

May 17, 2023

Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**RE: ACTUARIAL MEMORANDUM – PENNSYLVANIA – PENNSYLVANIA HEALTH & WELLNESS, INC. –
INDIVIDUAL RATE FILING, EFFECTIVE JANUARY 1, 2024**

Ms. Swartz,

This filing includes Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2024.

REQUESTED COMPANY INFORMATION

Below you may find the requested company information, in response to the guidance posted March 23, 2023.

1. Company Name & NAIC number: **Pennsylvania Health & Wellness, Inc.; NAIC # 16041**
2. Market (Individual or Small Group): **Individual**
3. On or Off Exchange: **On/Off Exchange**
4. Effective date of coverage: **January 1, 2024**
5. Average rate change requested (Table 11, cell AN13, Table 11 cell EN19 for quarterly filings): **7.1%**
6. Range of rate change requested (from Table 11, column AN for annual filings and column BU, DB, and EI for small group quarterly filings): **-12.9% to 36.8%**
7. Total additional annual revenue generated from the proposed rate change: **\$6,881,144**
8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): **HMO**
9. Rating Areas and any changes from 2023: **In 2023 plans were offered in Rating Areas 3, 6, 7, and 8 only. For 2024, plans will continue to be offered in those areas only.**
10. Metal Levels and Catastrophic Plans: **Gold, Silver, Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2022 as shown in Cell V15 of Table 10: **Covered lives - 13,921; Policyholders – 10,850**
12. Number of plans offered in 2024 and the change this represents from 2023: **There are 26 plans offered in 2024. There were 35 plans offered in 2023.**
13. Corresponding contract form number, SERFF and Binder ID numbers: **FORM: CECO-133641439; SERFF: CECO-133651416; Binder: CECO-PA24-125116419**
14. HIOS Issuer ID number and submission tracking number: **HIOS Issuer ID number: 86199 Submission tracking number: Submitted in SERFF**

Pennsylvania Actuarial Memorandum
Redacted

Pennsylvania Health & Wellness Inc.

Annual Individual Health Rate Filing

Pennsylvania

Assuming CSR Subsidies are Unfunded

Effective January 1, 2024

Forms: 86199PA001, 86199PA002, 86199PA003

TABLE OF CONTENTS

1. Basic Information and Data.....3

2. Rate Development and Change.....9

3. Plan Rate Development18

4. Plan Premium Development for 21-Year Old Non-Tobacco Use.....19

5. Plan Factors20

6. Actuarial Certification.....21

1. *Basic Information and Data*

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Actuarial Memorandum Rate Exhibits. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department and their subcontractors to assist in the review of PHW’s individual rate filing. However, we recognize that this certification may become a public document.

The premium rates developed and supported by this Actuarial Memorandum assume that federal cost-sharing reduction (CSR) subsidies will remain non-funded in plan-year 2024. This actuarial memorandum reflects the estimated impact of the Section 1332 State Relief and Empowerment Waiver for benefit year 2024. Future modifications to the operation and parameters of the State Relief and Empowerment Waiver, as well as to legislation, appropriations and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

As instructed by PHW, the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of preparation or otherwise scheduled by law or regulation to take effect in plan-year 2024. These provisions reflect the Inflation Reduction Act of 2022 (IRA) extension of the expanded advance premium tax credit (APTC) premium subsidies established by the American Rescue Plan Act of 2021 (ARP). Changes to these and other provisions that impact 2024 may affect the extent to which the premium rates are sufficient and neither excessive nor deficient. PHW reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate.

At the time of this rate filing submission, there remains substantial uncertainty regarding the net impact of the COVID-19 public health emergency on claim costs in the 2022 experience period and on the trajectory of enrollment and healthcare utilization patterns in the months and years to come. Using the available information at the time of this rate filing, we have made assumptions regarding these impacts to historical claim costs and required 2024 premium rates, with the understanding that additional information may yet emerge to refine our expectations. If subsequent information becomes available that would materially affect this rate filing submission, we would like to work with the Pennsylvania Insurance Department to update our pricing assumptions regarding the impact of the ARP and COVID-19 and resubmit this rate filing. Additionally, should the funding of extended Advanced Premium Tax Credits (APTCs) be discontinued, we would like to revise our rates accordingly to ensure the rates are reasonable and accurate.

A. COMPANY INFORMATION

Please see Table 0, “Identifying Information”, for the requested company identifying information.

B. RATE HISTORY AND PROPOSED VARIATION IN RATE CHANGES

The 3 year historical rate changes are:

Year	SERFF Filing #	Rate Change
2022	CECO-132819212	-8.8%
2023	CECO-133248857	4.9%
2024	CECO-133651416	7.1%

The rate projections for 2024 have been updated from the previous year's projections to reflect the most recent information available.

The following describes and quantifies the significant drivers underlying the proposed rate change for 2024. This breakdown is intended only for explanatory purposes and is distinct from the development of rates, as described in the subsequent sections of this memorandum.

- Risk Adjustment and Statewide Average Premium (1.7% premium impact versus 2023 filed rates)

Risk adjustment transfer experience for calendar year 2022 was projected forward to 2024, including consideration of changes to the statewide average premium, risk adjustment program, PHW enrollee population morbidity relative to the Pennsylvania single risk pool and the high-cost risk pool.

- Trended single risk pool experience (-6.1% premium impact versus 2023 filed rates)

The individual single risk pool experience, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization. The filed rates reflect expectations for utilization trends and healthcare management applied to experience base data. There is a full description of utilization trend and other projection factors applied to experience in Sections 6, "Trend Factors" and 7, "Adjustments to Trended EHB Allowed PMPM."

- Unit Cost trend (4.9% premium impact versus 2023 filed rates)

Expected unit cost levels and reimbursement arrangements with providers have changed between 2023 and 2024.

- Benefit Design and CSR Subsidies (-9.7% to 4.0% premium impact versus 2023 filed rates, varies by plan)

PHW's 2024 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2023. The rates do reflect updated projections of actuarial value and cost sharing by plan. Premium rates continue to reflect the expectation that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans.

- Administrative Expenses and Profit (3.2% premium impact versus 2023 filed rates)

See Section 2b, "Retention Items", for details on projected non-benefit expenses.

- Revision of COVID-19 Adjustment (-0.89% of premium impact versus 2023 filed rates)

The premium adjustment used in 2023 to estimate impact of the COVID-19 pandemic and associated secondary effects on the cost to provide healthcare coverage has been revised for 2024

- Other

These components include capitation contracts, changes in the 1332 program, and interactions between prior steps.

As shown in Table 10, “Plan Rates”, the rate change varies by plan. The variance in the rate changes across plans does not reflect the incorporation of plan-specific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan. Additional discussion of how the actuarial value of each plan is determined can be found in Section 2, “Rate Development & Change”, which further addresses how rate changes can vary by plan under a single risk pool methodology.

C. AVERAGE RATE CHANGE

The average rate change in 21-year-old non-tobacco premium PMPM is 7.1%, as shown in Table 11, “Plan Premium Development for 21-Year-Old Non-Tobacco User”. The average rate change is 8.7%, as shown in Table 10, “Plan Rates”.

D. MEMBERSHIP COUNT

Please see Table 1, “Number of Members” for the average age, age breakdown, and total number of members for the projection period.

E. BENEFIT CHANGES

PHW’s 2024 rates assume no change in covered EHB or non-EHB benefits relative to benefits offered in 2023. The rates do reflect updated projections of actuarial value and cost sharing by plan, as described in “Plan Adjusted Index Rate” subsection in Section 2a. The premium rates developed and supported by this Actuarial Memorandum assume that federal cost-sharing reduction (CSR) subsidies will remain non-funded in plan-year 2024.

Please see Appendix 20.5 for details on benefit changes.

The names of all plans are changing effective 1/1/2024.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I and Worksheet 2, Section II of the URRT. The experience period for this rate filing is calendar year 2022.

Paid Through Date: 03/31/2023

Current Date: March 2023

Earned premium in the experience period is not adjusted for taxes, assessments, risk adjustment receivables or payables or MLR rebates.

Allowed and Incurred Claims Incurred During the Experience Period

A breakout of the claims shown in Worksheet 1, Section I is provided in the appendices as Appendix 4.1.

Allowed and incurred claims, as defined by the URRT instructions, were determined from PHW’s claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss ratio and completion methodologies. The estimation for incurred but not paid amounts is based on the experience period claims reported. This estimation was performed using a consistent methodology for both allowed and paid claims. Differences in effective completion factors for allowed versus paid claims are attributable to differences in the seasonal patterns of allowed versus paid claims. Actual claims run-out may reflect some variability from expectations.

Incurred claims are defined as allowed claims less member cost-sharing, Section 1332 Waiver reinsurance and cost-sharing paid by the U.S. Department of Health and Human Services (HHS) on behalf of low-income members. Cost-sharing paid by HHS will be zero for 2024 under their current guidance.

Experience Period Non-EHBs

The benefits in excess of EHBs offered are adult vision and adult dental coverage. The experience period cost for these benefits is shown in Table 2.

