	\$ 25.48	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ 0.54	\$0.50	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.818	0.802	<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.093	1.084	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.10%	9.03%	
Taxes and Fees	2.08%	2.07%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Highmark Health Insurance Co. (HHIC)
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2022
 Base Period Start Date: 1/1/2020
 Date of Most Recent Membership: 2/1/2021
 Market Adjusted Index Rate: \$ 728.56

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off
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Totals - Current Membership

0.803

Total - Projected Membership

0.804

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
Plan 1	70194PA0220006	PPO	Shared Cost PPO \$1500	M	70194PA0220006	Gold	0.81812328	Approach 1	Off
Plan 2	70194PA0230002	PPO	Health Savings PPO Embedded Q\$6100	M	70194PA0230002	Bronze	0.64983194	Standard AV	Off
Plan 3	70194PA0240006	PPO	Shared Cost PPO \$1500	M	70194PA0240006	Gold	0.81812328	Approach 1	Off
Plan 4	70194PA0250002	PPO	Health Savings PPO Embedded Q\$6100	M	70194PA0250002	Bronze	0.64983194	Standard AV	Off

Calibration	
Age Calibration Factor	1.546
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.546

Total Covered Lives @ 02-01-2021
322

45 CFR Part 156.8 (d) (2) Allowable Factors

Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
0.802	1.000	1.000	1.000	1.000	1.000	\$ 585.19	9.0%	2.1%	0.0%
0.803	1.000	1.000	1.000	1.000	1.000	\$ 585.37	9.0%	2.1%	0.0%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.826	1.011	1.000	1.000	1.000	1.000	\$608.39	8.8%	2.1%	0.0%
0.685	0.945	1.000	1.000	1.000	1.000	\$471.95	10.0%	2.1%	0.0%
0.807	1.001	1.000	1.000	1.000	1.000	\$588.73	9.0%	2.1%	0.0%
0.648	0.934	1.000	1.000	1.000	1.000	\$440.54	10.3%	2.1%	0.0%

Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	Total Projected Lives
322	225

	-	
4	145	100
5	5	3
6	149	106
7	23	16

2021 Calibrated Plan Adjusted Index Rate PMPM	2022 Calibrated Plan Adjusted Index Rate PMPM
\$ 407.68	\$ 425.71
N/A	N/A
\$410.75	\$ 441.81
\$309.10	\$ 347.11
\$421.62	\$ 428.17
\$319.49	\$ 325.28

Proposed Rate Change Compared to Prior 12 months
4.4%
N/A
7.6%
12.3%
1.6%
1.8%

% of Total Covered Lives
N/A
45.0%
1.6%
46.3%
7.1%

02-01-2021 Number of Covered Lives by Rating Area

1	2	3	4	5	6	7	8	9	Total	2022 Continued/ Discontinued Plans Indicator
26	1	-	120	3	71	67	-	34	322	
									-	0
26	1	-	115	3	-	-	-	-	145	1
-	-	-	5	-	-	-	-	-	5	1
-	-	-	-	-	56	61	-	32	149	1
-	-	-	-	-	15	6	-	2	23	1

26	1	-	120	3	71	67	-	34	322
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									-	0
26	1	-	115	3	-	-	-	-	145	1
-	-	-	5	-	-	-	-	-	5	1
-	-	-	-	-	56	61	-	32	149	1
-	-	-	-	-	15	6	-	2	23	1

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

Carrier Name: Highmark Health Insurance Co. (HHIC)
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	70194PA0220006	Shared Cost PPO \$1500	M	70194PA0220006	Gold	Off
Plan 2	70194PA0230002	Savings PPO Embedded C	M	70194PA0230002	Bronze	Off
Plan 3	70194PA0240006	Shared Cost PPO \$1500	M	70194PA0240006	Gold	Off
Plan 4	70194PA0250002	Savings PPO Embedded C	M	70194PA0250002	Bronze	Off

Quarter 1 2021, 21-year-old Non-Tobacco Premium P

1	2	3	4	5	6	7
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\$ 398.43 \$ 398.43 \$ - \$ 394.32 \$ 398.43 \$ 416.04 \$ 428.97

\$398.43	\$398.43	\$0.00	\$398.43	\$398.43	\$427.18	\$0.00
\$299.83	\$299.83	\$0.00	\$299.83	\$299.83	\$321.47	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$438.48	\$438.48
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$332.27	\$332.27

MPM		
8	9	Average (weighted by enrollment by rating area)
\$ -	\$ 423.92	\$ 409.83

\$0.00	\$0.00	\$ 398.43
\$0.00	\$0.00	\$ 299.83
\$0.00	\$430.05	\$ 436.67
\$0.00	\$325.88	\$ 331.71

Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	
\$ 409.27	\$ 431.26	\$ -	\$ 427.41	\$ 437.30	\$ 411.18	\$ 438.26	\$ -	\$ 431.79	\$ 425.19	

\$ 409.27	\$ 431.26	\$ -	\$ 431.26	\$ 437.30	\$ 446.97	\$ 462.17	\$ -	\$ 451.93	\$ 427.44
\$ 321.54	\$ 338.82	\$ -	\$ 338.82	\$ 343.56	\$ 351.16	\$ 363.10	\$ -	\$ 355.06	\$ 338.82
\$ 396.63	\$ 417.95	\$ -	\$ 417.95	\$ 423.80	\$ 433.17	\$ 447.90	\$ -	\$ 437.98	\$ 440.23
\$ 301.32	\$ 317.52	\$ -	\$ 317.52	\$ 321.96	\$ 329.08	\$ 340.27	\$ -	\$ 332.73	\$ 332.32

Change in Quarter 1, 21-year-old				
1	2	3	4	5
2.7%	8.2%	0.0%	8.4%	9.8%

2.7%	8.2%		8.2%	9.8%
7.2%	13.0%		13.0%	14.6%

Non-Tobacco Premium PMPM				
6	7	8	9	Average (weighted by enrollment by rating area)
-1.2%	2.2%	0.0%	1.9%	3.9%

4.6%				7.3%
9.2%				13.0%
-1.2%	2.1%		1.8%	0.8%
-1.0%	2.4%		2.1%	0.2%

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 418.34	\$ 440.82	\$ -	\$ 436.88	\$ 446.99	\$ 420.29	\$ 447.97	\$ -	\$ 441.35	\$ 434.61

\$ 418.34	\$ 440.82	\$ -	\$ 440.82	\$ 446.99	\$ 456.88	\$ 472.41	\$ -	\$ 461.95	\$ 436.92
\$ 328.67	\$ 346.33	\$ -	\$ 346.33	\$ 351.18	\$ 358.94	\$ 371.15	\$ -	\$ 362.93	\$ 346.33
\$ 405.42	\$ 427.21	\$ -	\$ 427.21	\$ 433.19	\$ 442.77	\$ 457.82	\$ -	\$ 447.68	\$ 449.99
\$ 308.00	\$ 324.55	\$ -	\$ 324.55	\$ 329.10	\$ 336.37	\$ 347.81	\$ -	\$ 340.11	\$ 339.68

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM		
1	2	3
\$ 427.12	\$ 450.07	\$ -

\$ 427.12	\$ 450.07	\$ -
\$ 335.56	\$ 353.60	\$ -
\$ 413.93	\$ 436.17	\$ -
\$ 314.46	\$ 331.36	\$ -

Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM

						Average (weighted by enrollment by rating area)
4	5	6	7	8	9	

\$ 446.05	\$ 456.37	\$ 429.11	\$ 457.37	\$ -	\$ 450.62	\$ 443.73
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\$ 450.07	\$ 456.37	\$ 466.46	\$ 482.32	\$ -	\$ 471.64	\$ 446.09
\$ 353.60	\$ 358.55	\$ 366.48	\$ 378.94	\$ -	\$ 370.54	\$ 353.60
\$ 436.17	\$ 442.28	\$ 452.06	\$ 467.43	\$ -	\$ 457.08	\$ 459.43
\$ 331.36	\$ 336.00	\$ 343.43	\$ 355.11	\$ -	\$ 347.24	\$ 346.81

Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM

										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		

\$ 433.94	\$ 457.26	\$ -	\$ 453.17	\$ 463.66	\$ 435.96	\$ 464.67	\$ -	\$ 457.81	\$ 450.82
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\$ 433.94	\$ 457.26	\$ -	\$ 457.26	\$ 463.66	\$ 473.91	\$ 490.02	\$ -	\$ 479.17	\$ 453.21
\$ 340.92	\$ 359.24	\$ -	\$ 359.24	\$ 364.27	\$ 372.33	\$ 384.99	\$ -	\$ 376.46	\$ 359.24
\$ 420.54	\$ 443.14	\$ -	\$ 443.14	\$ 449.34	\$ 459.28	\$ 474.89	\$ -	\$ 464.37	\$ 466.76
\$ 319.48	\$ 336.65	\$ -	\$ 336.65	\$ 341.37	\$ 348.92	\$ 360.78	\$ -	\$ 352.79	\$ 352.35

RATE PAGES

Company Name:	Highmark Health Insurance Company (HHIC)	Ending date of Rates:	March 31, 2022
Market:	Small Group		
Product:	PPO		
Effective Date of Rates:	January 1, 2022		

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0220006		70194PA0220006	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	30		30		30		30	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$313.09	\$313.09	\$329.91	\$329.91	\$334.53	\$334.53	\$341.93	\$341.93
15	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33
16	\$351.56	\$351.56	\$370.45	\$370.45	\$375.64	\$375.64	\$383.95	\$383.95
17	\$362.20	\$362.20	\$381.67	\$381.67	\$387.01	\$387.01	\$395.57	\$395.57
18	\$373.66	\$373.66	\$393.74	\$393.74	\$399.25	\$399.25	\$408.08	\$408.08
19	\$385.12	\$385.12	\$405.82	\$405.82	\$411.50	\$411.50	\$420.60	\$420.60
20	\$396.99	\$396.99	\$418.32	\$418.32	\$424.18	\$424.18	\$433.56	\$433.56
21	\$409.27	\$409.27	\$431.26	\$431.26	\$437.30	\$437.30	\$446.97	\$446.97
22	\$409.27	\$409.27	\$431.26	\$431.26	\$437.30	\$437.30	\$446.97	\$446.97
23	\$409.27	\$409.27	\$431.26	\$431.26	\$437.30	\$437.30	\$446.97	\$446.97
24	\$409.27	\$409.27	\$431.26	\$431.26	\$437.30	\$437.30	\$446.97	\$446.97
25	\$410.91	\$410.91	\$432.99	\$432.99	\$439.05	\$439.05	\$448.76	\$448.76
26	\$419.09	\$419.09	\$441.61	\$441.61	\$447.80	\$447.80	\$457.70	\$457.70
27	\$428.91	\$428.91	\$451.96	\$451.96	\$458.29	\$458.29	\$468.42	\$468.42
28	\$444.88	\$444.88	\$468.78	\$468.78	\$475.35	\$475.35	\$485.86	\$485.86
29	\$457.97	\$457.97	\$482.58	\$482.58	\$489.34	\$489.34	\$500.16	\$500.16
30	\$464.52	\$464.52	\$489.48	\$489.48	\$496.34	\$496.34	\$507.31	\$507.31
31	\$474.34	\$474.34	\$499.83	\$499.83	\$506.83	\$506.83	\$518.04	\$518.04
32	\$484.17	\$484.17	\$510.18	\$510.18	\$517.33	\$517.33	\$528.77	\$528.77
33	\$490.31	\$490.31	\$516.65	\$516.65	\$523.89	\$523.89	\$535.47	\$535.47
34	\$496.85	\$496.85	\$523.55	\$523.55	\$530.88	\$530.88	\$542.62	\$542.62
35	\$500.13	\$500.13	\$527.00	\$527.00	\$534.38	\$534.38	\$546.20	\$546.20
36	\$503.40	\$503.40	\$530.45	\$530.45	\$537.88	\$537.88	\$549.77	\$549.77
37	\$506.68	\$506.68	\$533.90	\$533.90	\$541.38	\$541.38	\$553.35	\$553.35
38	\$509.95	\$509.95	\$537.35	\$537.35	\$544.88	\$544.88	\$556.92	\$556.92
39	\$516.50	\$516.50	\$544.25	\$544.25	\$551.87	\$551.87	\$564.08	\$564.08
40	\$523.05	\$523.05	\$551.15	\$551.15	\$558.87	\$558.87	\$571.23	\$571.23
41	\$532.87	\$532.87	\$561.50	\$561.50	\$569.36	\$569.36	\$581.95	\$581.95
42	\$542.28	\$542.28	\$571.42	\$571.42	\$579.42	\$579.42	\$592.24	\$592.24
43	\$555.38	\$555.38	\$585.22	\$585.22	\$593.42	\$593.42	\$606.54	\$606.54
44	\$571.75	\$571.75	\$602.47	\$602.47	\$610.91	\$610.91	\$624.42	\$624.42
45	\$590.99	\$590.99	\$622.74	\$622.74	\$631.46	\$631.46	\$645.42	\$645.42
46	\$613.91	\$613.91	\$646.89	\$646.89	\$655.95	\$655.95	\$670.46	\$670.46
47	\$639.69	\$639.69	\$674.06	\$674.06	\$683.50	\$683.50	\$698.61	\$698.61
48	\$669.16	\$669.16	\$705.11	\$705.11	\$714.99	\$714.99	\$730.80	\$730.80
49	\$698.21	\$698.21	\$735.73	\$735.73	\$746.03	\$746.03	\$762.53	\$762.53
50	\$730.96	\$730.96	\$770.23	\$770.23	\$781.02	\$781.02	\$798.29	\$798.29
51	\$763.29	\$763.29	\$804.30	\$804.30	\$815.56	\$815.56	\$833.60	\$833.60
52	\$798.90	\$798.90	\$841.82	\$841.82	\$853.61	\$853.61	\$872.49	\$872.49
53	\$834.91	\$834.91	\$879.77	\$879.77	\$892.09	\$892.09	\$911.82	\$911.82
54	\$873.79	\$873.79	\$920.74	\$920.74	\$933.64	\$933.64	\$954.28	\$954.28
55	\$912.67	\$912.67	\$961.71	\$961.71	\$975.18	\$975.18	\$996.74	\$996.74
56	\$954.83	\$954.83	\$1,006.13	\$1,006.13	\$1,020.22	\$1,020.22	\$1,042.78	\$1,042.78
57	\$997.39	\$997.39	\$1,050.98	\$1,050.98	\$1,065.70	\$1,065.70	\$1,089.27	\$1,089.27
58	\$1,042.82	\$1,042.82	\$1,098.85	\$1,098.85	\$1,114.24	\$1,114.24	\$1,138.88	\$1,138.88
59	\$1,065.33	\$1,065.33	\$1,122.57	\$1,122.57	\$1,138.29	\$1,138.29	\$1,163.46	\$1,163.46
60	\$1,110.76	\$1,110.76	\$1,170.44	\$1,170.44	\$1,186.83	\$1,186.83	\$1,213.08	\$1,213.08
61	\$1,150.05	\$1,150.05	\$1,211.84	\$1,211.84	\$1,228.81	\$1,228.81	\$1,255.99	\$1,255.99
62	\$1,175.83	\$1,175.83	\$1,239.01	\$1,239.01	\$1,256.36	\$1,256.36	\$1,284.14	\$1,284.14
63	\$1,208.17	\$1,208.17	\$1,273.08	\$1,273.08	\$1,290.91	\$1,290.91	\$1,319.46	\$1,319.46
64+	\$1,227.81	\$1,227.81	\$1,293.78	\$1,293.78	\$1,311.90	\$1,311.90	\$1,340.91	\$1,340.91

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)=>	70194PA0230002		70194PA0230002		70194PA0230002		70194PA0230002		70194PA0240006	
Plan Marketing Name =>	Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Shared Cost PPO \$1500	
Form # =>	HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	C		C		C		C		F	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6,100		\$6,100		\$6,100		\$6,100		\$1,500	
Coinsurance =>	60%		60%		60%		60%		90%	
Copays =>	0		0		0		0		30	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$6,900		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$245.98	\$245.98	\$259.20	\$259.20	\$262.82	\$262.82	\$268.64	\$268.64	\$331.38	\$331.38
15	\$267.84	\$267.84	\$282.24	\$282.24	\$286.19	\$286.19	\$292.52	\$292.52	\$360.83	\$360.83
16	\$276.20	\$276.20	\$291.05	\$291.05	\$295.12	\$295.12	\$301.65	\$301.65	\$372.09	\$372.09
17	\$284.56	\$284.56	\$299.86	\$299.86	\$304.05	\$304.05	\$310.78	\$310.78	\$383.36	\$383.36
18	\$293.57	\$293.57	\$309.34	\$309.34	\$313.67	\$313.67	\$320.61	\$320.61	\$395.48	\$395.48
19	\$302.57	\$302.57	\$318.83	\$318.83	\$323.29	\$323.29	\$330.44	\$330.44	\$407.61	\$407.61
20	\$311.89	\$311.89	\$328.66	\$328.66	\$333.25	\$333.25	\$340.63	\$340.63	\$420.17	\$420.17
21	\$321.54	\$321.54	\$338.82	\$338.82	\$343.56	\$343.56	\$351.16	\$351.16	\$433.17	\$433.17
22	\$321.54	\$321.54	\$338.82	\$338.82	\$343.56	\$343.56	\$351.16	\$351.16	\$433.17	\$433.17
23	\$321.54	\$321.54	\$338.82	\$338.82	\$343.56	\$343.56	\$351.16	\$351.16	\$433.17	\$433.17
24	\$321.54	\$321.54	\$338.82	\$338.82	\$343.56	\$343.56	\$351.16	\$351.16	\$433.17	\$433.17
25	\$322.83	\$322.83	\$340.18	\$340.18	\$344.93	\$344.93	\$352.56	\$352.56	\$434.90	\$434.90
26	\$329.26	\$329.26	\$346.95	\$346.95	\$351.81	\$351.81	\$359.59	\$359.59	\$443.57	\$443.57
27	\$336.97	\$336.97	\$355.08	\$355.08	\$360.05	\$360.05	\$368.02	\$368.02	\$453.96	\$453.96
28	\$349.51	\$349.51	\$368.30	\$368.30	\$373.45	\$373.45	\$381.71	\$381.71	\$470.86	\$470.86
29	\$359.80	\$359.80	\$379.14	\$379.14	\$384.44	\$384.44	\$392.95	\$392.95	\$484.72	\$484.72
30	\$364.95	\$364.95	\$384.56	\$384.56	\$389.94	\$389.94	\$398.57	\$398.57	\$491.65	\$491.65
31	\$372.66	\$372.66	\$392.69	\$392.69	\$398.19	\$398.19	\$406.99	\$406.99	\$502.04	\$502.04
32	\$380.38	\$380.38	\$400.82	\$400.82	\$406.43	\$406.43	\$415.42	\$415.42	\$512.44	\$512.44
33	\$385.20	\$385.20	\$405.91	\$405.91	\$411.58	\$411.58	\$420.69	\$420.69	\$518.94	\$518.94
34	\$390.35	\$390.35	\$411.33	\$411.33	\$417.08	\$417.08	\$426.31	\$426.31	\$525.87	\$525.87
35	\$392.92	\$392.92	\$414.04	\$414.04	\$419.83	\$419.83	\$429.12	\$429.12	\$529.33	\$529.33
36	\$395.49	\$395.49	\$416.75	\$416.75	\$422.58	\$422.58	\$431.93	\$431.93	\$532.80	\$532.80
37	\$398.07	\$398.07	\$419.46	\$419.46	\$425.33	\$425.33	\$434.74	\$434.74	\$536.26	\$536.26
38	\$400.64	\$400.64	\$422.17	\$422.17	\$428.08	\$428.08	\$437.55	\$437.55	\$539.73	\$539.73
39	\$405.78	\$405.78	\$427.59	\$427.59	\$433.57	\$433.57	\$443.16	\$443.16	\$546.66	\$546.66
40	\$410.93	\$410.93	\$433.01	\$433.01	\$439.07	\$439.07	\$448.78	\$448.78	\$553.59	\$553.59
41	\$418.65	\$418.65	\$441.14	\$441.14	\$447.32	\$447.32	\$457.21	\$457.21	\$563.99	\$563.99
42	\$426.04	\$426.04	\$448.94	\$448.94	\$455.22	\$455.22	\$465.29	\$465.29	\$573.95	\$573.95
43	\$436.33	\$436.33	\$459.78	\$459.78	\$466.21	\$466.21	\$476.52	\$476.52	\$587.81	\$587.81
44	\$449.19	\$449.19	\$473.33	\$473.33	\$479.95	\$479.95	\$490.57	\$490.57	\$605.14	\$605.14
45	\$464.30	\$464.30	\$489.26	\$489.26	\$496.10	\$496.10	\$507.08	\$507.08	\$625.50	\$625.50
46	\$482.31	\$482.31	\$508.23	\$508.23	\$515.34	\$515.34	\$526.74	\$526.74	\$649.76	\$649.76
47	\$502.57	\$502.57	\$529.58	\$529.58	\$536.98	\$536.98	\$548.86	\$548.86	\$677.04	\$677.04
48	\$525.72	\$525.72	\$553.97	\$553.97	\$561.72	\$561.72	\$574.15	\$574.15	\$708.23	\$708.23
49	\$548.55	\$548.55	\$578.03	\$578.03	\$586.11	\$586.11	\$599.08	\$599.08	\$738.99	\$738.99
50	\$574.27	\$574.27	\$605.13	\$605.13	\$613.60	\$613.60	\$627.17	\$627.17	\$773.64	\$773.64
51	\$599.67	\$599.67	\$631.90	\$631.90	\$640.74	\$640.74	\$654.91	\$654.91	\$807.86	\$807.86
52	\$627.65	\$627.65	\$661.38	\$661.38	\$670.63	\$670.63	\$685.46	\$685.46	\$845.55	\$845.55
53	\$655.94	\$655.94	\$691.19	\$691.19	\$700.86	\$700.86	\$716.37	\$716.37	\$883.67	\$883.67
54	\$686.49	\$686.49	\$723.38	\$723.38	\$733.50	\$733.50	\$749.73	\$749.73	\$924.82	\$924.82
55	\$717.03	\$717.03	\$755.57	\$755.57	\$766.14	\$766.14	\$783.09	\$783.09	\$965.97	\$965.97
56	\$750.15	\$750.15	\$790.47	\$790.47	\$801.53	\$801.53	\$819.26	\$819.26	\$1,010.59	\$1,010.59
57	\$783.59	\$783.59	\$825.70	\$825.70	\$837.26	\$837.26	\$855.78	\$855.78	\$1,055.64	\$1,055.64
58	\$819.28	\$819.28	\$863.31	\$863.31	\$875.39	\$875.39	\$894.76	\$894.76	\$1,103.72	\$1,103.72
59	\$836.97	\$836.97	\$881.95	\$881.95	\$894.29	\$894.29	\$914.07	\$914.07	\$1,127.54	\$1,127.54
60	\$872.66	\$872.66	\$919.56	\$919.56	\$932.42	\$932.42	\$953.05	\$953.05	\$1,175.62	\$1,175.62
61	\$903.53	\$903.53	\$952.08	\$952.08	\$965.40	\$965.40	\$986.76	\$986.76	\$1,217.21	\$1,217.21
62	\$923.78	\$923.78	\$973.43	\$973.43	\$987.05	\$987.05	\$1,008.88	\$1,008.88	\$1,244.50	\$1,244.50
63	\$949.19	\$949.19	\$1,000.20	\$1,000.20	\$1,014.19	\$1,014.19	\$1,036.62	\$1,036.62	\$1,278.72	\$1,278.72
64+	\$964.62	\$964.62	\$1,016.46	\$1,016.46	\$1,030.68	\$1,030.68	\$1,053.48	\$1,053.48	\$1,299.51	\$1,299.51