Capitation

In 2022, children were capitated at \$5.33 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc–Telehealth. Adults on the base product were capitated at \$2.47 PMPM. Adults were lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up were capitated an additional \$19.55 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract were CY2022.

Treatment of Pharmacy Rebates on Incurred Claims

Incurred claims in Table 2 have been adjusted to be gross of pharmacy rebates, as opposed to net, shown on Worksheet 1 of the URRT.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM

The risk adjustment transfer and state-based reinsurance receivables for the experience period is shown on Worksheet 1, Section I of the URRT. The final amount for risk adjustment was not known at the time of rate development. This amount was estimated using data available through March 2023. There were no federal reinsurance recoveries in 2022.

Current Enrollment and Premium

The current enrollment and premium values on Worksheet 2, Section II are reported as of March 2023.

Loss Ratio

The loss ratio calculated in Table 2, “Experience Period Claims and Premiums” for the experience period data is 47.29%.

G. CREDIBILITY OF DATA

Description of Credibility Method Used

Credibility is first calculated using the following formula:

If Member Months < 12,000:	0%
If $12,000 \leq$ Member Months < 100,000:	$(\text{Member Months} / 100,000)^{1/2}$
If Member Months \geq 100,000:	100%

Here, "Member Months" is defined as total 2022 member months across PHW's calendar year 2022 individual block of business that are suitable for pricing.

Total 2022 Member Months: 103,004

Credibility Level Assigned To Base Period Experience: 100%

Note that credibility is calculated based on 2022 experience data that is suitable for pricing and may not exactly match the total 2022 member months shown above.

Actuarial Standard of Practice #25 “Credibility Procedures” was considered when determining the credibility level.

Manual Experience Basis

This filing is 100% experience rated. No credibility manual rate is being filed for 2024.

Where manual adjustments to claims are required to model changes in Pennsylvania Health & Wellness Inc.’s population and coverage over time, most notably utilization trend as discussed in section 2, these adjustments are based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman Health Cost Guidelines (HCGs), and consideration of relevant QHP experience in other states.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman’s continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as they use them in measuring the experience or evaluating the rates of their clients and as they compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on their evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

H. TREND IDENTIFICATION

Please see Table 3, “Trend Components” for the medical and prescription drug allowed claims cost and utilization trends as well as the induced demand adjustments.

This section demonstrates and describes the methodology for developing the trend factors used to project the 2022 experience period Essential Health Benefit (EHB) allowed claims to the 2024 projection period as shown in Worksheet 1, Section II of the URRT. The cost and utilization trend factors for “Year 1” and “Year 2” shown on the URRT are annual trends; the factors for “Year 1” represent 12 months of trend from 2022 to 2023 and the factors for “Year 2” represent 12 months of trend from 2023 to 2024.

Trend Factors (URRT Cost Trend and URRT Utilization Trend Projection Factors)

The cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2022, based on actual 2022 contracts and ongoing provider and Pharmacy Benefit Manager (PBM) contracting efforts

for 2024, controlling for changes in service mix, the geographic distribution of enrollees, and pharmacy rebates.

- Changes in the distribution of services among network providers other than changes driven by expanding the provider network (there were no other significant network changes from 2022 to 2024).
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design.

Appendix 6.1 decomposes the cost trend factor into its constituent parts.

The utilization trend factors reflect the following:

- Assumed changes in the mix or intensity of services provided for a fixed level of illness burden.
- Secular utilization trend, normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman Health Cost Guidelines, and analysis of observed historical trends for Ambetter products.

Appendix 6.2 compares the utilization trend factor by benefit category to various industry trends.

I. HISTORICAL EXPERIENCE

Please see Table 4, “Historical Experience” for the most recent 48 months of data with at least two months of runout. See Section 1h above for a description of the trend development.

2. Rate Development and Change

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

Please see Table 5 for the development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims. The paid to allowed ratio shown in cell C28 is calculated using an alternative method as allowed by the rate filing guidance. The ratio is calculated as follows:

$$\text{Paid to Allowed Ratio} = \frac{\text{URRT WS2 projected incurred claims} + \text{URRT WS2 Projected reinsurance}}{\text{URRT WS2 allowed Claims}}$$

Development of Manual EHB Allowed Claims PMPM

This filing is 100% experience rated for 2024.

Adjustments to Trended EHB Allowed Claims PMPM

This section describes and supports the adjustments other than trend used to project the 2022 experience period Essential Health Benefit (EHB) allowed claims to the 2024 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

Differences between the URRT adjustment factors and the adjustments shown in Table 5 are due to the order in which they are applied. Appendix 20.4 decomposes each adjustment factor into its components by service category for both Table 5 and the URRT.

Morbidity Adjustment

Claims were adjusted for estimated differences in morbidity between PHW's 2022 membership (103,004) and its projected 2024 membership (184,516).

The components of the morbidity projection factor are:

- An adjustment for differences in estimated direct and indirect costs associated with the COVID-19 pandemic between PHW's 2022 experience and the 2024 rating period. No explicit adjustments were made to the experience claims projections to reflect lasting changes in care delivery associated with increased use of telehealth services precipitated by the pandemic.
- An adjustment for potential changes in the health status profile of the statewide single risk pool from 2022 to 2024.

Consistent with the 2024 URR Instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM holding constant the experience period population's demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2024 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

Demographic Shift

Experience period claims were adjusted for differences in the projected mix of 2024 membership by gender and age band using demographic factors from the Milliman Health Cost Guidelines.

Experience period claims were also adjusted for differences in the projected mix of 2024 membership by metropolitan statistical area (MSA) using utilization and unit cost area factors from the Milliman Health Cost Guidelines and differences in contractual reimbursement by area.

Plan Design Changes

Experience period claims were adjusted for changes in plan mix and plan design.

This adjustment factor reflects anticipated changes in the demand for services due to differences in product mix and cost-sharing requirements from the experience period to the projection period. Population demographics and morbidity were held constant across plan designs for this adjustment to avoid confounding with demographic and morbidity shifts.

Where applicable, this factor is also used to reflect addition or removal of covered benefits to align the 2024 projection with benefits covered by the state EHB benchmark plan:

- No such benefit change adjustments were required from 2022 to 2024.

Other Adjustments

Experience period claims were also adjusted for the following changes between the experience period and projection period:

- Anticipated changes in capitation contracts.
- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2022 to 2024 and projected drug utilization.
- Expected savings due to ongoing managed care efforts.
- The reimbursement impact of expanding the provider network from 2022 to 2024 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

Projected Index Rate

The Index Rate for the Experience Period (calendar year 2022) is a measurement of the average allowed claims PMPM for EHB benefits. This value (\$256.74) is located on Worksheet 1, Section II of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the Experience Period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (\$332.42) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2024 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). The

Index Rate for the Projection Period was calculated based on the methodology discussed in Section 2a. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2025.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The projection period of calendar year 2024
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 and Table 5 demonstrate the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. The next two sections further describe the steps taken to develop the Market-Wide Adjusted Index Rate and Plan Adjusted Index Rates.

Market-Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-Wide Adjusted Index Rate (\$597.29) based on the following three adjustments, as outlined in 45 CFR 156.80(d)(1):

- Adjustment for Section 1332 State Relief and Empowerment Waiver (state-based reinsurance program)
- Adjustment for the Risk Adjustment Program
- Exchange user fee adjustment

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-Wide Adjusted Index Rate is not calibrated. Appendix 11.1 and Table 5 show the development of the Market-Wide Adjusted Index Rate.

Reinsurance

No federal reinsurance recoveries are expected in the projection period. The reinsurance that was entered in the field for projected reinsurance on URRT Worksheet 1, Section II and Table 5 reflects a reduction in the index rate due to the Section 1332 State Relief and Empowerment Waiver. On Appendix 11.1, the reinsurance adjustment is shown on an allowed basis as a multiplicative factor, and this factor is 1.00.

Tabs II.a. and II.b. in the PAAM Exhibits show the impact of the reinsurance program in the individual market.

We used Pennsylvania Health & Wellness, Inc's actual 2022 claims experience, including the distribution thereof by annual claims per member, scaled to anticipated 2024 costs levels, to model the proposed reinsurance scenario. The scaled claims probability distribution (CPD) reflects expectations regarding plan year 2024 population, plan, and network characteristics for purposes of calculating the projected incurred claims impact in the rating period.

We then applied the proposed coinsurance parameter to claims that fall within the reinsurance window to calculate the expected reinsurance receivable.

Consideration was also given to the Statewide Average Premium (SWAP) assumption to reflect the average premium charged by issuers in the Pennsylvania individual QHP single risk pool. The projected market average premium is dependent upon expected funding levels and reinsurance parameters set forth by the PID.

Risk Adjustment Payment/Charge

The Projected Risk Adjustment Transfer PMPM (██████████) is shown on Worksheet 1, Section II on an allowed basis. This amount does not include the 2023 Risk Adjustment User Fee of \$0.21 PMPM (0.04% of premium). The

Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, line 3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate. See Appendix 11.2 for the development of the Projected Risk Adjustment Transfer and Appendix 11.3 for the development of the multiplicative adjustment factor.