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)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$6,100		\$6,100		\$6,100	
Coinsurance =>	90%		90%		60%		60%		60%	
Copays =>	30		30		0		0		0	
OOP Maximum =>	\$5,000		\$5,000		\$6,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$342.64	\$342.64	\$335.05	\$335.05	\$251.75	\$251.75	\$260.31	\$260.31	\$254.54	\$254.54
15	\$373.10	\$373.10	\$364.84	\$364.84	\$274.12	\$274.12	\$283.44	\$283.44	\$277.16	\$277.16
16	\$384.75	\$384.75	\$376.22	\$376.22	\$282.68	\$282.68	\$292.29	\$292.29	\$285.82	\$285.82
17	\$396.39	\$396.39	\$387.61	\$387.61	\$291.24	\$291.24	\$301.14	\$301.14	\$294.47	\$294.47
18	\$408.93	\$408.93	\$399.88	\$399.88	\$300.45	\$300.45	\$310.67	\$310.67	\$303.78	\$303.78
19	\$421.47	\$421.47	\$412.14	\$412.14	\$309.66	\$309.66	\$320.19	\$320.19	\$313.10	\$313.10
20	\$434.46	\$434.46	\$424.84	\$424.84	\$319.21	\$319.21	\$330.06	\$330.06	\$322.75	\$322.75
21	\$447.90	\$447.90	\$437.98	\$437.98	\$329.08	\$329.08	\$340.27	\$340.27	\$332.73	\$332.73
22	\$447.90	\$447.90	\$437.98	\$437.98	\$329.08	\$329.08	\$340.27	\$340.27	\$332.73	\$332.73
23	\$447.90	\$447.90	\$437.98	\$437.98	\$329.08	\$329.08	\$340.27	\$340.27	\$332.73	\$332.73
24	\$447.90	\$447.90	\$437.98	\$437.98	\$329.08	\$329.08	\$340.27	\$340.27	\$332.73	\$332.73
25	\$449.69	\$449.69	\$439.73	\$439.73	\$330.40	\$330.40	\$341.63	\$341.63	\$334.06	\$334.06
26	\$458.65	\$458.65	\$448.49	\$448.49	\$336.98	\$336.98	\$348.44	\$348.44	\$340.72	\$340.72
27	\$469.40	\$469.40	\$459.00	\$459.00	\$344.88	\$344.88	\$356.60	\$356.60	\$348.70	\$348.70
28	\$486.87	\$486.87	\$476.08	\$476.08	\$357.71	\$357.71	\$369.87	\$369.87	\$361.68	\$361.68
29	\$501.20	\$501.20	\$490.10	\$490.10	\$368.24	\$368.24	\$380.76	\$380.76	\$372.32	\$372.32
30	\$508.37	\$508.37	\$497.11	\$497.11	\$373.51	\$373.51	\$386.21	\$386.21	\$377.65	\$377.65
31	\$519.12	\$519.12	\$507.62	\$507.62	\$381.40	\$381.40	\$394.37	\$394.37	\$385.63	\$385.63
32	\$529.87	\$529.87	\$518.13	\$518.13	\$389.30	\$389.30	\$402.54	\$402.54	\$393.62	\$393.62
33	\$536.58	\$536.58	\$524.70	\$524.70	\$394.24	\$394.24	\$407.64	\$407.64	\$398.61	\$398.61
34	\$543.75	\$543.75	\$531.71	\$531.71	\$399.50	\$399.50	\$413.09	\$413.09	\$403.93	\$403.93
35	\$547.33	\$547.33	\$535.21	\$535.21	\$402.14	\$402.14	\$415.81	\$415.81	\$406.60	\$406.60
36	\$550.92	\$550.92	\$538.72	\$538.72	\$404.77	\$404.77	\$418.53	\$418.53	\$409.26	\$409.26
37	\$554.50	\$554.50	\$542.22	\$542.22	\$407.40	\$407.40	\$421.25	\$421.25	\$411.92	\$411.92
38	\$558.08	\$558.08	\$545.72	\$545.72	\$410.03	\$410.03	\$423.98	\$423.98	\$414.58	\$414.58
39	\$565.25	\$565.25	\$552.73	\$552.73	\$415.30	\$415.30	\$429.42	\$429.42	\$419.91	\$419.91
40	\$572.42	\$572.42	\$559.74	\$559.74	\$420.56	\$420.56	\$434.87	\$434.87	\$425.23	\$425.23
41	\$583.17	\$583.17	\$570.25	\$570.25	\$428.46	\$428.46	\$443.03	\$443.03	\$433.21	\$433.21
42	\$593.47	\$593.47	\$580.32	\$580.32	\$436.03	\$436.03	\$450.86	\$450.86	\$440.87	\$440.87
43	\$607.80	\$607.80	\$594.34	\$594.34	\$446.56	\$446.56	\$461.75	\$461.75	\$451.51	\$451.51
44	\$625.72	\$625.72	\$611.86	\$611.86	\$459.72	\$459.72	\$475.36	\$475.36	\$464.82	\$464.82
45	\$646.77	\$646.77	\$632.44	\$632.44	\$475.19	\$475.19	\$491.35	\$491.35	\$480.46	\$480.46
46	\$671.85	\$671.85	\$656.97	\$656.97	\$493.62	\$493.62	\$510.41	\$510.41	\$499.10	\$499.10
47	\$700.07	\$700.07	\$684.56	\$684.56	\$514.35	\$514.35	\$531.84	\$531.84	\$520.06	\$520.06
48	\$732.32	\$732.32	\$716.10	\$716.10	\$538.05	\$538.05	\$556.34	\$556.34	\$544.01	\$544.01
49	\$764.12	\$764.12	\$747.19	\$747.19	\$561.41	\$561.41	\$580.50	\$580.50	\$567.64	\$567.64
50	\$799.95	\$799.95	\$782.23	\$782.23	\$587.74	\$587.74	\$607.72	\$607.72	\$594.26	\$594.26
51	\$835.33	\$835.33	\$816.83	\$816.83	\$613.73	\$613.73	\$634.60	\$634.60	\$620.54	\$620.54
52	\$874.30	\$874.30	\$854.94	\$854.94	\$642.36	\$642.36	\$664.21	\$664.21	\$649.49	\$649.49
53	\$913.72	\$913.72	\$893.48	\$893.48	\$671.32	\$671.32	\$694.15	\$694.15	\$678.77	\$678.77
54	\$956.27	\$956.27	\$935.09	\$935.09	\$702.59	\$702.59	\$726.48	\$726.48	\$710.38	\$710.38
55	\$998.82	\$998.82	\$976.70	\$976.70	\$733.85	\$733.85	\$758.80	\$758.80	\$741.99	\$741.99
56	\$1,044.95	\$1,044.95	\$1,021.81	\$1,021.81	\$767.74	\$767.74	\$793.85	\$793.85	\$776.26	\$776.26
57	\$1,091.53	\$1,091.53	\$1,067.36	\$1,067.36	\$801.97	\$801.97	\$829.24	\$829.24	\$810.86	\$810.86
58	\$1,141.25	\$1,141.25	\$1,115.97	\$1,115.97	\$838.50	\$838.50	\$867.01	\$867.01	\$847.80	\$847.80
59	\$1,165.88	\$1,165.88	\$1,140.06	\$1,140.06	\$856.60	\$856.60	\$885.72	\$885.72	\$866.10	\$866.10
60	\$1,215.60	\$1,215.60	\$1,188.68	\$1,188.68	\$893.12	\$893.12	\$923.49	\$923.49	\$903.03	\$903.03
61	\$1,258.60	\$1,258.60	\$1,230.72	\$1,230.72	\$924.71	\$924.71	\$956.16	\$956.16	\$934.97	\$934.97
62	\$1,286.82	\$1,286.82	\$1,258.32	\$1,258.32	\$945.45	\$945.45	\$977.60	\$977.60	\$955.93	\$955.93
63	\$1,322.20	\$1,322.20	\$1,292.92	\$1,292.92	\$971.44	\$971.44	\$1,004.48	\$1,004.48	\$982.22	\$982.22
64+	\$1,343.70	\$1,343.70	\$1,313.94	\$1,313.94	\$987.24	\$987.24	\$1,020.81	\$1,020.81	\$998.19	\$998.19

Company Name: Highmark Health Insurance Company (HHIC)
 Market: Small Group
 Product: PPO
 Effective Date of Rates: April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0220006		70194PA0220006	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	30		30		30		30	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$320.03	\$320.03	\$337.23	\$337.23	\$341.95	\$341.95	\$349.51	\$349.51
15	\$348.48	\$348.48	\$367.20	\$367.20	\$372.34	\$372.34	\$380.58	\$380.58
16	\$359.35	\$359.35	\$378.66	\$378.66	\$383.96	\$383.96	\$392.46	\$392.46
17	\$370.23	\$370.23	\$390.13	\$390.13	\$395.59	\$395.59	\$404.34	\$404.34
18	\$381.94	\$381.94	\$402.47	\$402.47	\$408.10	\$408.10	\$417.13	\$417.13
19	\$393.66	\$393.66	\$414.81	\$414.81	\$420.62	\$420.62	\$429.92	\$429.92
20	\$405.79	\$405.79	\$427.60	\$427.60	\$433.58	\$433.58	\$443.17	\$443.17
21	\$418.34	\$418.34	\$440.82	\$440.82	\$446.99	\$446.99	\$456.88	\$456.88
22	\$418.34	\$418.34	\$440.82	\$440.82	\$446.99	\$446.99	\$456.88	\$456.88
23	\$418.34	\$418.34	\$440.82	\$440.82	\$446.99	\$446.99	\$456.88	\$456.88
24	\$418.34	\$418.34	\$440.82	\$440.82	\$446.99	\$446.99	\$456.88	\$456.88
25	\$420.01	\$420.01	\$442.58	\$442.58	\$448.78	\$448.78	\$458.71	\$458.71
26	\$428.38	\$428.38	\$451.40	\$451.40	\$457.72	\$457.72	\$467.85	\$467.85
27	\$438.42	\$438.42	\$461.98	\$461.98	\$468.45	\$468.45	\$478.81	\$478.81
28	\$454.74	\$454.74	\$479.17	\$479.17	\$485.88	\$485.88	\$496.63	\$496.63
29	\$468.12	\$468.12	\$493.28	\$493.28	\$500.18	\$500.18	\$511.25	\$511.25
30	\$474.82	\$474.82	\$500.33	\$500.33	\$507.33	\$507.33	\$518.56	\$518.56
31	\$484.86	\$484.86	\$510.91	\$510.91	\$518.06	\$518.06	\$529.52	\$529.52
32	\$494.90	\$494.90	\$521.49	\$521.49	\$528.79	\$528.79	\$540.49	\$540.49
33	\$501.17	\$501.17	\$528.10	\$528.10	\$535.49	\$535.49	\$547.34	\$547.34
34	\$507.86	\$507.86	\$535.16	\$535.16	\$542.65	\$542.65	\$554.65	\$554.65
35	\$511.21	\$511.21	\$538.68	\$538.68	\$546.22	\$546.22	\$558.31	\$558.31
36	\$514.56	\$514.56	\$542.21	\$542.21	\$549.80	\$549.80	\$561.96	\$561.96
37	\$517.90	\$517.90	\$545.74	\$545.74	\$553.37	\$553.37	\$565.62	\$565.62
38	\$521.25	\$521.25	\$549.26	\$549.26	\$556.95	\$556.95	\$569.27	\$569.27
39	\$527.95	\$527.95	\$556.31	\$556.31	\$564.10	\$564.10	\$576.58	\$576.58
40	\$534.64	\$534.64	\$563.37	\$563.37	\$571.25	\$571.25	\$583.89	\$583.89
41	\$544.68	\$544.68	\$573.95	\$573.95	\$581.98	\$581.98	\$594.86	\$594.86
42	\$554.30	\$554.30	\$584.09	\$584.09	\$592.26	\$592.26	\$605.37	\$605.37
43	\$567.69	\$567.69	\$598.19	\$598.19	\$606.57	\$606.57	\$619.99	\$619.99
44	\$584.42	\$584.42	\$615.83	\$615.83	\$624.45	\$624.45	\$638.26	\$638.26
45	\$604.08	\$604.08	\$636.54	\$636.54	\$645.45	\$645.45	\$659.73	\$659.73
46	\$627.51	\$627.51	\$661.23	\$661.23	\$670.49	\$670.49	\$685.32	\$685.32
47	\$653.87	\$653.87	\$689.00	\$689.00	\$698.65	\$698.65	\$714.10	\$714.10
48	\$683.99	\$683.99	\$720.74	\$720.74	\$730.83	\$730.83	\$747.00	\$747.00
49	\$713.69	\$713.69	\$752.04	\$752.04	\$762.56	\$762.56	\$779.44	\$779.44
50	\$747.16	\$747.16	\$787.30	\$787.30	\$798.32	\$798.32	\$815.99	\$815.99
51	\$780.20	\$780.20	\$822.13	\$822.13	\$833.64	\$833.64	\$852.08	\$852.08
52	\$816.60	\$816.60	\$860.48	\$860.48	\$872.52	\$872.52	\$891.83	\$891.83
53	\$853.41	\$853.41	\$899.27	\$899.27	\$911.86	\$911.86	\$932.04	\$932.04
54	\$893.16	\$893.16	\$941.15	\$941.15	\$954.32	\$954.32	\$975.44	\$975.44
55	\$932.90	\$932.90	\$983.03	\$983.03	\$996.79	\$996.79	\$1,018.84	\$1,018.84
56	\$975.99	\$975.99	\$1,028.43	\$1,028.43	\$1,042.83	\$1,042.83	\$1,065.90	\$1,065.90
57	\$1,019.49	\$1,019.49	\$1,074.28	\$1,074.28	\$1,089.31	\$1,089.31	\$1,113.42	\$1,113.42
58	\$1,065.93	\$1,065.93	\$1,123.21	\$1,123.21	\$1,138.93	\$1,138.93	\$1,164.13	\$1,164.13
59	\$1,088.94	\$1,088.94	\$1,147.45	\$1,147.45	\$1,163.51	\$1,163.51	\$1,189.26	\$1,189.26
60	\$1,135.37	\$1,135.37	\$1,196.39	\$1,196.39	\$1,213.13	\$1,213.13	\$1,239.97	\$1,239.97
61	\$1,175.54	\$1,175.54	\$1,238.70	\$1,238.70	\$1,256.04	\$1,256.04	\$1,283.83	\$1,283.83
62	\$1,201.89	\$1,201.89	\$1,266.48	\$1,266.48	\$1,284.20	\$1,284.20	\$1,312.62	\$1,312.62
63	\$1,234.94	\$1,234.94	\$1,301.30	\$1,301.30	\$1,319.51	\$1,319.51	\$1,348.71	\$1,348.71
64+	\$1,255.02	\$1,255.02	\$1,322.46	\$1,322.46	\$1,340.97	\$1,340.97	\$1,370.64	\$1,370.64