The state transfer calculation portion of the total risk adjustment transfer is based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47 and displayed below.

$$T_i = \left[\frac{PLRS_i \times IDF_i \times GCF_i}{\sum_i (s_i \times PLRS_i \times IDF_i \times GCF_i)} - \frac{AV_i \times ARF_i \times IDF_i \times GCF_i}{\sum_i (s_i \times AV_i \times ARF_i \times IDF_i \times GCF_i)} \right] \times \bar{P}_s$$

Where:

- \bar{P}_s = state average premium;
- $PLRS_i$ = plan i's plan liability risk score;
- AV_i = plan i's metal level AV;
- ARF_i = plan i's allowable rating factor;
- IDF_i = plan i's induced demand factor;
- GCF_i = plan i's geographic cost factor;
- s_i = plan i's share of state enrollment as measured in member months;

and the denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) the state's actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purpose of our modeling, each of these factors was approximated as follows.

\bar{P} : The state average premium was assumed to be approximately ████ PMPM.

$PLRS$: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2022, as reported by the U.S. Department of Health and Human Services (HHS), adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2022 to 2024.

The average risk score for PHW's membership is projected by adjusting the projected single risk pool average risk score for risk score differences associated with demographic, plan mix, and morbidity differences between the two populations.

HHS's proposed HCC model and coefficient changes for 2023 and 2024 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF : The statewide average IDF is projected based on the average IDF of the single risk pool in 2022, as reported in the Wakely National Risk Adjustment Report (WNRAR) for Pennsylvania.

The average IDF for PHW is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to PHW's projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver 1.03, Gold 1.08 and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2022, as reported in the Wakely National Risk Adjustment Report (WNRAR) for Pennsylvania.

The average AV for PHW is projected by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to PHW's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF is projected based on the average ARF of the single risk pool in 2022, as reported in the Wakely National Risk Adjustment Report (WNRAR) for Pennsylvania, adjusted for projected changes in the demographics of the single risk pool from 2022 to 2024.

The average ARF for PHW is projected by applying the proposed 2024 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW's projected enrollment by rating area.

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2024 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2024 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2023 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts (██████████) shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period on an allowed basis. The risk adjustment transfer amount applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

Exchange User Fees

The Exchange user fee adjustment applied to premium rates is 3.00% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2024 ACA-Compliant Health Insurance Rate Filing Guidance, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 98.96% of members would enroll through the Exchange and 1.04% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.038. See Appendix 11.3 for the development of this factor.

Non-EHBs

The non-EHB allowed claims shown in Table 5 are comprised of Adult Vision and Adult Dental benefits (\$2.81).

Plan-Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$593.61) are included in Worksheet 2, Section III of the URRT. The Plan Adjusted Index Rates are the Market-Wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The actuarial value for each plan was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
 - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load of 22.0% applied to each silver ACA-compliant plan sold through the Exchange.
 - Induced Demand for each plan is calculated according to the 2024 ACA-Compliant Health Insurance Rate Filing Guidance released by the Pennsylvania Insurance Department.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-Wide Adjusted Index Rate).
 - Non-benefit expenses (\$81.82) are discussed in Section 2b below. Appendix 12.2 decomposes the administrative cost adjustment into its components.

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and other benefits (non-EHB) common to all plans are added to the Market-Wide Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1.

The Plan Adjusted Index Rates reflect the average demographic characteristics of the single risk pool and are not calibrated.

Inclusion of Capitation Payments

Capitated payments for services are accounted for through a PMPM allocation to claims, where the average capitation amount replaces the projected claims amount.

In 2023, children will be capitated at \$5.11 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product will be capitated at \$2.25 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional \$19.55 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2022.

In 2024, children will be capitated at \$3.34 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Vida (Health Coaching), Envolve People Care (NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product will be capitated at \$1.16 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional \$20.19 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2023.

B. RETENTION ITEMS

Please see Table 6, “Retention”, for the retention items. Combined with margin and contingency from Table 10, “Plan Rates”, this represents the total administrative expenses and taxes and fees. Profit, margin, and administrative expenses do not vary by plan. The calculation of the retention loads are shown in Appendix 12.2. The PMPM values listed below are not expected to match Table 6 because the loads are calculated as a percent of EHB-only premium but are applied to aggregate projections.

Administrative Expense Load

The administrative expense load (13.8% of Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

This includes approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

The administrative expenses are allocated proportionally by plan on a constant percentage of Premium basis. A breakdown of administrative expenses can be found in Appendix 12.2. See Appendix 12.3 for the development of the Administrative Cost factor applied on Appendix 12.1.

Taxes and Fees

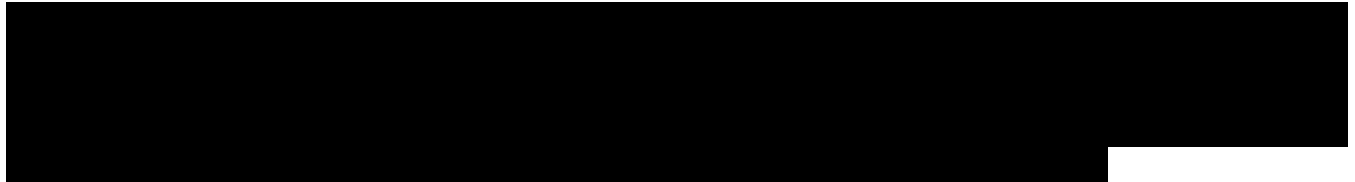
The taxes and fees load (0.85% of Premium) account for the following: Risk Adjustment User Fee (\$0.21), PCORI Fee (\$0.27), PA Premium Tax and State Income Tax (\$1.10) and Federal Income Tax (\$3.45).

See Section 2a above for a description of how the Exchange user fee is calculated and applied to the Market-Wide Adjusted Index Rate.

Profit (or Contribution to Surplus) & Risk Margin

This load (2.00% of Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

Broker Commissions



A sample producer agreement and commission schedules have been included in Appendix 20.2.

Loss Ratio

The projected medical loss ratio (MLR) is 84.5%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Normalization factors are shown in Table 7, “Normalized Market-Adjusted Projected Allowed Total Claims”. Rates were normalized for age, tobacco usage, and benefit richness.

Age Curve Calibration

The development of the average age factor (1.769) may be found in Appendix 13.2.

The age curve calibration factor is calculated by weighting the prescribed age rating factors with the projected single risk pool membership distribution. This age curve calibration calculation is based on page 9 of the 2023 Unified Rate Review Instructions. The age factor for each age band is the simple average of the factors in that band. The rounded weighted average age corresponding to this age calibration factor is 50 years.

Geographic Factor Calibration

The development of the average geographic factor (1.000) may be found in Appendix 13.3.

In order to determine the calibration factor for geography, the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

Tobacco Use Rating Factor Calibration

The development of the average tobacco factor (1.005) may be found in Appendix 13.4.

The tobacco use calibration factor removes the portion of the cost expected to be recouped through the tobacco surcharge. This factor is calculated by weighting the tobacco factors with the single risk pool membership distribution of tobacco and non-tobacco users

Benefit Richness Calibration

The development of the average benefit richness factor (1.000) can be found in Appendix 20.3.

Network Calibration

PHW operates in a single network. There are no network differences, and thus the network factor is 1.000.

D. COMPONENTS OF RATE CHANGE

Please see Table 8, "Components of Rate Change", and Table 9, "Year-over-Year Data to Support Table 8" for the buildup of the components of rate change.

Additional detail on the drivers of the rate changes are included in Section 1b.

3. *Plan Rate Development*

Table 10, “Plan Rate Development” shows the development of the final 2024 rates by plan.

The buildup of the Induced Utilization shown in column L of Table 10 is shown in Appendix 20.3

The AV Metal Values included in Table 10 were calculated using the Final 2024 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator. The Unique Plan Design Supporting Documentation and Justification for applicable plans is included as part of the QHP filing.

Please refer to Appendix 16.1 for screenshots documenting the outcomes of the AV Calculator for each plan.

The 2024 version of the Unified Rate Review Template (v6.0) has error checking that aligns with the AV de minimis ranges outlined in the 2024 NBPP.

CSR Defunding Adjustment

A CSR Defunding Adjustment of 22.0% was selected based on review of PHW’s calculated CSR rate load, which fell below the low end of the allowable CSR rate load range of 1.22-1.26. The expectation is that the actual required CSR rate load under the alternate scenario in which expanded subsidies are extended to plan year 2024 will also fall below the 1.22 minimum allowable CSR rate load. As such, a CSR Defunding Adjustment of 1.22 would be selected in either scenario.

4. *Plan Premium Development for 21-Year Old Non-Tobacco Use*

Table 11, “Plan Premium Development for 21-Year-Old Non-Tobacco User”, shows the premium development and rate change for a 21-year-old non-tobacco user.

5. *Plan Factors*

A. AGE AND TOBACCO FACTORS

Age and tobacco factors are shown in Table 12, "Age and Tobacco Factors". Age factors represent the federal standard age curve.

The tobacco factor for 2024 is set to 1.150 for all ages "21+. In lieu of credible data, the factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report "The Business Case for Coverage of ", "Tobacco Cessation2012 Update" by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of nonsmokers and may be as much as 34% higher than costs for non-smokers."