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)=>	70194PA0230002		70194PA0230002		70194PA0230002		70194PA0230002		70194PA0240006	
Plan Marketing Name =>	Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Shared Cost PPO \$1500	
Form # =>	HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	C		C		C		C		F	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6,100		\$6,100		\$6,100		\$6,100		\$1,500	
Coinsurance =>	60%		60%		60%		60%		90%	
Copays =>	0		0		0		0		30	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$6,900		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$251.43	\$251.43	\$264.94	\$264.94	\$268.65	\$268.65	\$274.59	\$274.59	\$338.72	\$338.72
15	\$273.78	\$273.78	\$288.49	\$288.49	\$292.53	\$292.53	\$299.00	\$299.00	\$368.83	\$368.83
16	\$282.33	\$282.33	\$297.50	\$297.50	\$301.66	\$301.66	\$308.33	\$308.33	\$380.34	\$380.34
17	\$290.87	\$290.87	\$306.50	\$306.50	\$310.79	\$310.79	\$317.66	\$317.66	\$391.85	\$391.85
18	\$300.08	\$300.08	\$316.20	\$316.20	\$320.63	\$320.63	\$327.71	\$327.71	\$404.25	\$404.25
19	\$309.28	\$309.28	\$325.90	\$325.90	\$330.46	\$330.46	\$337.76	\$337.76	\$416.65	\$416.65
20	\$318.81	\$318.81	\$335.94	\$335.94	\$340.64	\$340.64	\$348.17	\$348.17	\$429.49	\$429.49
21	\$328.67	\$328.67	\$346.33	\$346.33	\$351.18	\$351.18	\$358.94	\$358.94	\$442.77	\$442.77
22	\$328.67	\$328.67	\$346.33	\$346.33	\$351.18	\$351.18	\$358.94	\$358.94	\$442.77	\$442.77
23	\$328.67	\$328.67	\$346.33	\$346.33	\$351.18	\$351.18	\$358.94	\$358.94	\$442.77	\$442.77
24	\$328.67	\$328.67	\$346.33	\$346.33	\$351.18	\$351.18	\$358.94	\$358.94	\$442.77	\$442.77
25	\$329.98	\$329.98	\$347.72	\$347.72	\$352.58	\$352.58	\$360.38	\$360.38	\$444.54	\$444.54
26	\$336.56	\$336.56	\$354.64	\$354.64	\$359.61	\$359.61	\$367.55	\$367.55	\$453.40	\$453.40
27	\$344.45	\$344.45	\$362.95	\$362.95	\$368.04	\$368.04	\$376.17	\$376.17	\$464.02	\$464.02
28	\$357.26	\$357.26	\$376.46	\$376.46	\$381.73	\$381.73	\$390.17	\$390.17	\$481.29	\$481.29
29	\$367.78	\$367.78	\$387.54	\$387.54	\$392.97	\$392.97	\$401.65	\$401.65	\$495.46	\$495.46
30	\$373.04	\$373.04	\$393.08	\$393.08	\$398.59	\$398.59	\$407.40	\$407.40	\$502.54	\$502.54
31	\$380.93	\$380.93	\$401.40	\$401.40	\$407.02	\$407.02	\$416.01	\$416.01	\$513.17	\$513.17
32	\$388.82	\$388.82	\$409.71	\$409.71	\$415.45	\$415.45	\$424.63	\$424.63	\$523.80	\$523.80
33	\$393.75	\$393.75	\$414.90	\$414.90	\$420.71	\$420.71	\$430.01	\$430.01	\$530.44	\$530.44
34	\$399.01	\$399.01	\$420.44	\$420.44	\$426.33	\$426.33	\$435.75	\$435.75	\$537.52	\$537.52
35	\$401.63	\$401.63	\$423.22	\$423.22	\$429.14	\$429.14	\$438.62	\$438.62	\$541.06	\$541.06
36	\$404.26	\$404.26	\$425.99	\$425.99	\$431.95	\$431.95	\$441.50	\$441.50	\$544.61	\$544.61
37	\$406.89	\$406.89	\$428.76	\$428.76	\$434.76	\$434.76	\$444.37	\$444.37	\$548.15	\$548.15
38	\$409.52	\$409.52	\$431.53	\$431.53	\$437.57	\$437.57	\$447.24	\$447.24	\$551.69	\$551.69
39	\$414.78	\$414.78	\$437.07	\$437.07	\$443.19	\$443.19	\$452.98	\$452.98	\$558.78	\$558.78
40	\$420.04	\$420.04	\$442.61	\$442.61	\$448.81	\$448.81	\$458.73	\$458.73	\$565.86	\$565.86
41	\$427.93	\$427.93	\$450.92	\$450.92	\$457.24	\$457.24	\$467.34	\$467.34	\$576.49	\$576.49
42	\$435.49	\$435.49	\$458.89	\$458.89	\$465.31	\$465.31	\$475.60	\$475.60	\$586.67	\$586.67
43	\$446.01	\$446.01	\$469.97	\$469.97	\$476.55	\$476.55	\$487.08	\$487.08	\$600.84	\$600.84
44	\$459.15	\$459.15	\$483.82	\$483.82	\$490.60	\$490.60	\$501.44	\$501.44	\$618.55	\$618.55
45	\$474.60	\$474.60	\$500.10	\$500.10	\$507.10	\$507.10	\$518.31	\$518.31	\$639.36	\$639.36
46	\$493.01	\$493.01	\$519.50	\$519.50	\$526.77	\$526.77	\$538.41	\$538.41	\$664.16	\$664.16
47	\$513.71	\$513.71	\$541.31	\$541.31	\$548.89	\$548.89	\$561.02	\$561.02	\$692.05	\$692.05
48	\$537.38	\$537.38	\$566.25	\$566.25	\$574.18	\$574.18	\$586.87	\$586.87	\$723.93	\$723.93
49	\$560.71	\$560.71	\$590.84	\$590.84	\$599.11	\$599.11	\$612.35	\$612.35	\$755.37	\$755.37
50	\$587.00	\$587.00	\$618.55	\$618.55	\$627.21	\$627.21	\$641.07	\$641.07	\$790.79	\$790.79
51	\$612.97	\$612.97	\$645.91	\$645.91	\$654.95	\$654.95	\$669.42	\$669.42	\$825.77	\$825.77
52	\$641.56	\$641.56	\$676.04	\$676.04	\$685.50	\$685.50	\$700.65	\$700.65	\$864.29	\$864.29
53	\$670.49	\$670.49	\$706.51	\$706.51	\$716.41	\$716.41	\$732.24	\$732.24	\$903.25	\$903.25
54	\$701.71	\$701.71	\$739.41	\$739.41	\$749.77	\$749.77	\$766.34	\$766.34	\$945.31	\$945.31
55	\$732.93	\$732.93	\$772.32	\$772.32	\$783.13	\$783.13	\$800.44	\$800.44	\$987.38	\$987.38
56	\$766.79	\$766.79	\$807.99	\$807.99	\$819.30	\$819.30	\$837.41	\$837.41	\$1,032.98	\$1,032.98
57	\$800.97	\$800.97	\$844.01	\$844.01	\$855.83	\$855.83	\$874.74	\$874.74	\$1,079.03	\$1,079.03
58	\$837.45	\$837.45	\$882.45	\$882.45	\$894.81	\$894.81	\$914.58	\$914.58	\$1,128.18	\$1,128.18
59	\$855.53	\$855.53	\$901.50	\$901.50	\$914.12	\$914.12	\$934.32	\$934.32	\$1,152.53	\$1,152.53
60	\$892.01	\$892.01	\$939.94	\$939.94	\$953.10	\$953.10	\$974.16	\$974.16	\$1,201.68	\$1,201.68
61	\$923.56	\$923.56	\$973.19	\$973.19	\$986.82	\$986.82	\$1,008.62	\$1,008.62	\$1,244.18	\$1,244.18
62	\$944.27	\$944.27	\$995.01	\$995.01	\$1,008.94	\$1,008.94	\$1,031.23	\$1,031.23	\$1,272.08	\$1,272.08
63	\$970.23	\$970.23	\$1,022.37	\$1,022.37	\$1,036.68	\$1,036.68	\$1,059.59	\$1,059.59	\$1,307.06	\$1,307.06
64+	\$986.01	\$986.01	\$1,038.99	\$1,038.99	\$1,053.54	\$1,053.54	\$1,076.82	\$1,076.82	\$1,328.31	\$1,328.31

Company Name:	Highmark Health Insurance Company (HHIC)	Ending date of Rates:	September 30, 2022
Market:	Small Group		
Product:	PPO		
Effective Date of Rates:	July 1, 2022		

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0220006		70194PA0220006	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	30		30		30		30	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$326.75	\$326.75	\$344.30	\$344.30	\$349.12	\$349.12	\$356.84	\$356.84
15	\$355.79	\$355.79	\$374.91	\$374.91	\$380.16	\$380.16	\$388.56	\$388.56
16	\$366.90	\$366.90	\$386.61	\$386.61	\$392.02	\$392.02	\$400.69	\$400.69
17	\$378.00	\$378.00	\$398.31	\$398.31	\$403.89	\$403.89	\$412.82	\$412.82
18	\$389.96	\$389.96	\$410.91	\$410.91	\$416.67	\$416.67	\$425.88	\$425.88
19	\$401.92	\$401.92	\$423.52	\$423.52	\$429.44	\$429.44	\$438.94	\$438.94
20	\$414.31	\$414.31	\$436.57	\$436.57	\$442.68	\$442.68	\$452.47	\$452.47
21	\$427.12	\$427.12	\$450.07	\$450.07	\$456.37	\$456.37	\$466.46	\$466.46
22	\$427.12	\$427.12	\$450.07	\$450.07	\$456.37	\$456.37	\$466.46	\$466.46
23	\$427.12	\$427.12	\$450.07	\$450.07	\$456.37	\$456.37	\$466.46	\$466.46
24	\$427.12	\$427.12	\$450.07	\$450.07	\$456.37	\$456.37	\$466.46	\$466.46
25	\$428.83	\$428.83	\$451.87	\$451.87	\$458.20	\$458.20	\$468.33	\$468.33
26	\$437.37	\$437.37	\$460.87	\$460.87	\$467.32	\$467.32	\$477.66	\$477.66
27	\$447.62	\$447.62	\$471.67	\$471.67	\$478.28	\$478.28	\$488.85	\$488.85
28	\$464.28	\$464.28	\$489.23	\$489.23	\$496.07	\$496.07	\$507.04	\$507.04
29	\$477.95	\$477.95	\$503.63	\$503.63	\$510.68	\$510.68	\$521.97	\$521.97
30	\$484.78	\$484.78	\$510.83	\$510.83	\$517.98	\$517.98	\$529.43	\$529.43
31	\$495.03	\$495.03	\$521.63	\$521.63	\$528.93	\$528.93	\$540.63	\$540.63
32	\$505.28	\$505.28	\$532.43	\$532.43	\$539.89	\$539.89	\$551.82	\$551.82
33	\$511.69	\$511.69	\$539.18	\$539.18	\$546.73	\$546.73	\$558.82	\$558.82
34	\$518.52	\$518.52	\$546.38	\$546.38	\$554.03	\$554.03	\$566.28	\$566.28
35	\$521.94	\$521.94	\$549.99	\$549.99	\$557.68	\$557.68	\$570.01	\$570.01
36	\$525.36	\$525.36	\$553.59	\$553.59	\$561.34	\$561.34	\$573.75	\$573.75
37	\$528.77	\$528.77	\$557.19	\$557.19	\$564.99	\$564.99	\$577.48	\$577.48
38	\$532.19	\$532.19	\$560.79	\$560.79	\$568.64	\$568.64	\$581.21	\$581.21
39	\$539.03	\$539.03	\$567.99	\$567.99	\$575.94	\$575.94	\$588.67	\$588.67
40	\$545.86	\$545.86	\$575.19	\$575.19	\$583.24	\$583.24	\$596.14	\$596.14
41	\$556.11	\$556.11	\$585.99	\$585.99	\$594.19	\$594.19	\$607.33	\$607.33
42	\$565.93	\$565.93	\$596.34	\$596.34	\$604.69	\$604.69	\$618.06	\$618.06
43	\$579.60	\$579.60	\$610.74	\$610.74	\$619.29	\$619.29	\$632.99	\$632.99
44	\$596.69	\$596.69	\$628.75	\$628.75	\$637.55	\$637.55	\$651.64	\$651.64
45	\$616.76	\$616.76	\$649.90	\$649.90	\$659.00	\$659.00	\$673.57	\$673.57
46	\$640.68	\$640.68	\$675.11	\$675.11	\$684.56	\$684.56	\$699.69	\$699.69
47	\$667.59	\$667.59	\$703.46	\$703.46	\$713.31	\$713.31	\$729.08	\$729.08
48	\$698.34	\$698.34	\$735.86	\$735.86	\$746.16	\$746.16	\$762.66	\$762.66
49	\$728.67	\$728.67	\$767.82	\$767.82	\$778.57	\$778.57	\$795.78	\$795.78
50	\$762.84	\$762.84	\$803.83	\$803.83	\$815.08	\$815.08	\$833.10	\$833.10
51	\$796.58	\$796.58	\$839.38	\$839.38	\$851.13	\$851.13	\$869.95	\$869.95
52	\$833.74	\$833.74	\$878.54	\$878.54	\$890.83	\$890.83	\$910.53	\$910.53
53	\$871.32	\$871.32	\$918.14	\$918.14	\$930.99	\$930.99	\$951.58	\$951.58
54	\$911.90	\$911.90	\$960.90	\$960.90	\$974.35	\$974.35	\$995.89	\$995.89
55	\$952.48	\$952.48	\$1,003.66	\$1,003.66	\$1,017.71	\$1,017.71	\$1,040.21	\$1,040.21
56	\$996.47	\$996.47	\$1,050.01	\$1,050.01	\$1,064.71	\$1,064.71	\$1,088.25	\$1,088.25
57	\$1,040.89	\$1,040.89	\$1,096.82	\$1,096.82	\$1,112.17	\$1,112.17	\$1,136.76	\$1,136.76
58	\$1,088.30	\$1,088.30	\$1,146.78	\$1,146.78	\$1,162.83	\$1,162.83	\$1,188.54	\$1,188.54
59	\$1,111.79	\$1,111.79	\$1,171.53	\$1,171.53	\$1,187.93	\$1,187.93	\$1,214.20	\$1,214.20
60	\$1,159.20	\$1,159.20	\$1,221.49	\$1,221.49	\$1,238.59	\$1,238.59	\$1,265.97	\$1,265.97
61	\$1,200.21	\$1,200.21	\$1,264.70	\$1,264.70	\$1,282.40	\$1,282.40	\$1,310.75	\$1,310.75
62	\$1,227.12	\$1,227.12	\$1,293.05	\$1,293.05	\$1,311.15	\$1,311.15	\$1,340.14	\$1,340.14
63	\$1,260.86	\$1,260.86	\$1,328.61	\$1,328.61	\$1,347.20	\$1,347.20	\$1,376.99	\$1,376.99
64+	\$1,281.36	\$1,281.36	\$1,350.21	\$1,350.21	\$1,369.11	\$1,369.11	\$1,399.38	\$1,399.38

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)=>	70194PA0230002		70194PA0230002		70194PA0230002		70194PA0230002		70194PA0240006	
Plan Marketing Name =>	Health Savings PPO Embedded Q\$		Health Savings PPO Embedded Q\$		Health Savings PPO Embedded Q\$		Health Savings PPO Embedded Q\$		Shared Cost PPO \$1500	
Form # =>	HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	C		C		C		C		F	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6,100		\$6,100		\$6,100		\$6,100		\$1,500	
Coinsurance =>	60%		60%		60%		60%		90%	
Copays =>	0		0		0		0		30	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$6,900		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.70	\$256.70	\$270.50	\$270.50	\$274.29	\$274.29	\$280.36	\$280.36	\$345.83	\$345.83
15	\$279.52	\$279.52	\$294.55	\$294.55	\$298.67	\$298.67	\$305.28	\$305.28	\$376.57	\$376.57
16	\$288.25	\$288.25	\$303.74	\$303.74	\$307.99	\$307.99	\$314.81	\$314.81	\$388.32	\$388.32
17	\$296.97	\$296.97	\$312.94	\$312.94	\$317.32	\$317.32	\$324.33	\$324.33	\$400.07	\$400.07
18	\$306.37	\$306.37	\$322.84	\$322.84	\$327.36	\$327.36	\$334.60	\$334.60	\$412.73	\$412.73
19	\$315.76	\$315.76	\$332.74	\$332.74	\$337.40	\$337.40	\$344.86	\$344.86	\$425.39	\$425.39
20	\$325.49	\$325.49	\$342.99	\$342.99	\$347.79	\$347.79	\$355.49	\$355.49	\$438.50	\$438.50
21	\$335.56	\$335.56	\$353.60	\$353.60	\$358.55	\$358.55	\$366.48	\$366.48	\$452.06	\$452.06
22	\$335.56	\$335.56	\$353.60	\$353.60	\$358.55	\$358.55	\$366.48	\$366.48	\$452.06	\$452.06
23	\$335.56	\$335.56	\$353.60	\$353.60	\$358.55	\$358.55	\$366.48	\$366.48	\$452.06	\$452.06
24	\$335.56	\$335.56	\$353.60	\$353.60	\$358.55	\$358.55	\$366.48	\$366.48	\$452.06	\$452.06
25	\$336.90	\$336.90	\$355.01	\$355.01	\$359.98	\$359.98	\$367.95	\$367.95	\$453.87	\$453.87
26	\$343.61	\$343.61	\$362.09	\$362.09	\$367.16	\$367.16	\$375.28	\$375.28	\$462.91	\$462.91
27	\$351.67	\$351.67	\$370.57	\$370.57	\$375.76	\$375.76	\$384.07	\$384.07	\$473.76	\$473.76
28	\$364.75	\$364.75	\$384.36	\$384.36	\$389.74	\$389.74	\$398.36	\$398.36	\$491.39	\$491.39
29	\$375.49	\$375.49	\$395.68	\$395.68	\$401.22	\$401.22	\$410.09	\$410.09	\$505.86	\$505.86
30	\$380.86	\$380.86	\$401.34	\$401.34	\$406.95	\$406.95	\$415.95	\$415.95	\$513.09	\$513.09
31	\$388.91	\$388.91	\$409.82	\$409.82	\$415.56	\$415.56	\$424.75	\$424.75	\$523.94	\$523.94
32	\$396.97	\$396.97	\$418.31	\$418.31	\$424.16	\$424.16	\$433.55	\$433.55	\$534.79	\$534.79
33	\$402.00	\$402.00	\$423.61	\$423.61	\$429.54	\$429.54	\$439.04	\$439.04	\$541.57	\$541.57
34	\$407.37	\$407.37	\$429.27	\$429.27	\$435.28	\$435.28	\$444.91	\$444.91	\$548.80	\$548.80
35	\$410.05	\$410.05	\$432.10	\$432.10	\$438.15	\$438.15	\$447.84	\$447.84	\$552.42	\$552.42
36	\$412.74	\$412.74	\$434.93	\$434.93	\$441.02	\$441.02	\$450.77	\$450.77	\$556.03	\$556.03
37	\$415.42	\$415.42	\$437.76	\$437.76	\$443.88	\$443.88	\$453.70	\$453.70	\$559.65	\$559.65
38	\$418.11	\$418.11	\$440.59	\$440.59	\$446.75	\$446.75	\$456.63	\$456.63	\$563.27	\$563.27
39	\$423.48	\$423.48	\$446.24	\$446.24	\$452.49	\$452.49	\$462.50	\$462.50	\$570.50	\$570.50
40	\$428.85	\$428.85	\$451.90	\$451.90	\$458.23	\$458.23	\$468.36	\$468.36	\$577.73	\$577.73
41	\$436.90	\$436.90	\$460.39	\$460.39	\$466.83	\$466.83	\$477.16	\$477.16	\$588.58	\$588.58
42	\$444.62	\$444.62	\$468.52	\$468.52	\$475.08	\$475.08	\$485.59	\$485.59	\$598.98	\$598.98
43	\$455.35	\$455.35	\$479.84	\$479.84	\$486.55	\$486.55	\$497.31	\$497.31	\$613.45	\$613.45
44	\$468.78	\$468.78	\$493.98	\$493.98	\$500.89	\$500.89	\$511.97	\$511.97	\$631.53	\$631.53
45	\$484.55	\$484.55	\$510.60	\$510.60	\$517.75	\$517.75	\$529.20	\$529.20	\$652.77	\$652.77
46	\$503.34	\$503.34	\$530.40	\$530.40	\$537.83	\$537.83	\$549.72	\$549.72	\$678.09	\$678.09
47	\$524.48	\$524.48	\$552.68	\$552.68	\$560.41	\$560.41	\$572.81	\$572.81	\$706.57	\$706.57
48	\$548.64	\$548.64	\$578.14	\$578.14	\$586.23	\$586.23	\$599.19	\$599.19	\$739.12	\$739.12
49	\$572.47	\$572.47	\$603.24	\$603.24	\$611.69	\$611.69	\$625.21	\$625.21	\$771.21	\$771.21
50	\$599.31	\$599.31	\$631.53	\$631.53	\$640.37	\$640.37	\$654.53	\$654.53	\$807.38	\$807.38
51	\$625.82	\$625.82	\$659.46	\$659.46	\$668.70	\$668.70	\$683.49	\$683.49	\$843.09	\$843.09
52	\$655.01	\$655.01	\$690.23	\$690.23	\$699.89	\$699.89	\$715.37	\$715.37	\$882.42	\$882.42
53	\$684.54	\$684.54	\$721.34	\$721.34	\$731.44	\$731.44	\$747.62	\$747.62	\$922.20	\$922.20
54	\$716.42	\$716.42	\$754.94	\$754.94	\$765.50	\$765.50	\$782.43	\$782.43	\$965.15	\$965.15
55	\$748.30	\$748.30	\$788.53	\$788.53	\$799.57	\$799.57	\$817.25	\$817.25	\$1,008.09	\$1,008.09
56	\$782.86	\$782.86	\$824.95	\$824.95	\$836.50	\$836.50	\$855.00	\$855.00	\$1,054.66	\$1,054.66
57	\$817.76	\$817.76	\$861.72	\$861.72	\$873.79	\$873.79	\$893.11	\$893.11	\$1,101.67	\$1,101.67
58	\$855.01	\$855.01	\$900.97	\$900.97	\$913.59	\$913.59	\$933.79	\$933.79	\$1,151.85	\$1,151.85
59	\$873.46	\$873.46	\$920.42	\$920.42	\$933.31	\$933.31	\$953.95	\$953.95	\$1,176.71	\$1,176.71
60	\$910.71	\$910.71	\$959.67	\$959.67	\$973.10	\$973.10	\$994.63	\$994.63	\$1,226.89	\$1,226.89
61	\$942.92	\$942.92	\$993.62	\$993.62	\$1,007.53	\$1,007.53	\$1,029.81	\$1,029.81	\$1,270.29	\$1,270.29
62	\$964.06	\$964.06	\$1,015.89	\$1,015.89	\$1,030.11	\$1,030.11	\$1,052.90	\$1,052.90	\$1,298.77	\$1,298.77
63	\$990.57	\$990.57	\$1,043.83	\$1,043.83	\$1,058.44	\$1,058.44	\$1,081.85	\$1,081.85	\$1,334.48	\$1,334.48
64+	\$1,006.68	\$1,006.68	\$1,060.80	\$1,060.80	\$1,075.65	\$1,075.65	\$1,099.44	\$1,099.44	\$1,356.18	\$1,356.18