B. GEOGRAPHIC FACTORS

The Geographic Areas used are consistent with those defined by the state. Geographic factors are shown in Table 13, "Geographic Factors".

The geographic factors were developed to reflect provider reimbursement and practice pattern differences by area. The reimbursement reflected in the geographic factors is based on current and projected contracts for providers by rating area. The practice patterns reflected in the geographic factors are based on Health Cost Guidelines research. Projected risk pool morbidity and age/gender factors were set at statewide levels during geographic factor development. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only and do not reflect differences in population morbidity.

C. NETWORK FACTORS

Network factors are shown in Table 14, "Network Factors". PHW only has one network, so this factor is shown as 1.000.

D. SERVICE AREA COMPOSITION

Not Applicable. Rates do not vary by Service Area.

E. COMPOSITE RATING

Not Applicable. This is an individual rate filing.

F. CONNECTIVITY FACTORS

Not Applicable. This product filing does not include connectivity features.

6. *Actuarial Certification*

I, [REDACTED], am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. This filing is prepared on behalf of Pennsylvania Health & Wellness, Inc. (the “Company”) to comply with applicable State and Federal Statutes for individual rate filings.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession’s Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- ASOP No. 56, Modeling

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

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient based on my best estimates of the 2023 individual market.
2. 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.
3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans.

Regarding Pennsylvania state certification requirements, I certify that to the best of my knowledge and judgment:

5. All factor, benefit, and other changes from the prior approved filing have been disclosed.
6. No new plan is a modification of an existing plan.

7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2024 Rate Filing Justification.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2024 plan year premium rates in this actuarial memorandum are contingent upon the status of the state and federal ACA statutes and regulations including applicable legislation, regulatory guidance, court decisions, and otherwise. Changes to these provisions have the potential to greatly impact required 2024 plan year premium rates as described in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Such changes may include but are not limited to changes to permissible or mandated covered benefits and benefit designs, changes to operation and parameters of the state Section 1332 waiver reinsurance program, changes to eligibility for and determination of APTCs, and changes to the funding status of cost sharing reduction plans.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the past and future impacts of the COVID-19 pandemic and associated federal public health emergency, we believe some of the assumptions related to the pandemic's financial impact may exhibit a greater degree of divergence from expectations than would typically be expected in a more stable economic and healthcare environment.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the URRT's process used to develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

It is certain that actual experience will not conform exactly to the assumptions used in this analysis.

Signed: 

Name: 

Date: 5/11/2023

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Pennsylvania Health & Wellness, Inc
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2024
Base Period Start Date:	1/1/2022
Date of Most Recent Membership:	2/1/2023

to 12/31/2024
to 12/31/2022

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	44.0	44.0	43.0
Total	103,004	13,921	184,516
<18	4,078	131	13,377
18-24	6,500	982	12,076
25-29	11,998	1,421	16,038
30-34	11,453	1,284	16,485
35-39	8,674	1,176	14,197
40-44	7,990	1,139	15,191
45-49	6,981	1,186	15,273
50-54	10,740	1,527	20,195
55-59	13,755	1,855	25,394
60-63	16,672	1,857	30,888
64+	2,213	1,263	5,188

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 19,945,418.74	\$ 20,058,797.54	\$ 20,058,797.54	103,003	\$ 5,322,167.61	\$ 28,221,033.08	\$ -	\$ (2,073,130.75)	\$ 211,414.99	\$ 86,250.91	\$ (16,079,137.46)	\$ 960,527.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 255.91
Loss Ratio											47.89%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight**
Inpatient Hospital	11.43%	0.39%	0.04%	13.91%	18.35%
Outpatient Hospital	11.43%	0.39%	0.04%	13.92%	27.87%
Professional	1.44%	0.39%	0.03%	1.87%	25.96%
Other Medical	-1.36%	0.39%	0.03%	-0.95%	1.26%
Capitation				0.00%	0.80%
Prescription Drugs	3.99%	0.95%	0.03%	4.39%	25.81%
Total Annual Trend				8.47%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.170	

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

** Should equal 100% Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19	\$ 212,762.21	\$ 212,762.21	1.0000	\$ 212,762.21	1,888	\$ 112.69	\$ -	\$ (14,894.64)	\$ 262,176.93	\$ 138.97
Feb-19	\$ 220,543.29	\$ 220,543.29	1.0000	\$ 220,543.29	1,923	\$ 114.70	\$ -	\$ (13,923.56)	\$ 301,384.32	\$ 156.75
Mar-19	\$ 328,343.24	\$ 328,343.24	1.0000	\$ 328,343.24	1,861	\$ 178.14	\$ -	\$ (14,510.32)	\$ 410,207.66	\$ 222.59
Apr-19	\$ 382,297.03	\$ 382,297.03	1.0000	\$ 382,297.03	1,795	\$ 213.03	\$ -	\$ (13,671.99)	\$ 453,872.36	\$ 253.96
May-19	\$ 371,987.78	\$ 371,987.78	1.0000	\$ 371,987.78	1,741	\$ 213.70	\$ -	\$ (17,237.82)	\$ 453,538.47	\$ 250.21
Jun-19	\$ 515,172.45	\$ 515,172.45	1.0000	\$ 515,172.45	1,669	\$ 308.64	\$ -	\$ (14,392.67)	\$ 583,412.28	\$ 349.52
Jul-19	\$ 254,249.87	\$ 254,249.87	1.0000	\$ 254,249.87	1,606	\$ 158.97	\$ -	\$ (11,610.37)	\$ 317,181.87	\$ 197.48
Aug-19	\$ 357,799.11	\$ 357,799.11	1.0000	\$ 357,799.11	1,575	\$ 227.19	\$ -	\$ (14,924.90)	\$ 417,767.46	\$ 265.27
Sep-19	\$ 295,447.03	\$ 295,447.03	1.0000	\$ 295,447.03	1,531	\$ 192.97	\$ -	\$ (16,699.19)	\$ 353,655.98	\$ 230.99
Oct-19	\$ 424,206.13	\$ 424,206.13	1.0000	\$ 424,206.13	1,508	\$ 281.38	\$ -	\$ (20,699.80)	\$ 483,289.78	\$ 319.98
Nov-19	\$ 279,235.16	\$ 279,235.16	1.0000	\$ 279,235.16	1,493	\$ 187.02	\$ -	\$ (16,182.33)	\$ 311,399.12	\$ 208.56
Dec-19	\$ 561,145.98	\$ 561,145.98	1.0000	\$ 561,145.98	1,439	\$ 389.87	\$ 939,068.33	\$ (16,151.83)	\$ 629,115.87	\$ 437.10
Jan-20	\$ 655,539.69	\$ 655,539.69	1.0000	\$ 655,539.69	1,396	\$ 469.56	\$ -	\$ (18,403.58)	\$ 908,268.72	\$ 280.96
Feb-20	\$ 538,865.70	\$ 538,865.70	1.0000	\$ 538,865.70	1,369	\$ 393.45	\$ -	\$ (11,553.07)	\$ 717,465.47	\$ 181.66
Mar-20	\$ 583,317.72	\$ 583,317.72	1.0000	\$ 583,317.72	1,370	\$ 425.75	\$ -	\$ (16,614.75)	\$ 746,490.53	\$ 198.03
Apr-20	\$ 612,202.19	\$ 612,202.19	1.0000	\$ 612,202.19	1,377	\$ 445.93	\$ -	\$ (12,624.81)	\$ 709,040.13	\$ 187.11
May-20	\$ 527,284.24	\$ 527,284.24	1.0000	\$ 527,284.24	1,308	\$ 403.06	\$ -	\$ (22,187.68)	\$ 617,706.98	\$ 162.07
Jun-20	\$ 618,153.69	\$ 618,153.69	1.0000	\$ 618,153.69	1,355	\$ 456.35	\$ -	\$ (24,777.59)	\$ 743,212.69	\$ 197.78
Jul-20	\$ 740,195.34	\$ 740,195.34	1.0000	\$ 740,195.34	1,355	\$ 546.73	\$ -	\$ (16,353.67)	\$ 891,334.04	\$ 231.23
Aug-20	\$ 899,045.26	\$ 899,045.26	0.9999	\$ 899,105.16	1,286	\$ 699.20	\$ -	\$ (43,085.30)	\$ 999,020.98	\$ 283.96
Sep-20	\$ 821,925.10	\$ 821,925.10	0.9999	\$ 821,966.25	1,610	\$ 510.51	\$ -	\$ (71,533.38)	\$ 939,997.09	\$ 260.36
Oct-20	\$ 800,424.89	\$ 800,424.89	0.9999	\$ 800,485.62	1,521	\$ 527.37	\$ -	\$ (81,789.04)	\$ 880,015.75	\$ 249.96
Nov-20	\$ 960,859.12	\$ 960,859.12	0.9999	\$ 960,919.73	1,473	\$ 659.19	\$ -	\$ (17,272.72)	\$ 1,048,896.66	\$ 297.99
Dec-20	\$ 866,191.18	\$ 866,191.18	0.9999	\$ 866,250.43	1,381	\$ 627.51	\$ 1,934,161.18	\$ (65,499.20)	\$ 943,146.99	\$ 282.11
Jan-21	\$ 645,660.65	\$ 645,660.65	0.9999	\$ 645,727.22	1,372	\$ 463.97	\$ -	\$ (85,406.37)	\$ 797,326.15	\$ 205.92
Feb-21	\$ 953,440.12	\$ 953,440.12	0.9999	\$ 953,545.44	1,438	\$ 665.24	\$ -	\$ (91,738.69)	\$ 1,133,077.49	\$ 250.80
Mar-21	\$ 1,152,623.31	\$ 1,152,623.31	0.9999	\$ 1,152,779.54	1,358	\$ 853.57	\$ -	\$ (82,199.52)	\$ 1,230,070.02	\$ 300.78
Apr-21	\$ 1,225,006.22	\$ 1,225,006.22	0.9998	\$ 1,225,252.59	1,450	\$ 845.57	\$ -	\$ (51,286.40)	\$ 1,436,017.36	\$ 322.68
May-21	\$ 909,840.56	\$ 909,840.56	0.9997	\$ 910,126.36	1,592	\$ 571.80	\$ -	\$ (101,866.86)	\$ 1,038,837.77	\$ 246.23
Jun-21	\$ 1,450,832.20	\$ 1,450,832.20	0.9994	\$ 1,446,680.85	1,293	\$ 1,121.93	\$ -	\$ (11,545.67)	\$ 1,628,668.78	\$ 339.66
Jul-21	\$ 1,214,429.20	\$ 1,214,429.20	0.9991	\$ 1,235,393.43	1,496	\$ 825.40	\$ -	\$ (86,283.44)	\$ 1,396,868.21	\$ 279.64
Aug-21	\$ 1,637,859.87	\$ 1,637,859.87	0.9985	\$ 1,640,269.07	1,548	\$ 1,065.42	\$ -	\$ (103,486.88)	\$ 1,805,642.61	\$ 350.75
Sep-21	\$ 1,345,112.64	\$ 1,345,112.64	0.9982	\$ 1,347,483.78	1,462	\$ 921.88	\$ -	\$ (127,172.76)	\$ 1,474,189.99	\$ 269.88
Oct-21	\$ 1,425,825.40	\$ 1,425,825.40	0.9976	\$ 1,429,291.42	1,456	\$ 981.63	\$ -	\$ (159,619.21)	\$ 1,586,276.76	\$ 278.16
Nov-21	\$ 1,383,703.82	\$ 1,383,703.82	0.9965	\$ 1,388,532.13	1,411	\$ 984.01	\$ -	\$ (120,478.32)	\$ 1,463,068.41	\$ 270.38
Dec-21	\$ 30,971,929.06	\$ 3,518,952.58	0.9959	\$ 1,525,175.59	5,239	\$ 291.12	\$ 2,891,618.80	\$ (113,006.81)	\$ 1,613,370.43	\$ 307.57
Jan-22	\$ 1,380,666.09	\$ 1,380,666.09	1.0000	\$ 1,380,466.09	8,275	\$ 167.94	\$ -	\$ (12,489.20)	\$ 1,975,103.11	\$ 240.21
Feb-22	\$ 1,551,579.85	\$ 1,551,579.85	1.0000	\$ 1,551,579.85	9,451	\$ 164.17	\$ -	\$ (181,179.40)	\$ 2,095,896.30	\$ 221.76
Mar-22	\$ 1,585,631.58	\$ 1,585,631.58	1.0000	\$ 1,585,631.58	9,124	\$ 173.79	\$ -	\$ (166,094.69)	\$ 2,168,188.25	\$ 237.64
Apr-22	\$ 1,586,215.85	\$ 1,586,215.85	1.0000	\$ 1,586,215.85	8,855	\$ 179.13	\$ -	\$ (168,134.13)	\$ 2,137,262.49	\$ 241.42
May-22	\$ 1,445,481.41	\$ 1,445,481.41	1.0000	\$ 1,445,440.30	8,684	\$ 166.51	\$ -	\$ (180,964.64)	\$ 1,995,944.24	\$ 224.95
Jun-22	\$ 1,551,359.91	\$ 1,551,359.91	0.9997	\$ 1,551,873.72	8,574	\$ 181.01	\$ -	\$ (160,661.41)	\$ 2,087,317.50	\$ 243.46
Jul-22	\$ 1,555,836.06	\$ 1,555,836.06	0.9989	\$ 1,557,551.51	8,449	\$ 184.35	\$ -	\$ (168,292.90)	\$ 2,071,209.83	\$ 245.15
Aug-22	\$ 2,009,058.45	\$ 2,009,058.45	0.9973	\$ 2,014,548.71	8,416	\$ 239.38	\$ -	\$ (217,811.58)	\$ 2,454,747.22	\$ 301.94
Sep-22	\$ 1,666,227.37	\$ 1,666,227.37	0.9945	\$ 1,675,415.05	8,394	\$ 199.60	\$ -	\$ (157,783.55)	\$ 2,169,627.45	\$ 258.48
Oct-22	\$ 2,057,034.67	\$ 2,057,034.67	0.9997	\$ 2,076,341.82	8,407	\$ 246.98	\$ -	\$ (197,508.65)	\$ 2,587,634.01	\$ 307.80
Nov-22	\$ 1,910,919.29	\$ 1,910,919.29	0.9843	\$ 1,943,338.52	8,209	\$ 233.94	\$ -	\$ (180,983.13)	\$ 2,476,288.66	\$ 298.38
Dec-22	\$ 1,645,508.30	\$ 97,241	0.9724	\$ 1,699,188.63	8,130	\$ 208.14	\$ 5,322,167.61	\$ (199,920.56)	\$ 2,181,904.78	\$ 265.38

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

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

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	0%
Rate Effective Date:	1/1/2024		
Incurred Dates:	1/1/2022 to 12/31/2022	Proj. Incurred Claim Impact:	0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2022 to 12/31/2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$10,843,474
\$30,000	\$34,999				\$542,864
\$35,000	\$39,999				\$612,167
\$40,000	\$44,999				\$711,751
\$45,000	\$49,999				\$498,269
\$50,000	\$54,999				\$456,399
\$55,000	\$59,999				\$352,656
\$60,000	\$64,999				\$272,019
\$65,000	\$69,999				\$353,862
\$70,000	\$74,999				\$952,049
\$75,000	\$79,999				\$476,601
\$80,000	\$84,999				\$213,017
\$85,000	\$89,999				\$457,500
\$90,000	\$94,999				\$83,195
\$95,000	\$99,999				\$83,843
\$100,000	\$109,999				\$648,661
\$110,000	\$119,999				\$196,899
\$120,000	\$129,999				\$106,922
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$249,818
\$150,000	\$159,999				\$405,853
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$341,628
\$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				\$224,102
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$238,505
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$288,749
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$334,615
\$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					\$19,945,419

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

Carrier Name:	Pennsylvania Health & Wellness, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	0%
Rate Effective Date:	1/1/2024	Proj. Incurred Claim Impact:	0.0%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$23,288,597
\$30,000	\$34,999				\$1,685,335
\$35,000	\$39,999				\$1,379,299
\$40,000	\$44,999				\$1,104,578
\$45,000	\$49,999				\$1,338,494
\$50,000	\$54,999				\$1,821,985
\$55,000	\$59,999				\$748,722
\$60,000	\$64,999				\$814,199
\$65,000	\$69,999				\$1,172,903
\$70,000	\$74,999				\$472,577
\$75,000	\$79,999				\$673,755
\$80,000	\$84,999				\$358,703
\$85,000	\$89,999				\$761,058
\$90,000	\$94,999				\$1,148,550
\$95,000	\$99,999				\$848,362
\$100,000	\$109,999				\$873,772
\$110,000	\$119,999				\$1,102,691
\$120,000	\$129,999				\$1,085,603
\$130,000	\$139,999				\$1,002,330
\$140,000	\$149,999				\$630,105
\$150,000	\$159,999				\$1,347,513
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$761,060
\$180,000	\$189,999				\$402,356
\$190,000	\$199,999				\$424,182
\$200,000	\$209,999				\$892,015
\$210,000	\$219,999				\$467,833
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$511,485
\$240,000	\$249,999				\$533,311
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$598,789
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$678,503
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$1,181,449
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$896,762
\$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					\$51,006,878

**PA Rate Template Part II
Rate Development and Change**

Carrier Name: Pennsylvania Health & Wellness, Inc.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2024

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	\$ 255.91	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.170	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 299.45	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.041		<- See URRT Instructions
Total Non-Morbidity Changes	1.066	0.000	
Change in Demographics	1.055		<- See URRT Instructions
Change in Network	1.000		<- See URRT Instructions
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	1.011		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 332.41	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM	\$ 332.41	\$ -	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 332.41		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.825		
Projected Incurred EHB Claims PMPM	\$ 274.12		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-\$200.61		
Projected Incurred Exchange User Fees PMPM	\$17.81		
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 492.54		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 597.28		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 2.81		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 494.85		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 600.09		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	13.78%	\$81.82
General and Claims	9.70%	\$57.55
Agent/Broker Fees and Commissions	3.59%	\$21.91
Quality Improvement Initiatives	0.51%	\$3.02
Taxes and Fees	0.85%	\$5.03
Risk Adjustment User Fee	0.04%	\$0.21
RCRN Fee	0.05%	\$0.27
PA Premium & Other Taxes (if applicable)	0.19%	\$1.10
Federal Income Tax	0.58%	\$3.45
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$11.87
Total Retention	16.63%	\$98.72
Projected Required Revenue PMPM		\$ 593.57