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)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$6,100		\$6,100		\$6,100	
Coinsurance =>	90%		90%		60%		60%		60%	
Copays =>	30		30		0		0		0	
OOP Maximum =>	\$5,000		\$5,000		\$6,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$357.58	\$357.58	\$349.67	\$349.67	\$262.72	\$262.72	\$271.66	\$271.66	\$265.64	\$265.64
15	\$389.37	\$389.37	\$380.75	\$380.75	\$286.08	\$286.08	\$295.81	\$295.81	\$289.25	\$289.25
16	\$401.52	\$401.52	\$392.63	\$392.63	\$295.01	\$295.01	\$305.04	\$305.04	\$298.28	\$298.28
17	\$413.68	\$413.68	\$404.52	\$404.52	\$303.94	\$303.94	\$314.27	\$314.27	\$307.31	\$307.31
18	\$426.76	\$426.76	\$417.31	\$417.31	\$313.55	\$313.55	\$324.22	\$324.22	\$317.03	\$317.03
19	\$439.85	\$439.85	\$430.11	\$430.11	\$323.17	\$323.17	\$334.16	\$334.16	\$326.75	\$326.75
20	\$453.41	\$453.41	\$443.37	\$443.37	\$333.13	\$333.13	\$344.46	\$344.46	\$336.82	\$336.82
21	\$467.43	\$467.43	\$457.08	\$457.08	\$343.43	\$343.43	\$355.11	\$355.11	\$347.24	\$347.24
22	\$467.43	\$467.43	\$457.08	\$457.08	\$343.43	\$343.43	\$355.11	\$355.11	\$347.24	\$347.24
23	\$467.43	\$467.43	\$457.08	\$457.08	\$343.43	\$343.43	\$355.11	\$355.11	\$347.24	\$347.24
24	\$467.43	\$467.43	\$457.08	\$457.08	\$343.43	\$343.43	\$355.11	\$355.11	\$347.24	\$347.24
25	\$469.30	\$469.30	\$458.91	\$458.91	\$344.80	\$344.80	\$356.53	\$356.53	\$348.63	\$348.63
26	\$478.65	\$478.65	\$468.05	\$468.05	\$351.67	\$351.67	\$363.63	\$363.63	\$355.57	\$355.57
27	\$489.87	\$489.87	\$479.02	\$479.02	\$359.91	\$359.91	\$372.16	\$372.16	\$363.91	\$363.91
28	\$508.10	\$508.10	\$496.85	\$496.85	\$373.31	\$373.31	\$386.00	\$386.00	\$377.45	\$377.45
29	\$523.05	\$523.05	\$511.47	\$511.47	\$384.30	\$384.30	\$397.37	\$397.37	\$388.56	\$388.56
30	\$530.53	\$530.53	\$518.79	\$518.79	\$389.79	\$389.79	\$403.05	\$403.05	\$394.12	\$394.12
31	\$541.75	\$541.75	\$529.76	\$529.76	\$398.04	\$398.04	\$411.57	\$411.57	\$402.45	\$402.45
32	\$552.97	\$552.97	\$540.73	\$540.73	\$406.28	\$406.28	\$420.10	\$420.10	\$410.78	\$410.78
33	\$559.98	\$559.98	\$547.58	\$547.58	\$411.43	\$411.43	\$425.42	\$425.42	\$415.99	\$415.99
34	\$567.46	\$567.46	\$554.90	\$554.90	\$416.92	\$416.92	\$431.10	\$431.10	\$421.55	\$421.55
35	\$571.20	\$571.20	\$558.55	\$558.55	\$419.67	\$419.67	\$433.94	\$433.94	\$424.33	\$424.33
36	\$574.94	\$574.94	\$562.21	\$562.21	\$422.42	\$422.42	\$436.79	\$436.79	\$427.11	\$427.11
37	\$578.68	\$578.68	\$565.87	\$565.87	\$425.17	\$425.17	\$439.63	\$439.63	\$429.88	\$429.88
38	\$582.42	\$582.42	\$569.52	\$569.52	\$427.91	\$427.91	\$442.47	\$442.47	\$432.66	\$432.66
39	\$589.90	\$589.90	\$576.83	\$576.83	\$433.41	\$433.41	\$448.15	\$448.15	\$438.22	\$438.22
40	\$597.38	\$597.38	\$584.15	\$584.15	\$438.90	\$438.90	\$453.83	\$453.83	\$443.77	\$443.77
41	\$608.59	\$608.59	\$595.12	\$595.12	\$447.15	\$447.15	\$462.35	\$462.35	\$452.11	\$452.11
42	\$619.34	\$619.34	\$605.63	\$605.63	\$455.04	\$455.04	\$470.52	\$470.52	\$460.09	\$460.09
43	\$634.30	\$634.30	\$620.26	\$620.26	\$466.03	\$466.03	\$481.88	\$481.88	\$471.20	\$471.20
44	\$653.00	\$653.00	\$638.54	\$638.54	\$479.77	\$479.77	\$496.09	\$496.09	\$485.09	\$485.09
45	\$674.97	\$674.97	\$660.02	\$660.02	\$495.91	\$495.91	\$512.78	\$512.78	\$501.41	\$501.41
46	\$701.15	\$701.15	\$685.62	\$685.62	\$515.15	\$515.15	\$532.67	\$532.67	\$520.86	\$520.86
47	\$730.59	\$730.59	\$714.42	\$714.42	\$536.78	\$536.78	\$555.04	\$555.04	\$542.74	\$542.74
48	\$764.25	\$764.25	\$747.33	\$747.33	\$561.51	\$561.51	\$580.60	\$580.60	\$567.74	\$567.74
49	\$797.44	\$797.44	\$779.78	\$779.78	\$585.89	\$585.89	\$605.82	\$605.82	\$592.39	\$592.39
50	\$834.83	\$834.83	\$816.34	\$816.34	\$613.37	\$613.37	\$634.23	\$634.23	\$620.17	\$620.17
51	\$871.76	\$871.76	\$852.45	\$852.45	\$640.50	\$640.50	\$662.28	\$662.28	\$647.60	\$647.60
52	\$912.42	\$912.42	\$892.22	\$892.22	\$670.38	\$670.38	\$693.17	\$693.17	\$677.81	\$677.81
53	\$953.56	\$953.56	\$932.44	\$932.44	\$700.60	\$700.60	\$724.42	\$724.42	\$708.37	\$708.37
54	\$997.96	\$997.96	\$975.87	\$975.87	\$733.22	\$733.22	\$758.16	\$758.16	\$741.36	\$741.36
55	\$1,042.37	\$1,042.37	\$1,019.29	\$1,019.29	\$765.85	\$765.85	\$791.90	\$791.90	\$774.35	\$774.35
56	\$1,090.51	\$1,090.51	\$1,066.37	\$1,066.37	\$801.22	\$801.22	\$828.47	\$828.47	\$810.11	\$810.11
57	\$1,139.13	\$1,139.13	\$1,113.90	\$1,113.90	\$836.94	\$836.94	\$865.40	\$865.40	\$846.22	\$846.22
58	\$1,191.01	\$1,191.01	\$1,164.64	\$1,164.64	\$875.06	\$875.06	\$904.82	\$904.82	\$884.77	\$884.77
59	\$1,216.72	\$1,216.72	\$1,189.78	\$1,189.78	\$893.95	\$893.95	\$924.35	\$924.35	\$903.87	\$903.87
60	\$1,268.61	\$1,268.61	\$1,240.52	\$1,240.52	\$932.07	\$932.07	\$963.77	\$963.77	\$942.41	\$942.41
61	\$1,313.48	\$1,313.48	\$1,284.39	\$1,284.39	\$965.04	\$965.04	\$997.86	\$997.86	\$975.74	\$975.74
62	\$1,342.93	\$1,342.93	\$1,313.19	\$1,313.19	\$986.67	\$986.67	\$1,020.23	\$1,020.23	\$997.62	\$997.62
63	\$1,379.85	\$1,379.85	\$1,349.30	\$1,349.30	\$1,013.81	\$1,013.81	\$1,048.28	\$1,048.28	\$1,025.05	\$1,025.05
64+	\$1,402.29	\$1,402.29	\$1,371.24	\$1,371.24	\$1,030.29	\$1,030.29	\$1,065.33	\$1,065.33	\$1,041.72	\$1,041.72

Company Name: Highmark Health Insurance Company (HHIC)
Market: Small Group
Product: PPO
Effective Date of Rates: October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0220006		70194PA0220006	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	30		30		30		30	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$331.96	\$331.96	\$349.80	\$349.80	\$354.70	\$354.70	\$362.54	\$362.54
15	\$361.47	\$361.47	\$380.90	\$380.90	\$386.23	\$386.23	\$394.77	\$394.77
16	\$372.75	\$372.75	\$392.79	\$392.79	\$398.28	\$398.28	\$407.09	\$407.09
17	\$384.04	\$384.04	\$404.68	\$404.68	\$410.34	\$410.34	\$419.41	\$419.41
18	\$396.19	\$396.19	\$417.48	\$417.48	\$423.32	\$423.32	\$432.68	\$432.68
19	\$408.34	\$408.34	\$430.28	\$430.28	\$436.30	\$436.30	\$445.95	\$445.95
20	\$420.92	\$420.92	\$443.54	\$443.54	\$449.75	\$449.75	\$459.69	\$459.69
21	\$433.94	\$433.94	\$457.26	\$457.26	\$463.66	\$463.66	\$473.91	\$473.91
22	\$433.94	\$433.94	\$457.26	\$457.26	\$463.66	\$463.66	\$473.91	\$473.91
23	\$433.94	\$433.94	\$457.26	\$457.26	\$463.66	\$463.66	\$473.91	\$473.91
24	\$433.94	\$433.94	\$457.26	\$457.26	\$463.66	\$463.66	\$473.91	\$473.91
25	\$435.68	\$435.68	\$459.09	\$459.09	\$465.51	\$465.51	\$475.81	\$475.81
26	\$444.35	\$444.35	\$468.23	\$468.23	\$474.79	\$474.79	\$485.28	\$485.28
27	\$454.77	\$454.77	\$479.21	\$479.21	\$485.92	\$485.92	\$496.66	\$496.66
28	\$471.69	\$471.69	\$497.04	\$497.04	\$504.00	\$504.00	\$515.14	\$515.14
29	\$485.58	\$485.58	\$511.67	\$511.67	\$518.84	\$518.84	\$530.31	\$530.31
30	\$492.52	\$492.52	\$518.99	\$518.99	\$526.25	\$526.25	\$537.89	\$537.89
31	\$502.94	\$502.94	\$529.96	\$529.96	\$537.38	\$537.38	\$549.26	\$549.26
32	\$513.35	\$513.35	\$540.94	\$540.94	\$548.51	\$548.51	\$560.64	\$560.64
33	\$519.86	\$519.86	\$547.80	\$547.80	\$555.46	\$555.46	\$567.74	\$567.74
34	\$526.80	\$526.80	\$555.11	\$555.11	\$562.88	\$562.88	\$575.33	\$575.33
35	\$530.27	\$530.27	\$558.77	\$558.77	\$566.59	\$566.59	\$579.12	\$579.12
36	\$533.75	\$533.75	\$562.43	\$562.43	\$570.30	\$570.30	\$582.91	\$582.91
37	\$537.22	\$537.22	\$566.09	\$566.09	\$574.01	\$574.01	\$586.70	\$586.70
38	\$540.69	\$540.69	\$569.75	\$569.75	\$577.72	\$577.72	\$590.49	\$590.49
39	\$547.63	\$547.63	\$577.06	\$577.06	\$585.14	\$585.14	\$598.07	\$598.07
40	\$554.58	\$554.58	\$584.38	\$584.38	\$592.56	\$592.56	\$605.66	\$605.66
41	\$564.99	\$564.99	\$595.35	\$595.35	\$603.69	\$603.69	\$617.03	\$617.03
42	\$574.97	\$574.97	\$605.87	\$605.87	\$614.35	\$614.35	\$627.93	\$627.93
43	\$588.86	\$588.86	\$620.50	\$620.50	\$629.19	\$629.19	\$643.10	\$643.10
44	\$606.21	\$606.21	\$638.79	\$638.79	\$647.73	\$647.73	\$662.05	\$662.05
45	\$626.61	\$626.61	\$660.28	\$660.28	\$669.53	\$669.53	\$684.33	\$684.33
46	\$650.91	\$650.91	\$685.89	\$685.89	\$695.49	\$695.49	\$710.87	\$710.87
47	\$678.25	\$678.25	\$714.70	\$714.70	\$724.70	\$724.70	\$740.72	\$740.72
48	\$709.49	\$709.49	\$747.62	\$747.62	\$758.08	\$758.08	\$774.84	\$774.84
49	\$740.30	\$740.30	\$780.09	\$780.09	\$791.00	\$791.00	\$808.49	\$808.49
50	\$775.02	\$775.02	\$816.67	\$816.67	\$828.10	\$828.10	\$846.40	\$846.40
51	\$809.30	\$809.30	\$852.79	\$852.79	\$864.73	\$864.73	\$883.84	\$883.84
52	\$847.05	\$847.05	\$892.57	\$892.57	\$905.06	\$905.06	\$925.07	\$925.07
53	\$885.24	\$885.24	\$932.81	\$932.81	\$945.87	\$945.87	\$966.78	\$966.78
54	\$926.46	\$926.46	\$976.25	\$976.25	\$989.91	\$989.91	\$1,011.80	\$1,011.80
55	\$967.69	\$967.69	\$1,019.69	\$1,019.69	\$1,033.96	\$1,033.96	\$1,056.82	\$1,056.82
56	\$1,012.38	\$1,012.38	\$1,066.79	\$1,066.79	\$1,081.72	\$1,081.72	\$1,105.63	\$1,105.63
57	\$1,057.51	\$1,057.51	\$1,114.34	\$1,114.34	\$1,129.94	\$1,129.94	\$1,154.92	\$1,154.92
58	\$1,105.68	\$1,105.68	\$1,165.10	\$1,165.10	\$1,181.41	\$1,181.41	\$1,207.52	\$1,207.52
59	\$1,129.55	\$1,129.55	\$1,190.25	\$1,190.25	\$1,206.91	\$1,206.91	\$1,233.59	\$1,233.59
60	\$1,177.71	\$1,177.71	\$1,241.00	\$1,241.00	\$1,258.37	\$1,258.37	\$1,286.19	\$1,286.19
61	\$1,219.37	\$1,219.37	\$1,284.90	\$1,284.90	\$1,302.88	\$1,302.88	\$1,331.69	\$1,331.69
62	\$1,246.71	\$1,246.71	\$1,313.71	\$1,313.71	\$1,332.10	\$1,332.10	\$1,361.54	\$1,361.54
63	\$1,280.99	\$1,280.99	\$1,349.83	\$1,349.83	\$1,368.72	\$1,368.72	\$1,398.98	\$1,398.98
64+	\$1,301.82	\$1,301.82	\$1,371.78	\$1,371.78	\$1,390.98	\$1,390.98	\$1,421.73	\$1,421.73

RATE PAGES

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)=>	70194PA0230002		70194PA0230002		70194PA0230002		70194PA0230002		70194PA0240006	
Plan Marketing Name =>	Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Shared Cost PPO \$1500	
Form # =>	HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	C		C		C		C		F	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6,100		\$6,100		\$6,100		\$6,100		\$1,500	
Coinsurance =>	60%		60%		60%		60%		90%	
Copays =>	0		0		0		0		30	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$6,900		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$260.80	\$260.80	\$274.82	\$274.82	\$278.67	\$278.67	\$284.83	\$284.83	\$351.35	\$351.35
15	\$283.99	\$283.99	\$299.25	\$299.25	\$303.44	\$303.44	\$310.15	\$310.15	\$382.58	\$382.58
16	\$292.85	\$292.85	\$308.59	\$308.59	\$312.91	\$312.91	\$319.83	\$319.83	\$394.52	\$394.52
17	\$301.71	\$301.71	\$317.93	\$317.93	\$322.38	\$322.38	\$329.51	\$329.51	\$406.46	\$406.46
18	\$311.26	\$311.26	\$327.99	\$327.99	\$332.58	\$332.58	\$339.94	\$339.94	\$419.32	\$419.32
19	\$320.81	\$320.81	\$338.04	\$338.04	\$342.78	\$342.78	\$350.36	\$350.36	\$432.18	\$432.18
20	\$330.69	\$330.69	\$348.46	\$348.46	\$353.34	\$353.34	\$361.16	\$361.16	\$445.50	\$445.50
21	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33	\$459.28	\$459.28
22	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33	\$459.28	\$459.28
23	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33	\$459.28	\$459.28
24	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33	\$459.28	\$459.28
25	\$342.28	\$342.28	\$360.68	\$360.68	\$365.73	\$365.73	\$373.82	\$373.82	\$461.12	\$461.12
26	\$349.10	\$349.10	\$367.86	\$367.86	\$373.01	\$373.01	\$381.27	\$381.27	\$470.30	\$470.30
27	\$357.28	\$357.28	\$376.48	\$376.48	\$381.75	\$381.75	\$390.20	\$390.20	\$481.33	\$481.33
28	\$370.58	\$370.58	\$390.49	\$390.49	\$395.96	\$395.96	\$404.72	\$404.72	\$499.24	\$499.24
29	\$381.49	\$381.49	\$401.99	\$401.99	\$407.62	\$407.62	\$416.64	\$416.64	\$513.93	\$513.93
30	\$386.94	\$386.94	\$407.74	\$407.74	\$413.45	\$413.45	\$422.59	\$422.59	\$521.28	\$521.28
31	\$395.13	\$395.13	\$416.36	\$416.36	\$422.19	\$422.19	\$431.53	\$431.53	\$532.31	\$532.31
32	\$403.31	\$403.31	\$424.98	\$424.98	\$430.93	\$430.93	\$440.47	\$440.47	\$543.33	\$543.33
33	\$408.42	\$408.42	\$430.37	\$430.37	\$436.40	\$436.40	\$446.05	\$446.05	\$550.22	\$550.22
34	\$413.88	\$413.88	\$436.12	\$436.12	\$442.22	\$442.22	\$452.01	\$452.01	\$557.57	\$557.57
35	\$416.60	\$416.60	\$438.99	\$438.99	\$445.14	\$445.14	\$454.99	\$454.99	\$561.24	\$561.24
36	\$419.33	\$419.33	\$441.87	\$441.87	\$448.05	\$448.05	\$457.97	\$457.97	\$564.91	\$564.91
37	\$422.06	\$422.06	\$444.74	\$444.74	\$450.97	\$450.97	\$460.94	\$460.94	\$568.59	\$568.59
38	\$424.79	\$424.79	\$447.61	\$447.61	\$453.88	\$453.88	\$463.92	\$463.92	\$572.26	\$572.26
39	\$430.24	\$430.24	\$453.36	\$453.36	\$459.71	\$459.71	\$469.88	\$469.88	\$579.61	\$579.61
40	\$435.70	\$435.70	\$459.11	\$459.11	\$465.54	\$465.54	\$475.84	\$475.84	\$586.96	\$586.96
41	\$443.88	\$443.88	\$467.73	\$467.73	\$474.28	\$474.28	\$484.77	\$484.77	\$597.98	\$597.98
42	\$451.72	\$451.72	\$475.99	\$475.99	\$482.66	\$482.66	\$493.34	\$493.34	\$608.55	\$608.55
43	\$462.63	\$462.63	\$487.49	\$487.49	\$494.31	\$494.31	\$505.25	\$505.25	\$623.24	\$623.24
44	\$476.27	\$476.27	\$501.86	\$501.86	\$508.89	\$508.89	\$520.15	\$520.15	\$641.61	\$641.61
45	\$492.29	\$492.29	\$518.74	\$518.74	\$526.01	\$526.01	\$537.64	\$537.64	\$663.20	\$663.20
46	\$511.38	\$511.38	\$538.86	\$538.86	\$546.41	\$546.41	\$558.50	\$558.50	\$688.92	\$688.92
47	\$532.86	\$532.86	\$561.49	\$561.49	\$569.35	\$569.35	\$581.95	\$581.95	\$717.85	\$717.85
48	\$557.40	\$557.40	\$587.36	\$587.36	\$595.58	\$595.58	\$608.76	\$608.76	\$750.92	\$750.92
49	\$581.61	\$581.61	\$612.86	\$612.86	\$621.44	\$621.44	\$635.19	\$635.19	\$783.53	\$783.53
50	\$608.88	\$608.88	\$641.60	\$641.60	\$650.59	\$650.59	\$664.98	\$664.98	\$820.27	\$820.27
51	\$635.82	\$635.82	\$669.98	\$669.98	\$679.36	\$679.36	\$694.40	\$694.40	\$856.56	\$856.56
52	\$665.48	\$665.48	\$701.24	\$701.24	\$711.06	\$711.06	\$726.79	\$726.79	\$896.51	\$896.51
53	\$695.48	\$695.48	\$732.85	\$732.85	\$743.11	\$743.11	\$759.55	\$759.55	\$936.93	\$936.93
54	\$727.86	\$727.86	\$766.98	\$766.98	\$777.72	\$777.72	\$794.92	\$794.92	\$980.56	\$980.56
55	\$760.25	\$760.25	\$801.11	\$801.11	\$812.32	\$812.32	\$830.30	\$830.30	\$1,024.19	\$1,024.19
56	\$795.37	\$795.37	\$838.11	\$838.11	\$849.84	\$849.84	\$868.65	\$868.65	\$1,071.50	\$1,071.50
57	\$830.82	\$830.82	\$875.47	\$875.47	\$887.73	\$887.73	\$907.37	\$907.37	\$1,119.27	\$1,119.27
58	\$868.66	\$868.66	\$915.34	\$915.34	\$928.16	\$928.16	\$948.70	\$948.70	\$1,170.25	\$1,170.25
59	\$887.41	\$887.41	\$935.10	\$935.10	\$948.19	\$948.19	\$969.17	\$969.17	\$1,195.51	\$1,195.51
60	\$925.26	\$925.26	\$974.98	\$974.98	\$988.63	\$988.63	\$1,010.50	\$1,010.50	\$1,246.49	\$1,246.49
61	\$957.99	\$957.99	\$1,009.46	\$1,009.46	\$1,023.60	\$1,023.60	\$1,046.25	\$1,046.25	\$1,290.58	\$1,290.58
62	\$979.46	\$979.46	\$1,032.10	\$1,032.10	\$1,046.55	\$1,046.55	\$1,069.70	\$1,069.70	\$1,319.51	\$1,319.51
63	\$1,006.40	\$1,006.40	\$1,060.48	\$1,060.48	\$1,075.33	\$1,075.33	\$1,099.12	\$1,099.12	\$1,355.79	\$1,355.79
64+	\$1,022.76	\$1,022.76	\$1,077.72	\$1,077.72	\$1,092.81	\$1,092.81	\$1,116.99	\$1,116.99	\$1,377.84	\$1,377.84