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 304.57	\$ 331.13	\$ 26.56	8.7%
B. Base period allowed claims before normalization	\$ 313.60	\$ 255.91	\$ (57.69)	-18.9%
C. Normalization factor component of change	\$ (136.14)	\$ (111.52)	\$ 24.62	8.1%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 177.46	\$ 144.39	\$ (33.07)	-10.9%
D2. URRT Trend	\$ 41.41	\$ 24.57	\$ (16.84)	-5.5%
D3. URRT Morbidity	\$ (8.65)	\$ 6.92	\$ 15.56	5.1%
D4. URRT Other	\$ 16.88	\$ 11.68	\$ (5.20)	-1.7%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 79.24	\$ 137.26	\$ 58.02	19.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.44	\$ -	\$ 1.75	0.6%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (12.64)	\$ -	\$ 12.64	4.1%
D8. Subtotal - Sum(D1-D7)	\$ 304.15	\$ 337.00	\$ 32.85	10.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (47.78)	\$ (61.88)	\$ (14.09)	-4.6%
E3. Benefit Richness	\$ 2.17	\$ (1.49)	\$ (3.67)	-1.2%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (45.61)	\$ (63.37)	\$ (17.76)	-5.8%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 34.63	\$ 45.64	\$ 11.02	3.6%
F2. Taxes and Fees	\$ 2.53	\$ 2.81	\$ 0.27	0.1%
F3. Profit and/or Contingency	\$ 5.54	\$ 6.62	\$ 1.08	0.4%
F4. Subtotal - Sum(F1-F3)	\$ 42.70	\$ 55.07	\$ 12.37	4.1%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 301.24	\$ 328.70	\$ 27.46	9.0%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 255.91	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 52,662,254.08	
Blended Loss Ratio	47.29%	

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

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter					
Adjusted Projected Allowed EHB Claims PMPM	\$ 332.41	\$ 332.41	\$ 332.41	\$ 332.41	\$ 332.41
Months of Trend	-	3	6	9	
Annual Trend	8.17%	8.17%	8.17%	8.17%	
Single Risk Pool Projected Allowed Claims	\$ 332.41	\$ 339.01	\$ 345.73	\$ 352.59	\$ -
Quarterly Trend Factor	1.000	1.020	1.040	1.061	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.752	1.769
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.005	1.005
Average Benefit Richness (indexed demand)	1.004	0.997
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 537.20	\$ 600.09
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 304.00	\$ 338.59

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

	2023	2024	
Paid-to-Allowed	0.837	0.825	
URRT Trend (Total Applied Trend Factor)	1.233	1.170	<- URRT W1, S2
URRT Morbidity	0.961	1.041	<- URRT W1, S2
URRT "Other"	1.080	1.066	<- URRT W1, S2
Risk Adjustment	\$ 117.23	\$ 200.61	<- URRT W1, S3
Exchange User Fee	\$ 15.44	\$ 17.81	<- URRT W1, S3
Reinsurance Recoveries	\$ 18.69	\$ -	<- URRT W1, S3
Capitation	\$ 1.95	\$ 2.94	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.843	0.816	<- For 2023 in cell J81, please include a factor equal to the product of
Benefit Richness	1.008	0.995	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	11.37%	13.78%	
Taxes and Fees	0.83%	0.85%	
Profit and/or Contingency	1.82%	2.00%	

PA Rate Template Part IV A - Individual

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

Carrier Name: Pennsylvania Health & Wellness, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024

Plan Number	HDS Plan ID (Standard Component)	1/1/2023 Plan Market Rate	Discontinued, New, Modified, Existing, DWA(L) for 2024	1/1/2024 Plan HDS Plan ID (if 1/1/2023 Plan Discontinued & Modified)	Metallic Tier	Exchange On/Off or
Totals						
These cells auto-fill using the data entered in Table 10.						
Plan 1	86199PA000004	Complete Silver	E		Silver	On/Off
Plan 2	86199PA000029	Clear Silver	E		Silver	On/Off
Plan 3	86199PA000028	Essential Bronze	E		Standard Bronz	On/Off
Plan 4	86199PA000072	Choice Bronze HSA	E		Standard Bronz	On/Off
Plan 5	86199PA000025	Complete Gold	E		Gold	On/Off
Plan 6	86199PA000034	Focused Silver	E		Silver	On/Off
Plan 7	86199PA000031	Elite Bronze	E		Standard Bronz	On/Off
Plan 8	86199PA000035	Essential Gold	E		Gold	On/Off
Plan 9	86199PA000039	Clear Gold	E		Gold	On/Off
Plan 10	86199PA000040	Elite Gold	E		Gold	On/Off
Plan 11	86199PA000041	Franklin Silver	N		Silver	On/Off
Plan 12	86199PA000037	Clear Bronze	DM	86199PA000028	Bronze	On/Off
Plan 13	86199PA000004	HSA Silver + Vision + Adult	E		Silver	On/Off
Plan 14	86199PA000036	Vision + Vision + Adult D	E		Silver	On/Off
Plan 15	86199PA000028	Hy Bronze + Vision + Adult	E		Standard Bronz	On/Off
Plan 16	86199PA000012	Hybrid HSA + Vision + Adult	E		Standard Bronz	On/Off
Plan 17	86199PA000025	Hy Gold + Vision + Adult	E		Gold	On/Off
Plan 18	86199PA000034	Hy Silver + Vision + Adult	E		Silver	On/Off
Plan 19	86199PA000031	Bronze + Vision + Adult D	E		Standard Bronz	On/Off
Plan 20	86199PA000035	Hy Gold + Vision + Adult	E		Gold	On/Off
Plan 21	86199PA000039	Hy Gold + Vision + Adult D	E		Gold	On/Off
Plan 22	86199PA000040	Hy Gold + Vision + Adult D	E		Gold	On/Off
Plan 23	86199PA000041	Hy Silver + Vision + Adult	N		Silver	On/Off
Plan 24	86199PA000037	Bronze + Vision + Adult D	DM	86199PA000028	Bronze	On/Off
Plan 25	86199PA000003	Silver 201 HSA	E		Silver	Off
Plan 26	86199PA000004	Silver 202	E		Silver	Off
Plan 27	86199PA000007	Gold 201 HSA	E		Gold	Off
Plan 28	86199PA000008	Gold 202	E		Gold	Off
Plan 29	86199PA000018	Silver 224	DM	86199PA000004	Silver	Off
Plan 30	86199PA000019	Silver 226	DM	86199PA000004	Silver	Off
Plan 31	86199PA000017	Hy 3300 Medical Deduct	DM	86199PA000004	Standard Bronz	Off
Plan 32	86199PA000003	201 HSA + Vision + Adult	DM	86199PA000001	Silver	Off
Plan 33	86199PA000004	Hy 203 + Vision + Adult D	DM	86199PA000004	Silver	Off
Plan 34	86199PA000018	Hy 224 + Vision + Adult D	DM	86199PA000004	Silver	Off
Plan 35	86199PA000019	Hy 226 + Vision + Adult D	DM	86199PA000004	Silver	Off
Plan 36	86199PA000007	201 HSA + Vision + Adult	DM	86199PA000007	Gold	Off
Plan 37	86199PA000008	Hy 202 + Vision + Adult D	DM	86199PA000008	Gold	Off