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)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA		Health Savings PPO Embedded QSA	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$6,100		\$6,100		\$6,100	
Coinsurance =>	90%		90%		60%		60%		60%	
Copays =>	30		30		0		0		0	
OOP Maximum =>	\$5,000		\$5,000		\$6,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$363.29	\$363.29	\$355.24	\$355.24	\$266.92	\$266.92	\$276.00	\$276.00	\$269.88	\$269.88
15	\$395.58	\$395.58	\$386.82	\$386.82	\$290.65	\$290.65	\$300.53	\$300.53	\$293.87	\$293.87
16	\$407.93	\$407.93	\$398.89	\$398.89	\$299.72	\$299.72	\$309.91	\$309.91	\$303.05	\$303.05
17	\$420.28	\$420.28	\$410.97	\$410.97	\$308.79	\$308.79	\$319.29	\$319.29	\$312.22	\$312.22
18	\$433.57	\$433.57	\$423.97	\$423.97	\$318.56	\$318.56	\$329.39	\$329.39	\$322.10	\$322.10
19	\$446.87	\$446.87	\$436.97	\$436.97	\$328.33	\$328.33	\$339.49	\$339.49	\$331.98	\$331.98
20	\$460.64	\$460.64	\$450.44	\$450.44	\$338.45	\$338.45	\$349.96	\$349.96	\$342.21	\$342.21
21	\$474.89	\$474.89	\$464.37	\$464.37	\$348.92	\$348.92	\$360.78	\$360.78	\$352.79	\$352.79
22	\$474.89	\$474.89	\$464.37	\$464.37	\$348.92	\$348.92	\$360.78	\$360.78	\$352.79	\$352.79
23	\$474.89	\$474.89	\$464.37	\$464.37	\$348.92	\$348.92	\$360.78	\$360.78	\$352.79	\$352.79
24	\$474.89	\$474.89	\$464.37	\$464.37	\$348.92	\$348.92	\$360.78	\$360.78	\$352.79	\$352.79
25	\$476.79	\$476.79	\$466.23	\$466.23	\$350.32	\$350.32	\$362.22	\$362.22	\$354.20	\$354.20
26	\$486.29	\$486.29	\$475.51	\$475.51	\$357.29	\$357.29	\$369.44	\$369.44	\$361.26	\$361.26
27	\$497.68	\$497.68	\$486.66	\$486.66	\$365.67	\$365.67	\$378.10	\$378.10	\$369.72	\$369.72
28	\$516.21	\$516.21	\$504.77	\$504.77	\$379.28	\$379.28	\$392.17	\$392.17	\$383.48	\$383.48
29	\$531.40	\$531.40	\$519.63	\$519.63	\$390.44	\$390.44	\$403.71	\$403.71	\$394.77	\$394.77
30	\$539.00	\$539.00	\$527.06	\$527.06	\$396.02	\$396.02	\$409.49	\$409.49	\$400.42	\$400.42
31	\$550.40	\$550.40	\$538.20	\$538.20	\$404.40	\$404.40	\$418.14	\$418.14	\$408.88	\$408.88
32	\$561.79	\$561.79	\$549.35	\$549.35	\$412.77	\$412.77	\$426.80	\$426.80	\$417.35	\$417.35
33	\$568.92	\$568.92	\$556.32	\$556.32	\$418.01	\$418.01	\$432.21	\$432.21	\$422.64	\$422.64
34	\$576.52	\$576.52	\$563.75	\$563.75	\$423.59	\$423.59	\$437.99	\$437.99	\$428.29	\$428.29
35	\$580.32	\$580.32	\$567.46	\$567.46	\$426.38	\$426.38	\$440.87	\$440.87	\$431.11	\$431.11
36	\$584.11	\$584.11	\$571.18	\$571.18	\$429.17	\$429.17	\$443.76	\$443.76	\$433.93	\$433.93
37	\$587.91	\$587.91	\$574.89	\$574.89	\$431.96	\$431.96	\$446.65	\$446.65	\$436.75	\$436.75
38	\$591.71	\$591.71	\$578.61	\$578.61	\$434.75	\$434.75	\$449.53	\$449.53	\$439.58	\$439.58
39	\$599.31	\$599.31	\$586.03	\$586.03	\$440.34	\$440.34	\$455.30	\$455.30	\$445.22	\$445.22
40	\$606.91	\$606.91	\$593.46	\$593.46	\$445.92	\$445.92	\$461.08	\$461.08	\$450.87	\$450.87
41	\$618.31	\$618.31	\$604.61	\$604.61	\$454.29	\$454.29	\$469.74	\$469.74	\$459.33	\$459.33
42	\$629.23	\$629.23	\$615.29	\$615.29	\$462.32	\$462.32	\$478.03	\$478.03	\$467.45	\$467.45
43	\$644.43	\$644.43	\$630.15	\$630.15	\$473.48	\$473.48	\$489.58	\$489.58	\$478.74	\$478.74
44	\$663.42	\$663.42	\$648.72	\$648.72	\$487.44	\$487.44	\$504.01	\$504.01	\$492.85	\$492.85
45	\$685.74	\$685.74	\$670.55	\$670.55	\$503.84	\$503.84	\$520.97	\$520.97	\$509.43	\$509.43
46	\$712.34	\$712.34	\$696.56	\$696.56	\$523.38	\$523.38	\$541.17	\$541.17	\$529.19	\$529.19
47	\$742.25	\$742.25	\$725.81	\$725.81	\$545.36	\$545.36	\$563.90	\$563.90	\$551.41	\$551.41
48	\$776.45	\$776.45	\$759.24	\$759.24	\$570.48	\$570.48	\$589.88	\$589.88	\$576.81	\$576.81
49	\$810.16	\$810.16	\$792.22	\$792.22	\$595.26	\$595.26	\$615.49	\$615.49	\$601.86	\$601.86
50	\$848.15	\$848.15	\$829.36	\$829.36	\$623.17	\$623.17	\$644.35	\$644.35	\$630.08	\$630.08
51	\$885.67	\$885.67	\$866.05	\$866.05	\$650.74	\$650.74	\$672.85	\$672.85	\$657.95	\$657.95
52	\$926.99	\$926.99	\$906.45	\$906.45	\$681.09	\$681.09	\$704.24	\$704.24	\$688.65	\$688.65
53	\$968.78	\$968.78	\$947.31	\$947.31	\$711.80	\$711.80	\$735.99	\$735.99	\$719.69	\$719.69
54	\$1,013.89	\$1,013.89	\$991.43	\$991.43	\$744.94	\$744.94	\$770.27	\$770.27	\$753.21	\$753.21
55	\$1,059.00	\$1,059.00	\$1,035.55	\$1,035.55	\$778.09	\$778.09	\$804.54	\$804.54	\$786.72	\$786.72
56	\$1,107.92	\$1,107.92	\$1,083.38	\$1,083.38	\$814.03	\$814.03	\$841.70	\$841.70	\$823.06	\$823.06
57	\$1,157.31	\$1,157.31	\$1,131.67	\$1,131.67	\$850.32	\$850.32	\$879.22	\$879.22	\$859.75	\$859.75
58	\$1,210.02	\$1,210.02	\$1,183.21	\$1,183.21	\$889.05	\$889.05	\$919.27	\$919.27	\$898.91	\$898.91
59	\$1,236.14	\$1,236.14	\$1,208.76	\$1,208.76	\$908.24	\$908.24	\$939.11	\$939.11	\$918.31	\$918.31
60	\$1,288.85	\$1,288.85	\$1,260.30	\$1,260.30	\$946.97	\$946.97	\$979.16	\$979.16	\$957.47	\$957.47
61	\$1,334.44	\$1,334.44	\$1,304.88	\$1,304.88	\$980.47	\$980.47	\$1,013.79	\$1,013.79	\$991.34	\$991.34
62	\$1,364.36	\$1,364.36	\$1,334.14	\$1,334.14	\$1,002.45	\$1,002.45	\$1,036.52	\$1,036.52	\$1,013.57	\$1,013.57
63	\$1,401.88	\$1,401.88	\$1,370.82	\$1,370.82	\$1,030.01	\$1,030.01	\$1,065.02	\$1,065.02	\$1,041.44	\$1,041.44
64+	\$1,424.67	\$1,424.67	\$1,393.11	\$1,393.11	\$1,046.76	\$1,046.76	\$1,082.34	\$1,082.34	\$1,058.37	\$1,058.37

**Highmark Health Insurance Company (HHIC)
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata

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

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off

RATING AREA 1				
0	0	0	0	3
Crawford	Clarion	Erie	Forest	Mckean
\$409.27	\$409.27	\$409.27	\$409.27	\$409.27
\$321.54	\$321.54	\$321.54	\$321.54	\$321.54

23	0	0
Mercer	Venango	Warren
\$409.27	\$409.27	\$409.27
\$321.54	\$321.54	\$321.54

RATING AREA 2

0	0	1
Elk	Cameron	Potter
\$431.26	\$431.26	\$431.26
\$338.82	\$338.82	\$338.82

RATING AREA 3

0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

95	0	5	0	2	1	0	5	12	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AR

0
Bedford

\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$437.30
\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$343.56

EA 5

0	0	1	0	0	2
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$437.30	\$437.30	\$437.30	\$437.30	\$437.30	\$437.30
\$343.56	\$343.56	\$343.56	\$343.56	\$343.56	\$343.56

RATING AREA 6

1	2	41	0	0	17	0	9	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$446.97								
\$351.16								
\$433.17	\$433.17	\$433.17	\$433.17	\$433.17	\$433.17	\$433.17	\$433.17	\$433.17
\$329.08	\$329.08	\$329.08	\$329.08	\$329.08	\$329.08	\$329.08	\$329.08	\$329.08

RATING AREA 7				
1	0	0	0	0
Union	Adams	Berks	Lancaster	York

RATING AREA 8				
0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$433.17 \$447.90 \$447.90 \$447.90 \$447.90
 \$329.08 \$340.27 \$340.27 \$340.27 \$340.27

\$437.98 \$437.98 \$437.98 \$437.98 \$437.98 \$437.98 \$437.98
 \$332.73 \$332.73 \$332.73 \$332.73 \$332.73 \$332.73 \$332.73

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

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off

RATING AREA 1				
0	0	0	0	3
Crawford	Clarion	Erie	Forest	Mckean
\$418.34	\$418.34	\$418.34	\$418.34	\$418.34
\$328.67	\$328.67	\$328.67	\$328.67	\$328.67

23	0	0
Mercer	Venango	Warren
\$418.34	\$418.34	\$418.34
\$328.67	\$328.67	\$328.67

RATING AREA 2

0	0	1
Elk	Cameron	Potter
\$440.82	\$440.82	\$440.82
\$346.33	\$346.33	\$346.33

RATING AREA 3

0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

95	0	5	0	2	1	0	5	12	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0
Bedford

\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$446.99
\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$351.18

EA 5

0	0	1	0	0	2
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$446.99	\$446.99	\$446.99	\$446.99	\$446.99	\$446.99
\$351.18	\$351.18	\$351.18	\$351.18	\$351.18	\$351.18

RATING AREA 6

1	2	41	0	0	17	0	9	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$456.88								
\$358.94								
\$442.77	\$442.77	\$442.77	\$442.77	\$442.77	\$442.77	\$442.77	\$442.77	\$442.77
\$336.37	\$336.37	\$336.37	\$336.37	\$336.37	\$336.37	\$336.37	\$336.37	\$336.37

RATING AREA 7				
1	0	0	0	0
Union	Adams	Berks	Lancaster	York

RATING AREA 8				
0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$442.77 \$457.82 \$457.82 \$457.82 \$457.82
 \$336.37 \$347.81 \$347.81 \$347.81 \$347.81

\$447.68 \$447.68 \$447.68 \$447.68 \$447.68 \$447.68 \$447.68
 \$340.11 \$340.11 \$340.11 \$340.11 \$340.11 \$340.11 \$340.11

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

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off

RATING AREA 1				
0	0	0	0	3
Crawford	Clarion	Erie	Forest	Mckean
\$427.12	\$427.12	\$427.12	\$427.12	\$427.12
\$335.56	\$335.56	\$335.56	\$335.56	\$335.56

23	0	0
Mercer	Venango	Warren
\$427.12	\$427.12	\$427.12
\$335.56	\$335.56	\$335.56

RATING AREA 2

0	0	1
Elk	Cameron	Potter
\$450.07	\$450.07	\$450.07
\$353.60	\$353.60	\$353.60

RATING AREA 3

0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

95	0	5	0	2	1	0	5	12	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AR

0
Bedford

\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$456.37
\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$358.55

EA 5

0	0	1	0	0	2
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$456.37	\$456.37	\$456.37	\$456.37	\$456.37	\$456.37
\$358.55	\$358.55	\$358.55	\$358.55	\$358.55	\$358.55

RATING AREA 6

1	2	41	0	0	17	0	9	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$466.46								
\$366.48								
\$452.06	\$452.06	\$452.06	\$452.06	\$452.06	\$452.06	\$452.06	\$452.06	\$452.06
\$343.43	\$343.43	\$343.43	\$343.43	\$343.43	\$343.43	\$343.43	\$343.43	\$343.43

RATING AREA 7				
1	0	0	0	0
Union	Adams	Berks	Lancaster	York

RATING AREA 8				
0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$452.06 \$467.43 \$467.43 \$467.43 \$467.43
 \$343.43 \$355.11 \$355.11 \$355.11 \$355.11

\$457.08 \$457.08 \$457.08 \$457.08 \$457.08 \$457.08 \$457.08
 \$347.24 \$347.24 \$347.24 \$347.24 \$347.24 \$347.24 \$347.24

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

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off

RATING AREA 1				
0	0	0	0	3
Crawford	Clarion	Erie	Forest	Mckean
\$433.94	\$433.94	\$433.94	\$433.94	\$433.94
\$340.92	\$340.92	\$340.92	\$340.92	\$340.92

23	0	0
Mercer	Venango	Warren
\$433.94	\$433.94	\$433.94
\$340.92	\$340.92	\$340.92

RATING AREA 2

0	0	1
Elk	Cameron	Potter
\$457.26	\$457.26	\$457.26
\$359.24	\$359.24	\$359.24

RATING AREA 3

0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

95	0	5	0	2	1	0	5	12	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0
Bedford

\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$463.66
\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$364.27

EA 5

0	0	1	0	0	2
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$463.66	\$463.66	\$463.66	\$463.66	\$463.66	\$463.66
\$364.27	\$364.27	\$364.27	\$364.27	\$364.27	\$364.27

RATING AREA 6

1	2	41	0	0	17	0	9	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$473.91								
\$372.33								
\$459.28	\$459.28	\$459.28	\$459.28	\$459.28	\$459.28	\$459.28	\$459.28	\$459.28
\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92

RATING AREA 7				
1	0	0	0	0
Union	Adams	Berks	Lancaster	York

RATING AREA 8				
0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$459.28 \$474.89 \$474.89 \$474.89 \$474.89
 \$348.92 \$360.78 \$360.78 \$360.78 \$360.78

\$464.37 \$464.37 \$464.37 \$464.37 \$464.37 \$464.37 \$464.37
 \$352.79 \$352.79 \$352.79 \$352.79 \$352.79 \$352.79 \$352.79

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T			
1	Unified Rate Review v5.3															To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.						
2																To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.						
3	Company Legal Name:	Highmark Health Insurance Co. (HHIC)													State:	PA		To validate, select the Validate button or Ctrl + Shift + I.				
4	HIOS Issuer ID:	70194													Market:	Small Group		To finalize, select the Finalize button or Ctrl + Shift + F.				
5	Effective Date of Rate Change(s):	1/1/2022																				
6																						
7																						
8	Market Level Calculations (Same for all Plans)																					
9																						
10																						
11	Section I: Experience Period Data																					
12	Experience Period:	1/1/2020			to	12/31/2020																
13		Total			PMPM																	
14	Allowed Claims	\$1,865,196.67			\$457.04																	
15	Reinsurance	\$0.00			\$0.00																	
16	Incurred Claims in Experience Period	\$1,592,165.81			\$390.14																	
17	Risk Adjustment	\$422,704.78			\$103.58																	
18	Experience Period Premium	\$2,638,891.23			\$646.63																	
19	Experience Period Member Months	4,081																				
20																						
21	Section II: Projections																					
22	Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims PMPM											
23			Cost	Utilization	Cost	Utilization	Cost	Utilization	Cost	Utilization												
24	Inpatient Hospital	\$46.44	1.022	1.127	1.022	1.031	\$56.36															
25	Outpatient Hospital	\$171.44	1.022	1.127	1.022	1.031	\$208.06															
26	Professional	\$104.44	1.022	1.127	1.022	1.031	\$126.75															
27	Other Medical	\$11.93	1.022	1.127	1.022	1.031	\$14.48															
28	Capitation	\$0.19	1.604	1.000	1.604	1.000	\$0.49															
29	Prescription Drug	\$122.60	1.022	1.127	1.022	1.031	\$148.79															
30	Total	\$457.04					\$554.93															
31																						
32	Morbidity Adjustment				1.015																	
33	Demographic Shift				1.032																	
34	Plan Design Changes				0.999																	
35	Other				1.000																	
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2022			\$580.70																	
37																						
38	Manual EHB Allowed Claims PMPM				\$696.84																	
39	Applied Credibility %				0.00%																	
40																						
41																						
42	Projected Period Totals																					
43	Projected Index Rate for	1/1/2022			\$696.84			\$1,881,468.00														
44	Reinsurance				\$0.00			\$0.00														
45	Risk Adjustment Payment/Charge				-\$31.72			-\$85,644.00														
46	Exchange User Fees				0.00%			\$0.00														
47	Market Adjusted Index Rate				\$728.56			\$1,967,112.00														
48	Projected Member Months				2,700																	
49																						
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																					
51																						

Product-Plan Data Collection

Company Legal Name: **Highmark Health Insurance Co. (HHIC)**
 HIOS Issuer ID: **70194**
 Effective Date of Rate Change(s): **1/1/2022**

State: **PA**
 Market: **Small Group**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to 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.
 To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
 To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	Shared Cost PPO	h Savings PPO Embedded	Shared Cost PPO	h Savings PPO Embedded
1.1	Product Name	70194PA022	70194PA023	70194PA024	70194PA025
1.2	Product ID	70194PA022	70194PA023	70194PA024	70194PA025
1.3	Plan Name	Shared Cost PPO	Health Savings	Shared Cost PPO	Health Savings
1.4	Plan ID (Standard Component ID)	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
1.5	Metal	Gold	Bronze	Gold	Bronze
1.6	AV Metal Value	0.818	0.650	0.818	0.650
1.7	Plan Category	Renewing	Renewing	Renewing	Renewing
1.8	Plan Type	PPO	PPO	PPO	PPO
1.9	Exchange Plan?	No	No	No	No
1.10	Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11	Cumulative Rate Change % (over 12 mos prior)	6.13%	11.05%	0.68%	0.38%
1.12	Product Rate Increase %	6.12%	11.05%	0.67%	0.38%
1.13	Submission Level Rate Increase %		3.51%		

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1	Plan ID (Standard Component ID)	Total	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
\$1,865,197	2.2 Allowed Claims	\$1,865,196	\$822,618	\$52,770	\$964,675	\$25,133
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$273,031	\$133,244	\$22,242	\$102,744	\$14,801
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0
\$1,592,166	2.6 Incurred Claims	\$1,592,165	\$689,374	\$30,528	\$861,931	\$10,332
\$422,705	2.7 Risk Adjustment Transfer Amount	\$422,705	\$44,674	-\$5,080	\$437,507	-\$54,396
\$2,638,891	2.8 Premium	\$2,638,891	\$1,254,437	\$35,675	\$1,221,533	\$127,246
4,081	2.9 Experience Period Member Months	4,081	1,762	68	1,987	264
	2.10 Current Enrollment	322	145	5	149	23
	2.11 Current Premium PMPM	\$656.74	\$724.71	\$574.95	\$620.71	\$479.44
	2.12 Loss Ratio	52.00%	53.07%	99.78%	51.95%	14.18%
	Per Member Per Month					
	2.13 Allowed Claims	\$457.04	\$466.87	\$776.03	\$485.49	\$95.20
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$66.90	\$75.62	\$327.09	\$51.71	\$56.06
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$390.14	\$391.25	\$448.94	\$433.79	\$39.14
	2.18 Risk Adjustment Transfer Amount	\$103.58	\$25.35	-\$74.71	\$220.18	-\$206.05
	2.19 Premium	\$646.63	\$711.94	\$524.63	\$614.76	\$481.99

Section III: Plan Adjustment Factors

3.1	Plan ID (Standard Component ID)	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
	3.2 Market Adjusted Index Rate		\$728.56		
	3.3 AV and Cost Sharing Design of Plan	0.8351	0.6478	0.8081	0.6047
	3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000
	3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000
	Administrative Costs				
	3.6 Administrative Expense	8.84%	9.96%	8.98%	10.30%
	3.7 Taxes and Fees	2.07%	2.08%	2.07%	2.09%
	3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%
	3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000
	3.10 Plan Adjusted Index Rate	\$682.93	\$536.56	\$661.89	\$502.87

3.11	Age Calibration Factor	0.6468		0.6468	
3.12	Geographic Calibration Factor	1.0002		1.0002	
3.13	Tobacco Calibration Factor	1.0000		1.0000	
	3.14 Calibrated Plan Adjusted Index Rate	\$441.81	\$347.12	\$428.19	\$325.32

Section IV: Projected Plan Level Information

4.1	Plan ID (Standard Component ID)	Total	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
	4.2 Allowed Claims	\$1,881,474	\$845,760	\$23,713	\$887,081	\$124,920
	4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0
	4.4 Member Cost Sharing	\$369,767	\$147,468	\$7,462	\$170,818	\$44,019
	4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0
	4.6 Incurred Claims	\$1,511,707	\$698,292	\$16,251	\$716,263	\$80,901
	4.7 Risk Adjustment Transfer Amount	-\$68,802	-\$31,726	-\$748	-\$32,591	-\$3,737
	4.8 Premium	\$1,777,280	\$819,538	\$19,316	\$841,885	\$96,541
	4.9 Projected Member Months	2,700	1,200	36	1,272	192
	4.10 Loss Ratio	88.48%	88.64%	87.52%	88.50%	87.17%
	Per Member Per Month					
	4.11 Allowed Claims	\$696.84	\$704.80	\$658.69	\$697.39	\$650.63
	4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4.13 Member Cost Sharing	\$136.95	\$122.89	\$207.28	\$134.29	\$229.27
	4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4.15 Incurred Claims	\$559.89	\$581.91	\$451.42	\$563.10	\$421.36
	4.16 Risk Adjustment Transfer Amount	-\$25.48	-\$26.44	-\$20.78	-\$25.62	-\$19.46
	4.17 Premium	\$658.25	\$682.95	\$536.56	\$661.86	\$502.82

Rating Area Data Collection

*Specify the total number of Rating
Select only the Rating Areas you are
To validate, select the Validate button
To finalize, select the Finalize button*

Rating Area	Rating Factor
Rating Area 1	0.9263
Rating Area 2	0.9761
Rating Area 4	0.9761
Rating Area 5	0.9898
Rating Area 6	1.0117
Rating Area 7	1.0461
Rating Area 9	1.0229

Part II of the Preliminary Justification

Highmark Health Insurance Company – Small Group Market

Scope and Range:

Highmark Health Insurance Company is requesting a weighted average rate change of 3.51% weighted on the current premium for renewing plans shown in the Unified Rate Review Template for its 2021 ACA qualifying small group products with effective dates from January 1, 2022 to December 31, 2022. This will impact 322 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average rate changes at the plan level differ and range from 0.38% to 11.05% as shown in the Unified Rate Review Template.

The proposed rate changes are being driven by medical care costs and the underlying morbidity of the population within Highmark Health Insurance Company's ACA products.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2022 due to more favorable premium rates afforded to them in the pre-ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Health Insurance Company reported a financial gain in 2020.

Change in Medical Service Costs:

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

Change in Benefits:

Two plan designs had benefit changes due to a re-evaluation of benefits design and due to marketing considerations.

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2021 rate filing, administrative expense costs have increased 0.3% for the 2022 rate filing. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Health Insurance Co. (HHIC)

Small Group Rate Filing

Effective January 1, 2022

TABLE OF CONTENTS

I.	GENERAL INFORMATION	1
II.	PROPOSED RATE CHANGES	2
III.	EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT	2
IV.	BENEFIT CATEGORIES	3
V.	PROJECTION FACTORS	3
VI.	MANUAL RATE ADJUSTMENTS	8
VII.	CREDIBILITY OF EXPERIENCE	8
VIII.	ESTABLISHING THE INDEX RATE	9
IX.	DEVELOPMENT OF THE MARKET-WIDE ADJUSTED INDEX RATE	9
X.	PLAN ADJUSTED INDEX RATES	10
XI.	CALIBRATION	12
XII.	CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT	12
XIII.	PROJECTED LOSS RATIO	13
XIV.	AV METAL VALUES	13
XV.	MEMBERSHIP PROJECTIONS	13
XVI.	TERMINATED PLANS AND PRODUCTS	13
XVII.	PLAN TYPE	13
XVIII.	ACTUARIAL CERTIFICATION	13

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Health Insurance Company (“HHIC”, “Company”) Small Group block of business rate filing (“Filing”), for products with effective dates in calendar year 2022. 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 HHIC’s Filing. However, we recognize that this certification may become a public document. HHIC 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 HHIC that would result in the creation of any duty or liability under any theory of law by HHIC 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 Health Insurance Company (HHIC)
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 70194
- Market: Small Group
- Effective Date: January 1, 2022

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 2022, 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 2022. 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 or material developments in the course of the COVID pandemic. As a result, HHIC 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 2020, paid through February 2021. This experience includes 2020 experience in Affordable Care Act compliant plans. HHIC’s transitional plan experience for 2020 has not been included in the experience period data.

III.2 Current Date:

The current date used for enrollment and premium is February 2021.

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

- Historical Experience: The URRT historical experience section was completed with HHIC’s current experience for the small group block of business for the period January 1, 2020 through December 31, 2020, with claims paid through February 2021.
- 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 HHIC’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 HHIC’s detailed claim-level historical data. This experience includes 2020 claims in Affordable Care Act compliant plans. HHIC’s transitional plan experience for 2020 has not been included in the experience period data. 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: HHIC’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 0.987 was developed for HHIC’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 2022 rates reflects an annual trend rate of 5.3% (2.2% 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., Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, and Highmark Benefits Group. 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 by service category 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.

The Company performed a separate analysis to identify the impact of COVID on the base experience trend data and adjusted the historical claims data accordingly. See the Impact of COVID section below for the magnitude of this adjustment, along with additional detail. This COVID adjustment to the base period data impacts the Year 1 Utilization Trend in the URRT, Worksheet 1.

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 proposed extension through the end of 2022 for groups that renew on or prior to October 1, 2022, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

Impact of COVID

To account for the impact of COVID, the Company made the following adjustments to its base experience period claims and its projected costs:

- a. The claims in the base experience period were adjusted to a non-COVID baseline environment (discussed in the Trend Factors section above). This was done to provide a more stable base from which to project future claims. Claims in the base experience period were adjusted upward by 8.0%, representing the estimated degree of claims suppression in the experience period. This adjustment is applied to the underlying medical and drug claims incurred in the experience period, excluding prescription drug rebates and other claims paid outside of the system. This adjustment is reflected in the Year 1 Utilization Trend in the URRT, Worksheet 1, where it is applied to claims net of Prescription Drug Rebates and other claims paid outside of the system, which results in an additional load to the Year 1 Utilization Trend in the URRT of 9.3%.

To determine the appropriate adjustment factor for the base experience period, the Company analyzed historical normalized allowed medical claim trends combined at the state and market level. Then the Company selected an appropriate medical trend amount for 2020 within the range of historical trend results. This trend was applied to the 2019 normalized allowed medical claims to project the non-COVID baseline medical claims for 2020, which were then compared to the actual 2020 experience normalized allowed medical claims to determine the adjustment factor indicated above. The overall impact of the pandemic on drug claims in 2020 is assumed to be negligible, and so were not adjusted. The adjustment factors for medical and drug were then weighted together to develop an overall BEP allowed claim adjustment factor.

- b. The projection period claims were first established using trend projections under non-COVID baseline assumptions, effectively removing the noise introduced by COVID. Using a non-COVID baseline experience environment, claims were projected into the rating period using traditional methods of claim trend projections, as discussed in the Trend Identification section above.
- c. The projected non-COVID baseline claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:
 - 1) **COVID Treatment (\$0.07 PMPM)** – COVID treatment utilization in 2022 is expected to follow a similar utilization pattern as flu treatment from 2018 and 2019 (roughly 0.003 admits per 1000 members per month), with COVID-specific admission costs based on recent admission costs for COVID (roughly \$26,000 cost per admit).
 - 2) **COVID Testing (\$1.01 PMPM)** – COVID testing utilization in 2022 is expected to follow a similar utilization pattern as flu testing from 2018 and 2019 (roughly 9 tests per 1000 members per month), with COVID specific testing costs based on recent testing costs for COVID (roughly \$112.87 cost per test).
 - 3) **COVID Vaccine (\$2.05 PMPM)** – The Company is expecting that a total of 43% of members will receive a COVID vaccine. This assumes that 60% of members 18-64 utilize a vaccine and 40% of members under 18 utilize a vaccine. In addition to this, some vaccines are not reported in the billing system so expected utilization is further reduced by 25%.

The cost of the vaccine is assumed to be \$115 per dose. This is a combination of a \$40 cost for administering the vaccine and \$75 cost for the vaccine itself.

Finally, the average number of doses per member is assumed to be 0.5. This reflects the assumption that members will need a COVID vaccine every other year. This results in a cost of \$2.05 PMPM, which represents the expected cost that the Company will incur during the 2022-2023 coverage period stemming from 2022 policy year contracts.

- 4) **Additional morbidity (0.50% claims impact)** – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity. The following categories of care are expected to be impacted: Cardiology, Joint Degeneration, Diabetes, Mood Disorder & Depression, and Alcohol Treatment. The range of possible cost increases in these categories is assumed to be between 1% and 5%, which equates to 0.2% to 1.1% of total claims. Pricing assumes an overall claims impact of 0.5%, which is applied to the underlying medical and drug claims expected in the projection period.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.25%. The combined impact of these adjustment factors is a component of the Morbidity Adjustment factor in the URRT Worksheet 1.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2022 rates, this is reflected with a 1.015 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

The Company is expecting a slight increase in the average age from the experience period to the projection period as the average age factor of our current business is higher than that in the experience period. For the development of the CY 2022 rates, this is reflected with a 1.032 Demographic Shift factor in the URRT Worksheet 1.

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: -0.1%.
- Change in network benefits: 0.0%.
- 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 2022 rates, the combination of the above factors produces a 0.999 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

The Company's rate development for 2022 does not utilize any additional adjustment factors other than those discussed above. For the development of the CY 2022 rates, a 1.000 factor is shown for the Other adjustment factor in the URRT Worksheet 1.

VI. Manual Rate Adjustments

HHIC's small group experience is not fully credible on its own. See Credibility of Experience section below for a discussion of the assigned credibility level, the source and appropriateness of the manual rate data used, and any adjustments made to the manual data.

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 member months for the experience period. In reviewing the Company's experience period results, the Company has assigned zero credibility to the Company's base experience data. HHIC's membership is relatively small (322 current members) and dispersed over a wide geographical area (CPA and WPA). The lack of homogeneous data for the Company suggests that the experience period data is not credible.

VII.1 Source and Appropriateness of Experience Data Used

For the credibility manual rate, the Company has utilized the appropriate combined regional experience of several companies within the Highmark corporate family to establish the credibility manual rate. These companies are Highmark Inc., Highmark Choice Company, Highmark Coverage Advantage, and Highmark Benefits Company. Utilizing this combined company experience established a manual rate basis that would be fully credible according to the criteria discussed above. The Company believes that utilizing this combined experience in its rate development establishes a more appropriate rate level when giving consideration to the market-wide rate relativities established by Highmark's corporate family of companies.

VII.2 Adjustments Made to the Data

The development of the credibility manual rate closely follows the development of the Company's experience rate basis, including adjustments made for morbidity, demographic shifts, and plan design changes. Where pertinent, the Company's own projected membership and plan distribution is used to establish the appropriate adjustment factors to use. Similarly, an adjustment due to the impact of COVID has been applied to the base period and projected period assumptions. See above for a discussion of the adjustment factors used.

VII.3 Trend Factors

The development of the trend assumptions for the credibility manual rate follows the same methodology as discussed above, and results in similar trend components.

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 HHIC. 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.

2022	% of Members	Projected Quarterly Index Rate PMPM
1Q	37.3%	\$696.84
2Q	22.0%	\$712.28
3Q	11.5%	\$727.23
4Q	29.2%	\$738.84
Composite	100.0%	\$716.00

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 v5.3 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

HHIC 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 2022, the Company determines the risk adjustment calculation components for the projected 2022 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 2020 Benefit Year published by CMS, the PA Insurance Department's calculation of 2020 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 2022, the Company is projecting a risk adjustment transfer amount of (\$22.88).

As discussed in the Credibility of Experience section above, the Company is using manual data claims to arrive as the base claims level. Similarly, the risk adjustment transfer projection utilizes the expected transfer amounts from the manual rate basis to arrive at the projected transfer. In this way, the population morbidity is consistent between the claims projection and the projected risk adjustment transfer.

The (\$31.72) PMPM value in Worksheet 1 of the URRT equals the (\$22.88) PMPM risk adjustment transfer value discussed above, along with a charge of (\$2.97) PMPM for the projected net impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of \$0.37 PMPM. This total risk adjustment transfer amount of (\$25.48) is then grossed up by the average paid to allowed ratio of 80.3% 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 2022, 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 2022, 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 2022 rate development:

- \$0.24 PMPM for the PCORI Fee;
- \$0.25 PMPM for the Risk Adjustment User Fee; and
- 2% of premium for the PA premium tax

In total, these taxes and fees amount to 2.07% of the anticipated premium collected in 2022.

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 1.546. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.546). Please note that no member will pay these rates because the age factor of 1.546 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 HHIC is 0.6468.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is 0.9998. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9998. Please note that no member will pay these rates because HHIC is not using a geographic factor of 0.9998 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 HHIC is 1.0002.

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 1/1/2022 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 1/1/2022. The standard HHS Age Curve and area factors of 0.926 for rating area 1; 0.976 for rating areas 2 and 4; 0.990 for rating area 5; 1.012 for rating area 6; 1.046 for rating area 7; and 1.023 for rating area 9 can be used to calculate any rate found in the QHP rate template.

The Company is filing quarterly Index Rate trends that vary by quarter. Subsequent quarterly rates can be developed by multiplying the first quarter rates by 1.022 for second quarter rates; 1.044 for third quarter rates; and 1.060 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 84.3% 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 proposed to extend through 2022 for groups that renew on or prior to October 1, 2022, 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 HHIC will come primarily from current ACA customers. HHIC is expecting a decrease 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

HHIC is not terminating any plans that were active in the 2020 experience period.

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 HHIC to accompany its rate filing (for calendar year 2022) 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 HHIC 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: 05/18/2021

Exhibit I
Highmark Health Insurance Co. (HHIC)
2022

Pennsylvania Small Group Market Base Rate

	1/1/2022 Values
CY2022 Projected Period Average Members	225
CY2022 Allowed Claims	\$696.84
Projected Non-EHBs	
None	\$0.00
CY2022 Allowed Claims for EHB Only (Index Rate)	\$696.84
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	1.046
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2022 Market Adjusted Index Rate	\$728.56
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2022 Rate	
(a) Average Age Factor	1.546
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	0.9998
Combined Calibration Factor $1/((a/b)*c)$	0.6469

*Quarterly Index Rate trends are being set at 2.22% for 2Q, 4.36% for 3Q, and 6.03% for 4Q.

Highmark Health Insurance Company (HHIC)

Exhibit II

Western, PA (WPA) and Central, PA (CPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HHIC	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
							Index Rate		(i)	(ii)	(iii)	(iv)	(v)
Western, PA Region	70194PA0220006	Gold	Shared Cost PPO \$1500	C	1,2,4,5,6	Off	\$682.95	0.937	0.835	1.000	1.000	1.123	1.000
	70194PA0230002	Bronze	Health Savings PPO Embedded Q\$6100	C	1,2,4,5,6	Off	\$536.56	0.736	0.648	1.000	1.000	1.137	1.000
Central, PA Region	70194PA0240006	Gold	Shared Cost PPO \$1500	F	6,7,9	Off	\$661.86	0.908	0.808	1.000	1.000	1.124	1.000
	70194PA0250002	Bronze	Health Savings PPO Embedded Q\$6100	F	6,7,9	Off	\$502.82	0.690	0.605	1.000	1.000	1.141	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.