2023 21-year-old, Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)						
1	2	3	4	5	6	7	8	9								
\$	-	\$	306.94	\$	-	\$	309.04	\$	340.24	\$	293.15	\$	-	\$	308.96	
Plan 1	\$	-	\$	338.55	\$	-	\$	339.39	\$	375.74	\$	323.77	\$	-	\$	332.68
Plan 2	\$	-	\$	324.26	\$	-	\$	324.07	\$	358.07	\$	309.15	\$	-	\$	324.93
Plan 3	\$	-	\$	258.49	\$	-	\$	257.13	\$	364.66	\$	245.93	\$	-	\$	258.62
Plan 4	\$	-	\$	248.88	\$	-	\$	249.50	\$	276.22	\$	238.02	\$	-	\$	246.09
Plan 5	\$	-	\$	314.54	\$	-	\$	316.93	\$	350.87	\$	303.24	\$	-	\$	310.65
Plan 6	\$	-	\$	328.94	\$	-	\$	329.76	\$	365.07	\$	314.58	\$	-	\$	334.47
Plan 7	\$	-	\$	285.87	\$	-	\$	286.58	\$	317.27	\$	272.39	\$	-	\$	288.18
Plan 8	\$	-	\$	304.00	\$	-	\$	304.85	\$	337.00	\$	290.82	\$	-	\$	306.50
Plan 9	\$	-	\$	300.50	\$	-	\$	301.24	\$	333.51	\$	287.38	\$	-	\$	304.48
Plan 10	\$	-	\$	346.17	\$	-	\$	347.02	\$	384.19	\$	331.05	\$	-	\$	351.29
Plan 11	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	
Plan 12	\$	-	\$	240.22	\$	-	\$	240.81	\$	266.60	\$	229.73	\$	-	\$	248.51
Plan 13	\$	-	\$	393.78	\$	-	\$	394.64	\$	430.82	\$	338.32	\$	-	\$	386.73
Plan 14	\$	-	\$	337.79	\$	-	\$	338.63	\$	374.90	\$	321.05	\$	-	\$	341.40
Plan 15	\$	-	\$	260.02	\$	-	\$	260.68	\$	297.46	\$	256.32	\$	-	\$	264.50
Plan 16	\$	-	\$	260.07	\$	-	\$	260.71	\$	288.64	\$	248.71	\$	-	\$	254.18
Plan 17	\$	-	\$	330.35	\$	-	\$	331.17	\$	366.64	\$	315.93	\$	-	\$	325.88
Plan 18	\$	-	\$	343.72	\$	-	\$	344.58	\$	381.48	\$	324.72	\$	-	\$	335.58
Plan 19	\$	-	\$	298.72	\$	-	\$	299.46	\$	331.53	\$	285.68	\$	-	\$	301.50
Plan 20	\$	-	\$	317.77	\$	-	\$	318.55	\$	352.87	\$	303.89	\$	-	\$	317.43
Plan 21	\$	-	\$	314.00	\$	-	\$	314.78	\$	348.89	\$	300.29	\$	-	\$	314.88
Plan 22	\$	-	\$	361.72	\$	-	\$	362.62	\$	401.46	\$	345.93	\$	-	\$	358.47
Plan 23	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	
Plan 24	\$	-	\$	251.01	\$	-	\$	251.64	\$	278.58	\$	240.05	\$	-	\$	252.89
Plan 25	\$	-	\$	238.43	\$	-	\$	239.02	\$	264.62	\$	228.02	\$	-	\$	243.97
Plan 26	\$	-	\$	248.61	\$	-	\$	249.21	\$	275.93	\$	237.78	\$	-	\$	258.27
Plan 27	\$	-	\$	296.13	\$	-	\$	296.87	\$	328.64	\$	283.20	\$	-	\$	304.21
Plan 28	\$	-	\$	310.44	\$	-	\$	311.21	\$	344.54	\$	296.89	\$	-	\$	305.38
Plan 29	\$	-	\$	254.82	\$	-	\$	254.95	\$	282.21	\$	243.02	\$	-	\$	248.48
Plan 30	\$	-	\$	255.08	\$	-	\$	255.71	\$	283.20	\$	241.94	\$	-	\$	255.66
Plan 31	\$	-	\$	274.39	\$	-	\$	275.08	\$	304.51	\$	262.41	\$	-	\$	268.63
Plan 32	\$	-	\$	249.84	\$	-	\$	249.76	\$	276.51	\$	238.36	\$	-	\$	249.24
Plan 33	\$	-	\$	259.78	\$	-	\$	260.43	\$	288.32	\$	248.44	\$	-	\$	248.44
Plan 34	\$	-	\$	280.75	\$	-	\$	280.41	\$	304.84	\$	254.15	\$	-	\$	264.63
Plan 35	\$	-	\$	266.54	\$	-	\$	267.20	\$	295.82	\$	254.90	\$	-	\$	272.09
Plan 36	\$	-	\$	309.44	\$	-	\$	310.21	\$	343.40	\$	293.93	\$	-	\$	298.31
Plan 37	\$	-	\$	324.39	\$	-	\$	325.10	\$	360.01	\$	310.83	\$	-	\$	331.41

2024 21-year-old, Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)						
1	2	3	4	5	6	7	8	9								
\$	-	\$	318.90	\$	-	\$	488.76	\$	364.05	\$	283.56	\$	-	\$	331.66	
Plan 1	\$	-	\$	351.24	\$	-	\$	446.62	\$	399.26	\$	313.32	\$	-	\$	340.53
Plan 2	\$	-	\$	286.17	\$	-	\$	437.46	\$	362.13	\$	288.92	\$	-	\$	333.49
Plan 3	\$	-	\$	217.81	\$	-	\$	337.24	\$	292.64	\$	218.84	\$	-	\$	255.76
Plan 4	\$	-	\$	248.65	\$	-	\$	316.17	\$	282.64	\$	231.09	\$	-	\$	246.98
Plan 5	\$	-	\$	338.60	\$	-	\$	430.56	\$	384.89	\$	301.07	\$	-	\$	346.76
Plan 6	\$	-	\$	340.07	\$	-	\$	432.42	\$	386.56	\$	302.38	\$	-	\$	365.41
Plan 7	\$	-	\$	300.31	\$	-	\$	381.86	\$	341.37	\$	287.03	\$	-	\$	310.82
Plan 8	\$	-	\$	312.79	\$	-	\$	410.45	\$	366.92	\$	307.01	\$	-	\$	334.46
Plan 9	\$	-	\$	318.29	\$	-	\$	409.36	\$	362.37	\$	283.46	\$	-	\$	336.40
Plan 10	\$	-	\$	373.47	\$	-	\$	473.89	\$	424.53	\$	312.08	\$	-	\$	395.97
Plan 11	\$	-	\$	-	\$	-	\$	403.82	\$	407.68	\$	318.21	\$	-	\$	-
Plan 12	\$	-	\$	297.36	\$	-	\$	337.24	\$	292.54	\$	228.84	\$	-	\$	290.26
Plan 13	\$	-	\$	384.11	\$	-	\$	469.99	\$	413.89	\$	322.76	\$	-	\$	350.81
Plan 14	\$	-	\$	348.49	\$	-	\$	443.13	\$	396.13	\$	309.87	\$	-	\$	364.45
Plan 15	\$	-	\$	266.79	\$	-	\$	339.23	\$	303.26	\$	232.22	\$	-	\$	263.85
Plan 16	\$	-	\$	217.76	\$	-	\$	337.75	\$	292.99	\$	220.01	\$	-	\$	246.93
Plan 17	\$	-	\$	351.00	\$	-	\$	446.32	\$	398.99	\$	312.30	\$	-	\$	347.05
Plan 18	\$	-	\$	352.51	\$	-	\$	448.27	\$	400.71	\$	313.46	\$	-	\$	356.13
Plan 19	\$	-	\$	311.32	\$	-	\$	395.86	\$	353.88	\$	276.60	\$	-	\$	310.58
Plan 20	\$	-	\$	334.62	\$	-	\$	425.49	\$	380.36	\$	297.54	\$	-	\$	336.56
Plan 21	\$	-	\$	330.67	\$	-	\$	420.21	\$	375.65	\$	293.84	\$	-	\$	334.86
Plan 22	\$	-	\$	387.16	\$	-	\$	492.29	\$	440.09	\$	344.25	\$	-	\$	389.14
Plan 23	\$	-	\$	371.61	\$	-	\$	472.53	\$	422.41	\$	330.43	\$	-	\$	381.30
Plan 24																

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	7.13%
Revised Requested Average Rate Change:	7.13%
Minimum Requested Rate Change:	-12.94%
Maximum Requested Rate Change:	36.85%
Mapped Members:	13,921
Available in Rating Areas:	Rating Areas 3, 6, 7, and 8

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2024

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium	\$	52,662,254.08
Claims	\$	19,945,418.74
Administrative Expenses	\$	9,391,565.17
Taxes & Fees	\$	4,472,311.43
Company Made After Taxes	\$	18,852,958.74

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:

Claims:	80%
Administrative Expenses:	14%
Taxes & Fees:	4%
Profit:	2%

The company expects its annual medical costs to increase: 8.17%

Explanation of requested rate change: Factors such as cost of care, taxes, utilization of health services, proposed changes in benefits, anticipated changes in morbidity in relation to the single risk pool, changes to the paramet