2022 Rates Table Template v11.0		<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*	70194			
Rate Effective Date*	1/1/2022			
Rate Expiration Date*	3/31/2022			
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
70194PA0220006	Rating Area 1	No Preference	0-14	313.09
70194PA0220006	Rating Area 1	No Preference	15	340.92
70194PA0220006	Rating Area 1	No Preference	16	351.56
70194PA0220006	Rating Area 1	No Preference	17	362.20
70194PA0220006	Rating Area 1	No Preference	18	373.66
70194PA0220006	Rating Area 1	No Preference	19	385.12
70194PA0220006	Rating Area 1	No Preference	20	396.99
70194PA0220006	Rating Area 1	No Preference	21	409.27
70194PA0220006	Rating Area 1	No Preference	22	409.27
70194PA0220006	Rating Area 1	No Preference	23	409.27
70194PA0220006	Rating Area 1	No Preference	24	409.27
70194PA0220006	Rating Area 1	No Preference	25	410.91
70194PA0220006	Rating Area 1	No Preference	26	419.09
70194PA0220006	Rating Area 1	No Preference	27	428.91
70194PA0220006	Rating Area 1	No Preference	28	444.88
70194PA0220006	Rating Area 1	No Preference	29	457.97
70194PA0220006	Rating Area 1	No Preference	30	464.52
70194PA0220006	Rating Area 1	No Preference	31	474.34
70194PA0220006	Rating Area 1	No Preference	32	484.17
70194PA0220006	Rating Area 1	No Preference	33	490.31
70194PA0220006	Rating Area 1	No Preference	34	496.85
70194PA0220006	Rating Area 1	No Preference	35	500.13
70194PA0220006	Rating Area 1	No Preference	36	503.40
70194PA0220006	Rating Area 1	No Preference	37	506.68
70194PA0220006	Rating Area 1	No Preference	38	509.95
70194PA0220006	Rating Area 1	No Preference	39	516.50
70194PA0220006	Rating Area 1	No Preference	40	523.05
70194PA0220006	Rating Area 1	No Preference	41	532.87
70194PA0220006	Rating Area 1	No Preference	42	542.28
70194PA0220006	Rating Area 1	No Preference	43	555.38

70194PA0220006	Rating Area 1	No Preference	44	571.75
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70194PA0220006	Rating Area 1	No Preference	46	613.91
70194PA0220006	Rating Area 1	No Preference	47	639.69
70194PA0220006	Rating Area 1	No Preference	48	669.16
70194PA0220006	Rating Area 1	No Preference	49	698.21
70194PA0220006	Rating Area 1	No Preference	50	730.96
70194PA0220006	Rating Area 1	No Preference	51	763.29
70194PA0220006	Rating Area 1	No Preference	52	798.90
70194PA0220006	Rating Area 1	No Preference	53	834.91
70194PA0220006	Rating Area 1	No Preference	54	873.79
70194PA0220006	Rating Area 1	No Preference	55	912.67
70194PA0220006	Rating Area 1	No Preference	56	954.83
70194PA0220006	Rating Area 1	No Preference	57	997.39
70194PA0220006	Rating Area 1	No Preference	58	1042.82
70194PA0220006	Rating Area 1	No Preference	59	1065.33
70194PA0220006	Rating Area 1	No Preference	60	1110.76
70194PA0220006	Rating Area 1	No Preference	61	1150.05
70194PA0220006	Rating Area 1	No Preference	62	1175.83
70194PA0220006	Rating Area 1	No Preference	63	1208.17
70194PA0220006	Rating Area 1	No Preference	64 and over	1227.81
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70194PA0220006	Rating Area 2	No Preference	16	370.45
70194PA0220006	Rating Area 2	No Preference	17	381.67
70194PA0220006	Rating Area 2	No Preference	18	393.74
70194PA0220006	Rating Area 2	No Preference	19	405.82
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70194PA0220006	Rating Area 2	No Preference	21	431.26
70194PA0220006	Rating Area 2	No Preference	22	431.26
70194PA0220006	Rating Area 2	No Preference	23	431.26
70194PA0220006	Rating Area 2	No Preference	24	431.26
70194PA0220006	Rating Area 2	No Preference	25	432.99
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70194PA0220006	Rating Area 2	No Preference	27	451.96
70194PA0220006	Rating Area 2	No Preference	28	468.78
70194PA0220006	Rating Area 2	No Preference	29	482.58
70194PA0220006	Rating Area 2	No Preference	30	489.48
70194PA0220006	Rating Area 2	No Preference	31	499.83
70194PA0220006	Rating Area 2	No Preference	32	510.18
70194PA0220006	Rating Area 2	No Preference	33	516.65
70194PA0220006	Rating Area 2	No Preference	34	523.55
70194PA0220006	Rating Area 2	No Preference	35	527.00
70194PA0220006	Rating Area 2	No Preference	36	530.45
70194PA0220006	Rating Area 2	No Preference	37	533.90
70194PA0220006	Rating Area 2	No Preference	38	537.35
70194PA0220006	Rating Area 2	No Preference	39	544.25
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70194PA0220006	Rating Area 2	No Preference	44	602.47
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70194PA0220006	Rating Area 2	No Preference	46	646.89
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70194PA0220006	Rating Area 2	No Preference	54	920.74
70194PA0220006	Rating Area 2	No Preference	55	961.71
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70194PA0220006	Rating Area 4	No Preference	30	489.48
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70194PA0220006	Rating Area 4	No Preference	44	602.47
70194PA0220006	Rating Area 4	No Preference	45	622.74
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70194PA0220006	Rating Area 4	No Preference	47	674.06
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70194PA0220006	Rating Area 4	No Preference	54	920.74
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70194PA0220006	Rating Area 4	No Preference	62	1239.01
70194PA0220006	Rating Area 4	No Preference	63	1273.08
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70194PA0220006	Rating Area 5	No Preference	62	1256.36
70194PA0220006	Rating Area 5	No Preference	63	1290.91
70194PA0220006	Rating Area 5	No Preference	64 and over	1311.90
70194PA0220006	Rating Area 6	No Preference	0-14	341.93
70194PA0220006	Rating Area 6	No Preference	15	372.33
70194PA0220006	Rating Area 6	No Preference	16	383.95
70194PA0220006	Rating Area 6	No Preference	17	395.57
70194PA0220006	Rating Area 6	No Preference	18	408.08
70194PA0220006	Rating Area 6	No Preference	19	420.60
70194PA0220006	Rating Area 6	No Preference	20	433.56
70194PA0220006	Rating Area 6	No Preference	21	446.97
70194PA0220006	Rating Area 6	No Preference	22	446.97
70194PA0220006	Rating Area 6	No Preference	23	446.97
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70194PA0220006	Rating Area 6	No Preference	25	448.76
70194PA0220006	Rating Area 6	No Preference	26	457.70
70194PA0220006	Rating Area 6	No Preference	27	468.42
70194PA0220006	Rating Area 6	No Preference	28	485.86
70194PA0220006	Rating Area 6	No Preference	29	500.16
70194PA0220006	Rating Area 6	No Preference	30	507.31
70194PA0220006	Rating Area 6	No Preference	31	518.04
70194PA0220006	Rating Area 6	No Preference	32	528.77
70194PA0220006	Rating Area 6	No Preference	33	535.47
70194PA0220006	Rating Area 6	No Preference	34	542.62
70194PA0220006	Rating Area 6	No Preference	35	546.20

70194PA0220006	Rating Area 6	No Preference	36	549.77
70194PA0220006	Rating Area 6	No Preference	37	553.35
70194PA0220006	Rating Area 6	No Preference	38	556.92
70194PA0220006	Rating Area 6	No Preference	39	564.08
70194PA0220006	Rating Area 6	No Preference	40	571.23
70194PA0220006	Rating Area 6	No Preference	41	581.95
70194PA0220006	Rating Area 6	No Preference	42	592.24
70194PA0220006	Rating Area 6	No Preference	43	606.54
70194PA0220006	Rating Area 6	No Preference	44	624.42
70194PA0220006	Rating Area 6	No Preference	45	645.42
70194PA0220006	Rating Area 6	No Preference	46	670.46
70194PA0220006	Rating Area 6	No Preference	47	698.61
70194PA0220006	Rating Area 6	No Preference	48	730.80
70194PA0220006	Rating Area 6	No Preference	49	762.53
70194PA0220006	Rating Area 6	No Preference	50	798.29
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70194PA0220006	Rating Area 6	No Preference	56	1042.78
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70194PA0220006	Rating Area 6	No Preference	59	1163.46
70194PA0220006	Rating Area 6	No Preference	60	1213.08
70194PA0220006	Rating Area 6	No Preference	61	1255.99
70194PA0220006	Rating Area 6	No Preference	62	1284.14
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70194PA0240006	Rating Area 9	No Preference	58	1115.97
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70194PA0240006	Rating Area 9	No Preference	62	1258.32
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70194PA0240006	Rating Area 9	No Preference	64 and over	1313.94
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70194PA0250002	Rating Area 9	No Preference	60	903.03
70194PA0250002	Rating Area 9	No Preference	61	934.97
70194PA0250002	Rating Area 9	No Preference	62	955.93

70194PA0250002 Rating Area 9	No Preference	63	982.22
70194PA0250002 Rating Area 9	No Preference	64 and over	998.19

2022 Rates Table Template v11.0		<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*	70194			
Rate Effective Date*	4/1/2022			
Rate Expiration Date*	6/30/2022			
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
70194PA0220006	Rating Area 1	No Preference	0-14	320.03
70194PA0220006	Rating Area 1	No Preference	15	348.48
70194PA0220006	Rating Area 1	No Preference	16	359.35
70194PA0220006	Rating Area 1	No Preference	17	370.23
70194PA0220006	Rating Area 1	No Preference	18	381.94
70194PA0220006	Rating Area 1	No Preference	19	393.66
70194PA0220006	Rating Area 1	No Preference	20	405.79
70194PA0220006	Rating Area 1	No Preference	21	418.34
70194PA0220006	Rating Area 1	No Preference	22	418.34
70194PA0220006	Rating Area 1	No Preference	23	418.34
70194PA0220006	Rating Area 1	No Preference	24	418.34
70194PA0220006	Rating Area 1	No Preference	25	420.01
70194PA0220006	Rating Area 1	No Preference	26	428.38
70194PA0220006	Rating Area 1	No Preference	27	438.42
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70194PA0220006	Rating Area 1	No Preference	29	468.12
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70194PA0220006	Rating Area 1	No Preference	32	494.90
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70194PA0220006	Rating Area 1	No Preference	35	511.21
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70194PA0220006	Rating Area 1	No Preference	37	517.90
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70194PA0220006	Rating Area 2	No Preference	33	528.10
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70194PA0220006	Rating Area 2	No Preference	35	538.68
70194PA0220006	Rating Area 2	No Preference	36	542.21
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70194PA0240006	Rating Area 6	No Preference	64 and over	1328.31
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70194PA0240006	Rating Area 7	No Preference	16	393.27
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70194PA0240006	Rating Area 7	No Preference	24	457.82
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70194PA0240006	Rating Area 7	No Preference	26	468.81
70194PA0240006	Rating Area 7	No Preference	27	479.80
70194PA0240006	Rating Area 7	No Preference	28	497.65
70194PA0240006	Rating Area 7	No Preference	29	512.30
70194PA0240006	Rating Area 7	No Preference	30	519.63
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70194PA0240006	Rating Area 7	No Preference	33	548.47
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70194PA0240006	Rating Area 7	No Preference	39	577.77
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70194PA0240006	Rating Area 7	No Preference	44	639.57
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70194PA0240006	Rating Area 7	No Preference	48	748.54
70194PA0240006	Rating Area 7	No Preference	49	781.04
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70194PA0240006	Rating Area 7	No Preference	57	1115.71
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70194PA0240006	Rating Area 7	No Preference	64 and over	1373.46
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70194PA0250002	Rating Area 7	No Preference	23	347.81
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70194PA0250002	Rating Area 7	No Preference	62	999.26
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70194PA0250002	Rating Area 9	No Preference	58	866.60
70194PA0250002	Rating Area 9	No Preference	59	885.31
70194PA0250002	Rating Area 9	No Preference	60	923.06
70194PA0250002	Rating Area 9	No Preference	61	955.71
70194PA0250002	Rating Area 9	No Preference	62	977.14

70194PA0250002 Rating Area 9	No Preference	63	1004.00
70194PA0250002 Rating Area 9	No Preference	64 and over	1020.33

2022 Rates Table Template v11.0		<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*	70194			
Rate Effective Date*	7/1/2022			
Rate Expiration Date*	9/30/2022			
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
70194PA0220006	Rating Area 1	No Preference	0-14	326.75
70194PA0220006	Rating Area 1	No Preference	15	355.79
70194PA0220006	Rating Area 1	No Preference	16	366.90
70194PA0220006	Rating Area 1	No Preference	17	378.00
70194PA0220006	Rating Area 1	No Preference	18	389.96
70194PA0220006	Rating Area 1	No Preference	19	401.92
70194PA0220006	Rating Area 1	No Preference	20	414.31
70194PA0220006	Rating Area 1	No Preference	21	427.12
70194PA0220006	Rating Area 1	No Preference	22	427.12
70194PA0220006	Rating Area 1	No Preference	23	427.12
70194PA0220006	Rating Area 1	No Preference	24	427.12
70194PA0220006	Rating Area 1	No Preference	25	428.83
70194PA0220006	Rating Area 1	No Preference	26	437.37
70194PA0220006	Rating Area 1	No Preference	27	447.62
70194PA0220006	Rating Area 1	No Preference	28	464.28
70194PA0220006	Rating Area 1	No Preference	29	477.95
70194PA0220006	Rating Area 1	No Preference	30	484.78
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70194PA0220006	Rating Area 1	No Preference	44	596.69
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70194PA0220006	Rating Area 1	No Preference	46	640.68
70194PA0220006	Rating Area 1	No Preference	47	667.59
70194PA0220006	Rating Area 1	No Preference	48	698.34
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70194PA0220006	Rating Area 1	No Preference	51	796.58
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70194PA0220006	Rating Area 1	No Preference	56	996.47
70194PA0220006	Rating Area 1	No Preference	57	1040.89
70194PA0220006	Rating Area 1	No Preference	58	1088.30
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70194PA0220006	Rating Area 1	No Preference	63	1260.86
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70194PA0220006	Rating Area 2	No Preference	15	374.91
70194PA0220006	Rating Area 2	No Preference	16	386.61
70194PA0220006	Rating Area 2	No Preference	17	398.31
70194PA0220006	Rating Area 2	No Preference	18	410.91
70194PA0220006	Rating Area 2	No Preference	19	423.52
70194PA0220006	Rating Area 2	No Preference	20	436.57
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70194PA0220006	Rating Area 2	No Preference	25	451.87
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70194PA0220006	Rating Area 2	No Preference	30	510.83
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70194PA0220006	Rating Area 2	No Preference	33	539.18
70194PA0220006	Rating Area 2	No Preference	34	546.38
70194PA0220006	Rating Area 2	No Preference	35	549.99
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70194PA0220006	Rating Area 2	No Preference	41	585.99

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70194PA0220006	Rating Area 2	No Preference	43	610.74
70194PA0220006	Rating Area 2	No Preference	44	628.75
70194PA0220006	Rating Area 2	No Preference	45	649.90
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70194PA0220006	Rating Area 2	No Preference	54	960.90
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70194PA0220006	Rating Area 2	No Preference	57	1096.82
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70194PA0220006	Rating Area 2	No Preference	62	1293.05
70194PA0220006	Rating Area 2	No Preference	63	1328.61
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70194PA0220006	Rating Area 4	No Preference	0-14	344.30
70194PA0220006	Rating Area 4	No Preference	15	374.91
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70194PA0220006	Rating Area 4	No Preference	17	398.31
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70194PA0250002	Rating Area 9	No Preference	59	903.87
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70194PA0250002	Rating Area 9	No Preference	61	975.74
70194PA0250002	Rating Area 9	No Preference	62	997.62

70194PA0250002 Rating Area 9	No Preference	63	1025.05
70194PA0250002 Rating Area 9	No Preference	64 and over	1041.72

2022 Rates Table Template v11.0		<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*	70194			
Rate Effective Date*	10/1/2022			
Rate Expiration Date*	12/31/2022			
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
70194PA0220006	Rating Area 1	No Preference	0-14	331.96
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70194PA0220006	Rating Area 1	No Preference	16	372.75
70194PA0220006	Rating Area 1	No Preference	17	384.04
70194PA0220006	Rating Area 1	No Preference	18	396.19
70194PA0220006	Rating Area 1	No Preference	19	408.34
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70194PA0220006	Rating Area 1	No Preference	33	519.86
70194PA0220006	Rating Area 1	No Preference	34	526.80
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70194PA0220006	Rating Area 1	No Preference	46	650.91
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70194PA0250002	Rating Area 7	No Preference	62	1036.52
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70194PA0250002	Rating Area 9	No Preference	53	719.69
70194PA0250002	Rating Area 9	No Preference	54	753.21
70194PA0250002	Rating Area 9	No Preference	55	786.72
70194PA0250002	Rating Area 9	No Preference	56	823.06
70194PA0250002	Rating Area 9	No Preference	57	859.75
70194PA0250002	Rating Area 9	No Preference	58	898.91
70194PA0250002	Rating Area 9	No Preference	59	918.31
70194PA0250002	Rating Area 9	No Preference	60	957.47
70194PA0250002	Rating Area 9	No Preference	61	991.34
70194PA0250002	Rating Area 9	No Preference	62	1013.57

70194PA0250002 Rating Area 9	No Preference	63	1041.44
70194PA0250002 Rating Area 9	No Preference	64 and over	1058.37

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
Trend Exhibit
Western & Central, PA Regions

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-16	31,652	\$ 427.19		
Feb-16	31,151	\$ 462.44		
Mar-16	29,784	\$ 480.69		
Apr-16	28,568	\$ 483.09		
May-16	27,287	\$ 453.49		
Jun-16	26,195	\$ 471.88		
Jul-16	25,345	\$ 442.59		
Aug-16	24,775	\$ 520.98		
Sep-16	24,200	\$ 577.26		
Oct-16	23,399	\$ 510.40		
Nov-16	23,003	\$ 496.21		
Dec-16	19,103	\$ 516.98	\$ 483.71	
Jan-17	19,753	\$ 543.98	\$ 493.55	
Feb-17	19,696	\$ 476.57	\$ 495.73	
Mar-17	19,502	\$ 510.41	\$ 498.35	
Apr-17	19,297	\$ 538.72	\$ 502.82	
May-17	19,114	\$ 544.72	\$ 510.97	
Jun-17	19,112	\$ 547.03	\$ 517.66	
Jul-17	18,853	\$ 582.41	\$ 530.16	
Aug-17	18,916	\$ 572.89	\$ 534.41	
Sep-17	18,725	\$ 544.68	\$ 530.86	
Oct-17	18,668	\$ 587.87	\$ 537.47	
Nov-17	18,689	\$ 551.58	\$ 542.75	
Dec-17	18,416	\$ 564.37	\$ 546.64	13.0%
Jan-18	18,777	\$ 655.27	\$ 555.83	12.6%
Feb-18	18,797	\$ 548.34	\$ 562.09	13.4%
Mar-18	18,822	\$ 615.28	\$ 570.97	14.6%
Apr-18	18,747	\$ 602.41	\$ 576.34	14.6%
May-18	19,116	\$ 520.28	\$ 574.27	12.4%
Jun-18	19,197	\$ 574.56	\$ 576.61	11.4%
Jul-18	19,778	\$ 523.33	\$ 571.47	7.8%
Aug-18	20,167	\$ 587.07	\$ 572.74	7.2%
Sep-18	20,705	\$ 506.96	\$ 569.10	7.2%
Oct-18	22,100	\$ 557.85	\$ 566.53	5.4%
Nov-18	22,933	\$ 581.31	\$ 569.13	4.9%
Dec-18	26,389	\$ 504.45	\$ 562.54	2.9%
Jan-19	25,282	\$ 572.59	\$ 556.64	0.1%
Feb-19	25,006	\$ 538.58	\$ 555.49	-1.2%
Mar-19	24,812	\$ 610.84	\$ 556.43	-2.5%
Apr-19	24,371	\$ 585.06	\$ 555.82	-3.6%
May-19	24,203	\$ 581.51	\$ 560.55	-2.4%
Jun-19	24,024	\$ 522.10	\$ 556.29	-3.5%
Jul-19	23,294	\$ 569.35	\$ 559.67	-2.1%
Aug-19	22,985	\$ 583.47	\$ 559.65	-2.3%
Sep-19	22,611	\$ 549.95	\$ 562.67	-1.1%
Oct-19	22,196	\$ 632.22	\$ 568.40	0.3%
Nov-19	21,812	\$ 584.69	\$ 568.61	-0.1%
Dec-19	19,784	\$ 630.76	\$ 579.03	2.9%
Jan-20	21,587	\$ 621.79	\$ 582.96	4.7%
Feb-20	21,845	\$ 567.44	\$ 585.77	5.5%
Mar-20	22,251	\$ 629.13	\$ 587.04	5.5%
Apr-20	22,565	\$ 650.24	\$ 592.52	6.6%
May-20	22,775	\$ 590.08	\$ 593.31	5.8%
Jun-20	22,772	\$ 604.64	\$ 600.69	8.0%
Jul-20	22,790	\$ 697.72	\$ 611.75	9.3%
Aug-20	22,812	\$ 566.80	\$ 610.34	9.1%
Sep-20	23,275	\$ 655.61	\$ 619.42	10.1%
Oct-20	23,506	\$ 621.99	\$ 618.58	8.8%
Nov-20	23,663	\$ 644.65	\$ 623.61	9.7%
Dec-20	25,230	\$ 663.70	\$ 626.78	8.2%
Jan-21	25,909	\$ 602.84	\$ 624.94	7.2%
Feb-21	25,909	\$ 618.45	\$ 628.78	7.3%
Mar-21	25,909	\$ 723.14	\$ 637.27	8.6%
Apr-21	25,909	\$ 682.60	\$ 640.30	8.1%
May-21	25,909	\$ 625.75	\$ 642.92	8.4%
Jun-21	25,909	\$ 666.10	\$ 647.88	7.9%
Jul-21	25,909	\$ 658.34	\$ 644.99	5.4%
Aug-21	25,909	\$ 675.68	\$ 653.51	7.1%
Sep-21	25,909	\$ 680.96	\$ 655.67	5.9%
Oct-21	25,909	\$ 662.57	\$ 658.82	6.5%
Nov-21	25,909	\$ 699.02	\$ 663.26	6.4%
Dec-21	25,909	\$ 688.98	\$ 665.37	6.2%
Jan-22	25,909	\$ 695.10	\$ 673.06	7.7%
Feb-22	25,909	\$ 658.81	\$ 676.42	7.6%
Mar-22	25,909	\$ 768.94	\$ 680.24	6.7%
Apr-22	25,909	\$ 705.37	\$ 682.14	6.5%
May-22	25,909	\$ 689.20	\$ 687.42	6.9%
Jun-22	25,909	\$ 709.16	\$ 691.01	6.7%
Jul-22	25,909	\$ 678.76	\$ 692.71	7.4%
Aug-22	25,909	\$ 743.76	\$ 698.39	6.9%
Sep-22	25,909	\$ 724.09	\$ 701.98	7.1%
Oct-22	25,909	\$ 713.11	\$ 706.19	7.2%
Nov-22	25,909	\$ 746.86	\$ 710.18	7.1%
Dec-22	25,909	\$ 727.66	\$ 713.40	7.2%

Proposed Annual Trend (Cost & Utilization) **6.7%**

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Highmark Health Insurance Company (HHIC)
Small Group ACA
BEP COVID-19 Adjustment Factor Development

Please note:

- The BEP COVID-19 Adjustment is calculated using experience for the entire PA Small Group Market
- The BEP COVID-19 Adjustment is on an allowed basis
- The BEP COVID-19 Adjustment is for medical claims only; COVID-19 impact to drug claims is negligible
- Total BEP COVID-19 Adjustment uses CY 2019 medical/drug distribution to blend adjustment factors

Normalized Allowed Medical Claims PMPM - (CY 2019)	\$ 347.33
Range of Historical Medical Trends - (2017 - 2019)	5.2% - 14.5%
Anticipated Medical Trend - Entire PA Small Group Market	7.2%
Anticipated Normalized Allowed Medical Claims PMPM - (CY 2020)	\$ 372.21
Actual Normalized Allowed Medical Claims PMPM - (CY 2020)	\$ 335.98
Medical BEP Adjustment Factor - (CY 2020)	0.9027
Drug BEP Adjustment Factor - (CY 2020)	1.0000
Total BEP Adjustment Factor - (CY 2020)	0.9261
Total BEP Adjustment Factor Reciprocal - (CY 2020)	1.0798

In this exhibit, Allowed Medical Claims PMPMs exclude high dollar claims and are normalized only for work days and demographics.

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
COVID Projection Support

1. Covid Treatment:

Admits per 1000 per Month	0.003
Cost per Admit	\$ 26,014.13
PMPM Cost	\$ 0.07

2. Covid Testing:

Tests per 1000 per Month	8.935
Cost per Test	\$ 112.87
PMPM Cost	\$ 1.01

3. Covid Vaccine:

Percent of Population Receiving Vaccine per Year	42.8%
Vaccine Cost	\$ 75.00
Administrative Cost	\$ 40.00
Expected Annual Dose	0.5
Cost per Vaccine	\$ 57.50
PMPM Cost	\$ 2.05

4. Covid Induced Morbidity Change:

ETG Category	Sub-Category	% of Claims Small Group
Cardiology	Total	9.3%
Orthopedics & Rheumatology	Joint Degeneration	6.1%
Endocrinology	Diabetes	4.5%
Psychiatry	Mood disorder, depressed	1.6%
Chemical Dependency	Alcohol Treatment	0.5%
Total Impacted Claims		22.0%

Minimum expected % claims increase in these categories	1%
Minimum % Impact to Claims	0.2%

Maximum expected % claims increase in these categories	5%
Maximum % Impact to Claims	1.1%

COVID Induced Morbidity Change:	0.5%
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Highmark Health Insurance Company (HHIC)

2022 Small Group Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor - Experience Data Factors

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2020 Average	1.5134	0.9974	1.0000	1.0738
Calendar Year 2020 Average for Members Active at end of BEP	1.5144	0.9975	1.0000	1.0740
2022 Projected	1.5515	0.9998	1.0000	1.0732

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 2020 Allowed Claims PMPM	\$ 520.92	\$ (63.88)	\$ 457.04
Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 522.42	\$ (64.14)	\$ 458.28
BEP Adjustment (for COVID)	7.98%	0.00%	
Adj Calendar Year 2020 Allowed Claims PMPM	\$ 562.47	\$ (63.88)	\$ 498.60
Adj Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 564.09	\$ (64.14)	\$ 499.96
Trend	6.69%	Projections Done Independently	
Projected 2022 Allowed Claims PMPM for BEP Members	\$ 640.21	\$ (85.64)	\$ 554.57
Projected 2022 Allowed Claims PMPM for Projected Membership	\$ 642.05	\$ (85.64)	\$ 556.41
Change in Morbidity (Excluding Projected COVID Impacts)	1.0020	1.0000	1.0024
Change in Age	1.0252	1.0000	1.0291
Change in Area	1.0023	1.0000	1.0027
Change in Network	1.0000	1.0000	1.0000
Change in Benefit Richness	0.9995	1.0000	0.9994
Change in Morbidity - Projected COVID Impacts	1.0109	1.0000	1.0125

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0149
Change in Demographics	1.0318
Change in Network	1.0000

Table 3 Induced Demand Trend	-0.03%
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Highmark Health Insurance Company (HHIC)

2022 Small Group Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor - Manual Rate Factors

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2020 Average	1.5206	1.0085	0.9842	1.0816
Calendar Year 2020 Average for Members Active at end of BEP	1.5217	1.0092	0.9847	1.0819
2022 Projected	1.5515	0.9998	1.0000	1.0732

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 2020 Allowed Claims PMPM	\$ 579.03	\$ (29.19)	\$ 549.83
Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 589.12	\$ (29.92)	\$ 559.19
BEP Adjustment (for COVID)	7.98%	0.00%	
Adj Calendar Year 2020 Allowed Claims PMPM	\$ 625.22	\$ (29.19)	\$ 596.02
Adj Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 636.11	\$ (29.92)	\$ 606.19
Trend	6.65%	Projections Done Independently	
Projected 2022 Allowed Claims PMPM for BEP Members	\$ 711.11	\$ (46.92)	\$ 664.19
Projected 2022 Allowed Claims PMPM for Projected Membership	\$ 723.50	\$ (46.92)	\$ 676.58
Change in Morbidity (Excluding Projected COVID Impacts)	1.0152	1.0000	1.0163
Change in Age	1.0204	1.0000	1.0218
Change in Area	0.9913	1.0000	0.9907
Change in Network	1.0160	1.0000	1.0171
Change in Benefit Richness	0.9922	1.0000	0.9917
Change in Morbidity - Projected COVID Impacts	1.0103	1.0000	1.0110

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0275
Change in Demographics	1.0123
Change in Network	1.0171

Table 3 Induced Demand Trend	-0.42%
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Highmark Health Insurance Company (HHIC)

2022 Small Group Rate Filing

Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 1,881,475 \$ 1,511,707
Calculated Paid to Allowed Ratio 80.35%
URRT Worksheet I Value 80.35%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
70194PA0220006	Gold	1,200	\$ 845,760	\$ 698,292
70194PA0230002	Bronze	36	\$ 23,713	\$ 16,251
70194PA0240006	Gold	1,272	\$ 887,081	\$ 716,263
70194PA0250002	Bronze	192	\$ 124,920	\$ 80,901

Highmark Health Insurance Company (HHIC)
2022 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)
70194PA0220006	Gold	100	845,760	698,292	0.8256	0.8351	1.0000	1.0114
70194PA0230002	Bronze	3	23,713	16,251	0.6853	0.6478	1.0000	0.9453
70194PA0240006	Gold	106	887,081	716,263	0.8074	0.8081	1.0000	1.0008
70194PA0250002	Bronze	16	124,920	80,901	0.6476	0.6047	1.0000	0.9337
								1.0000

Highmark Health Insurance Company (HHIC)
2022 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 2021	1.552	100.0%	\$458.28
New Business (Assumed to be same as current block)	1.552	0.0%	\$458.28
Overall	1.552	100.0%	

Child Capping Adjustment	1.003
Average Age Factor	1.546
Geographic Factor	1.000
Tobacco Surcharge (Not Applicable)	1.000

Rating Area	Rating Factor	Projected Members	RA Geo Factors
1	0.9263	18	0.7288
2	0.9761	1	0.8434
3	0.0000	-	1.0385
4	0.9761	83	0.7771
5	0.9898	2	0.7722
6	1.0117	50	1.2063
7	1.0461	47	1.1684
8	0.0000	-	0.9957
9	1.0229	24	1.1374

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
Derivation of the Geographic Factors (Table 13)

WPA:									
Area	2020 Avg Members	2019 Normalized, Risk Adjusted Claims Relative to Area 4	2020 Normalized, Risk Adjusted Claims Relative to Area 4	Average	Factor	Average, Rebalanced to Proposed Level	Current Factors, Rebalanced to Proposed Level	Change	
1	1,218	0.890	0.956	0.923	0.955	0.931	1.000	-4.5%	
2	77	1.036	0.968	1.002	1.006	1.011	1.000	0.6%	
4	7,186	1.000	1.000	1.000	1.006	1.009	1.000	0.6%	
5	441	1.037	1.054	1.045	1.020	1.054	1.000	2.0%	
6	73	1.028	1.021	1.024	1.080	1.033	1.072	0.7%	
				0.992	1.001	1.001	1.001		

*Given that data points are calculated as claim relativities, but area factors are applied to premium rates (claims + admin), proposed factor spreads are diluted.

CPA:									
Area	2020 Avg Members	2019 Normalized, Risk Adjusted Claims Relative to Area 9	2020 Normalized, Risk Adjusted Claims Relative to Area 9	Average	Factor	Average, Rebalanced to Proposed Level	Current Factors, Rebalanced to Proposed Level	Change	
6	1,978	0.944	0.913	0.929	0.980	0.913	1.007	-2.7%	
7	6,740	1.090	1.024	1.057	1.013	1.039	1.007	0.6%	
9	5,213	1.000	1.000	1.000	0.991	0.983	0.988	0.3%	
				1.017	1.000	1.000	1.000		

*Given that data points are calculated as claim relativities, but area factors are applied to premium rates (claims + admin), proposed factor spreads are diluted.

*Proposed factor spreads further diluted to avoid market shock from an overreaction to recent data.

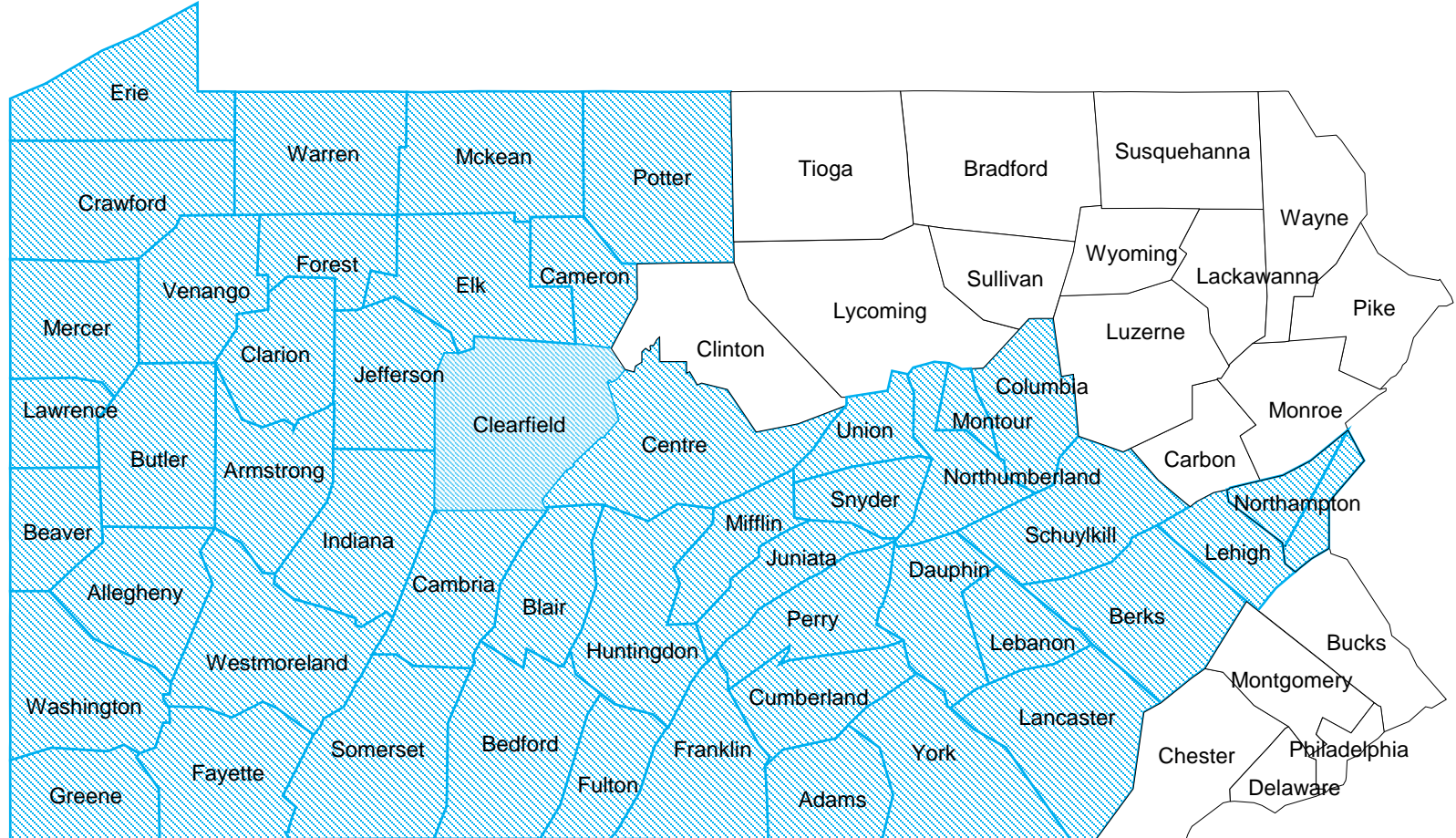
Currently Filed WPA vs CPA Relativities:	
WPA	0.970
CPA	1.033

WPA & CPA:	
Area	Proposed Factor*
1	0.926
2	0.976
4	0.976
5	0.990
6	1.012
7	1.046
9	1.023

2022 Service Area


Issuer: Highmark Health Insurance Company

Market: Small Group



Key (*modify as needed*)

 : 2022 on-exchange service area

 : 2022 off-exchange only service area



June 22, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Health Insurance Company (HHIC) 2022 ACA Rate Filing (Small Group Market)
HHIC Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)

Dear Ms. Gray:

This letter accompanies the Company's response to the Department's data call request from June 11, 2021 to identify any changes made to the original Highmark Health Insurance Company (HHIC) (NAIC # 71768; HIOS Issuer ID # 70194) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2022**. In response to the Department's data call, the Company proposes no revisions to its original 2022 Small Group ACA Filing.

Should you have any questions regarding this Filing or these revisions, please feel free to contact me at (412) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Cory Orzak", with a long horizontal flourish extending to the right.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

**Highmark Health Insurance Company's Response to Objection Letter Dated
06/11/2021**

Product Name: HHIC Small Group 2022 ACA Rate Filing

**RE: Highmark Health Insurance Company, Small Group PPO, ACA Filing for PY2022
Pennsylvania Insurance Department ID #: HGHM-132830955**

Objection Letter Status: Data Request Sent

Objection Letter Date: 06/11/2021

Respond By Date: 06/22/2021

Response Date: 06/22/2021

Below please find our responses to the Highmark Health Insurance Company (HHIC, "Company") Small Group 2022 ACA Rate Filing Objection Letter dated 06/11/2021. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response Exhibits HHIC 06222021.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. Please confirm that you have tested to ensure that the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Response:

The Company confirms that they thoroughly test the rates of each rate filing submission to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template, and binder are identical.

2. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020, as applicable.

Response:

The requested exhibit has been included in the "PID Response Exhibits HHIC 06222021.xlsx" file included in this response in a worksheet labeled "Q#2".

3. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been met.

Response:

The Company has filed the following expanded bronze plans. The appropriate requirement for using the expanded bronze plan *de minimus* range is listed after the plan.

HIOS ID	Plan Name	Criteria for Qualifying as Expanded Bronze Plan
70194PA0230002	Health Savings PPO Embedded Q\$6100	Meets the requirements to be a high deductible health plan
70194PA0250002	Health Savings PPO Embedded Q\$6100	Meets the requirements to be a high deductible health plan

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Highmark Health Insurance Company (HHIC) 2022 Small Group Rate Filing

Question #2

Year	Projected Claims*	Actual Claims**
2017	\$435.41	\$338.18
2018	\$477.19	\$433.93
2019	\$499.25	\$454.90
2020	\$549.02	\$383.80

*Projected Claims are the incurred claims from URRT Worksheet 1 (prior to 2020) or URRT Worksheet 2 (2020) prior to risk reimbursement programs

**Actual Claims are calculated as ultimate Incurred Claims + Prescription Drug Rebates in Table 4 from the 2022 filing

Note that since the Projected Claims reflect policy year expectations for Q1 effective dates, while the Actual Claims are calendar year, variations are expected. In addition, actual results, including differences in demographic mix and population risk profiles, will have differed from expectations.



July 13, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Health Insurance Company (HHIC) 2022 ACA Rate Filing (Small Group Market)
HHIC Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)

Dear Ms. Gray:

This letter accompanies the Company's response to the Department's data call request from July 6, 2021 to identify any changes made to the original Highmark Health Insurance Company (HHIC) (NAIC # 71768; HIOS Issuer ID # 70194) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2022**. In response to the Department's data call, the Company proposes no revisions to its original 2022 Small Group ACA Filing.

Should you have any questions regarding this Filing or these revisions, please feel free to contact me at (412) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Cory Orzak", written over a horizontal line.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

**Highmark Health Insurance Company's Response to Objection Letter Dated
07/06/2021**

Product Name: HHIC Small Group 2022 ACA Rate Filing

**RE: Highmark Health Insurance Company, Small Group PPO, ACA Filing for PY2022
Pennsylvania Insurance Department ID #: HGHM-132830955**

Objection Letter Status: Data Request Sent

Objection Letter Date: 07/06/2021

Respond By Date: 07/13/2021

Response Date: 07/13/2021

Below please find our responses to the Highmark Health Insurance Company (HHIC, "Company") Small Group 2022 ACA Rate Filing Objection Letter dated 07/06/2021. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response Exhibits HHIC 07132021.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. Please provide an exhibit showing the actual experience for calendar years 2016-2020 and the projection experience for 2021 and 2022 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Total Underwriting Gain/Loss and Underwriting Gain/Loss PMPM

Response:

Please see the exhibit in the "PID-1" tab in the file "PID Response Exhibits HHIC 07132021.xlsx" that shows these data and projections.

2. Does this company have any transitional membership? If so, has there recently been a significant drop in transitional membership? Do you anticipate a drop in 2022?

Response:

Yes, this company has approximately 44k transitional members. Historically, the transitional membership has been stable. The company's 2022 projections are heavily dependent on whether transitional coverage is extended again in early 2022.

3. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

Response:

As discussed in the Pennsylvania Actuarial Memorandum, the Company used the results provided by the PA Insurance Department in its calculation of 2020 risk adjustment transfer amounts using the final RATEE files as the basis for its projected risk adjustment transfer assumptions. Since these results were identical to the results published by CMS on June 30th, 2021, in the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year, the Company does not intend to change the projected risk adjustment transfer assumptions underlying this rate filing.

4. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

Response:

The Company confirms that they thoroughly test the rates of each rate filing submission to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template, and binder are identical.

5. Please ensure that the 7/13/21 versions of the following items are posted in SERFF with your July 13th response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate

template by county is populated with only numeric values – no “NA”

e. URRT

f. Federal Rate Template

g. Part III: Actuarial Memorandum

h. Updated Rate Change Request Summary (Attachment I)

i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Response:

No changes have been made to the Company’s rate filing since its initial submission on 5/18/2021. Therefore, only the public PDF has been posted with a 7/13/2021 date to appropriately capture the Company’s responses to the objection letters.

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Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
PID-1

	Actuals					Projections from PAAMEs	
	2016	2017	2018	2019	2020	2021	2022
Member Months	10,150	10,210	6,762	4,647	4,081	4,164	2,700
Revenue (Premium + Risk Adj)	\$4,550,805	\$5,094,952	\$4,264,565	\$3,107,084	\$3,061,596	\$2,639,213	\$1,709,056
Incurred Claims	\$3,214,034	\$3,439,275	\$2,913,453	\$2,136,083	\$1,592,166	\$2,351,298	\$1,511,707
Admin Expense	\$623,906	\$512,389	\$413,319	\$290,678	\$366,895	\$234,377	\$160,464
Taxes and Fees	\$212,444	\$173,159	\$247,877	\$59,593	\$51,577	\$53,538	\$36,885
Profit	\$ 500,421	\$ 970,129	\$ 689,915	\$ 620,730	\$ 1,050,958	\$ 0	\$ (0)
UW Gain/Loss	\$ 1,336,771	\$ 1,655,677	\$ 1,351,112	\$ 971,001	\$ 1,469,430	\$ 287,915	\$ 197,349
UW Gain Loss PMPM	\$ 131.70	\$ 162.16	\$ 199.81	\$ 208.95	\$ 360.07	\$ 69.14	\$ 73.09