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010004		86199PA0010022		86199PA0010025		86199PA0010028		86199PA0010031	
HIOS Plan ID (Off Exchange)=>	86199PA0010004		86199PA0010022		86199PA0010025		86199PA0010028		86199PA0010031	
Plan Marketing Name =>	Ambetter Complete Silver		Ambetter Choice Bronze HSA		Ambetter Complete Gold		Ambetter Everyday Bronze		Ambetter Elite Bronze	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Bronze		Gold		Bronze		Bronze	
Deductible =>	\$6000 INT		\$7250 INT		\$1450 INT		\$8450 INT		\$0 Med / \$3800 Rx	
Coinsurance =>	40%		0%		20%		50% Preferred Brand Drugs		50%	
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs	
OOP Maximum =>	8500		7250		7500		9250		9250	
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	\$268.69	\$268.69	\$190.21	\$190.21	\$259.02	\$259.02	\$196.87	\$196.87	\$229.73	\$229.73
15	\$292.57	\$292.57	\$207.11	\$207.11	\$282.04	\$282.04	\$214.37	\$214.37	\$250.15	\$250.15
16	\$301.71	\$301.71	\$213.58	\$213.58	\$290.84	\$290.84	\$221.06	\$221.06	\$257.96	\$257.96
17	\$310.84	\$310.84	\$220.04	\$220.04	\$299.65	\$299.65	\$227.75	\$227.75	\$265.77	\$265.77
18	\$320.67	\$320.67	\$227.00	\$227.00	\$309.13	\$309.13	\$234.96	\$234.96	\$274.18	\$274.18
19	\$330.51	\$330.51	\$233.97	\$233.97	\$318.61	\$318.61	\$242.16	\$242.16	\$282.58	\$282.58
20	\$340.69	\$340.69	\$241.18	\$241.18	\$328.43	\$328.43	\$249.63	\$249.63	\$291.29	\$291.29
21	\$351.24	\$403.92	\$248.65	\$285.94	\$338.60	\$389.38	\$257.36	\$295.96	\$300.31	\$345.36
22	\$351.24	\$403.92	\$248.65	\$285.94	\$338.60	\$389.38	\$257.36	\$295.96	\$300.31	\$345.36
23	\$351.24	\$403.92	\$248.65	\$285.94	\$338.60	\$389.38	\$257.36	\$295.96	\$300.31	\$345.36
24	\$351.24	\$403.92	\$248.65	\$285.94	\$338.60	\$389.38	\$257.36	\$295.96	\$300.31	\$345.36
25	\$352.63	\$405.53	\$249.63	\$287.07	\$339.94	\$390.93	\$258.38	\$297.13	\$301.50	\$346.73
26	\$359.66	\$413.61	\$254.60	\$292.79	\$346.71	\$398.72	\$263.52	\$303.05	\$307.51	\$353.63
27	\$368.09	\$423.30	\$260.57	\$299.66	\$354.84	\$408.06	\$269.70	\$310.15	\$314.72	\$361.92
28	\$381.79	\$439.05	\$270.27	\$310.81	\$368.04	\$423.25	\$279.74	\$321.70	\$326.43	\$375.39
29	\$393.03	\$451.98	\$278.22	\$319.96	\$378.88	\$435.71	\$287.97	\$331.17	\$336.04	\$386.44
30	\$398.65	\$458.44	\$282.20	\$324.53	\$384.29	\$441.94	\$292.09	\$335.90	\$340.84	\$391.97
31	\$407.08	\$468.14	\$288.17	\$331.39	\$392.42	\$451.28	\$298.26	\$343.00	\$348.05	\$400.26
32	\$415.50	\$477.83	\$294.14	\$338.26	\$400.55	\$460.63	\$304.44	\$350.11	\$355.26	\$408.54
33	\$420.77	\$483.89	\$297.87	\$342.55	\$405.63	\$466.47	\$308.30	\$354.55	\$359.76	\$413.73
34	\$426.39	\$490.35	\$301.84	\$347.12	\$411.04	\$472.70	\$312.42	\$359.28	\$364.57	\$419.25
35	\$429.20	\$493.58	\$303.83	\$349.41	\$413.75	\$475.81	\$314.48	\$361.65	\$366.97	\$422.01
36	\$432.01	\$496.81	\$305.82	\$351.69	\$416.46	\$478.93	\$316.54	\$364.02	\$369.37	\$424.78
37	\$434.82	\$500.05	\$307.81	\$353.98	\$419.17	\$482.04	\$318.59	\$366.38	\$371.77	\$427.54
38	\$437.63	\$503.28	\$309.80	\$356.27	\$421.88	\$485.16	\$320.65	\$368.75	\$374.18	\$430.30
39	\$443.25	\$509.74	\$313.78	\$360.84	\$427.29	\$491.39	\$324.77	\$373.49	\$378.98	\$435.83
40	\$448.87	\$516.20	\$317.76	\$365.42	\$432.71	\$497.62	\$328.89	\$378.22	\$383.79	\$441.35
41	\$457.30	\$525.90	\$323.72	\$372.28	\$440.84	\$506.96	\$335.06	\$385.32	\$390.99	\$449.64
42	\$465.38	\$535.19	\$329.44	\$378.86	\$448.63	\$515.92	\$340.98	\$392.13	\$397.90	\$457.58
43	\$476.62	\$548.11	\$337.40	\$388.01	\$459.46	\$528.38	\$349.22	\$401.60	\$407.51	\$468.64
44	\$490.67	\$564.27	\$347.34	\$399.45	\$473.00	\$543.95	\$359.51	\$413.44	\$419.52	\$482.45
45	\$507.18	\$583.25	\$359.03	\$412.88	\$488.92	\$562.25	\$371.61	\$427.35	\$433.64	\$498.68
46	\$526.84	\$605.87	\$372.95	\$428.90	\$507.88	\$584.06	\$386.02	\$443.92	\$450.45	\$518.02
47	\$548.97	\$631.32	\$388.62	\$446.91	\$529.21	\$608.59	\$402.23	\$462.57	\$469.37	\$539.78
48	\$574.26	\$660.40	\$406.52	\$467.50	\$553.59	\$636.63	\$420.76	\$483.87	\$490.99	\$564.64
49	\$599.20	\$689.08	\$424.17	\$487.80	\$577.63	\$664.27	\$439.03	\$504.89	\$512.31	\$589.16
50	\$627.30	\$721.39	\$444.06	\$510.67	\$604.71	\$695.42	\$459.62	\$528.56	\$536.34	\$616.79
51	\$655.04	\$753.30	\$463.71	\$533.26	\$631.46	\$726.18	\$479.95	\$551.94	\$560.06	\$644.07
52	\$685.60	\$788.44	\$485.34	\$558.14	\$660.92	\$760.06	\$502.34	\$577.69	\$586.19	\$674.12
53	\$716.51	\$823.98	\$507.22	\$583.30	\$690.71	\$794.32	\$524.99	\$603.73	\$612.61	\$704.51
54	\$749.88	\$862.36	\$530.84	\$610.46	\$722.88	\$831.31	\$549.43	\$631.85	\$641.14	\$737.31
55	\$783.24	\$900.73	\$554.46	\$637.63	\$755.05	\$868.30	\$573.88	\$659.96	\$669.67	\$770.12
56	\$819.42	\$942.33	\$580.07	\$667.08	\$789.92	\$908.41	\$600.39	\$690.45	\$700.60	\$805.69
57	\$855.95	\$984.34	\$605.92	\$696.81	\$825.13	\$948.90	\$627.15	\$721.22	\$731.83	\$841.61
58	\$894.93	\$1,029.17	\$633.52	\$728.55	\$862.72	\$992.12	\$655.72	\$754.08	\$765.17	\$879.94
59	\$914.25	\$1,051.39	\$647.20	\$744.28	\$881.34	\$1,013.54	\$669.87	\$770.35	\$781.68	\$898.94
60	\$953.24	\$1,096.22	\$674.80	\$776.02	\$918.92	\$1,056.76	\$698.44	\$803.20	\$815.02	\$937.27
61	\$986.96	\$1,135.00	\$698.67	\$803.47	\$951.42	\$1,094.14	\$723.14	\$831.61	\$843.85	\$970.42
62	\$1,009.08	\$1,160.45	\$714.33	\$821.48	\$972.76	\$1,118.67	\$739.35	\$850.26	\$862.77	\$992.18
63	\$1,036.83	\$1,192.35	\$733.97	\$844.07	\$999.50	\$1,149.43	\$759.69	\$873.64	\$886.49	\$1,019.46
64+	\$1,053.68	\$1,211.73	\$745.90	\$857.78	\$1,015.75	\$1,168.11	\$772.03	\$887.83	\$900.89	\$1,036.03

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010032		86199PA0010034		86199PA0010035		86199PA0010039		86199PA0010040	
HIOS Plan ID (Off Exchange)=>	86199PA0010032		86199PA0010034		86199PA0010035		86199PA0010039		86199PA0010040	
Plan Marketing Name =>	Ambetter Clear Silver		Ambetter Focused Silver		Ambetter Everyday Gold		Ambetter Clear Gold		Ambetter Elite Gold	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Gold		Gold		Gold	
Deductible =>	\$5400 INT		\$6300 INT		\$750 INT		\$900 INT		\$0 INT	
Coinsurance =>	0%		50%		35%		30% Laboratory Outpatient and Professional Services		30%	
Copays =>	N/A		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	5400		8000		7500		8700		5500	
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	\$257.16	\$257.16	\$260.15	\$260.15	\$246.93	\$246.93	\$243.86	\$243.86	\$285.70	\$285.70
15	\$280.02	\$280.02	\$283.27	\$283.27	\$268.88	\$268.88	\$265.54	\$265.54	\$311.09	\$311.09
16	\$288.76	\$288.76	\$292.11	\$292.11	\$277.27	\$277.27	\$273.83	\$273.83	\$320.80	\$320.80
17	\$297.50	\$297.50	\$300.95	\$300.95	\$285.66	\$285.66	\$282.12	\$282.12	\$330.51	\$330.51
18	\$306.92	\$306.92	\$310.48	\$310.48	\$294.70	\$294.70	\$291.04	\$291.04	\$340.97	\$340.97
19	\$316.33	\$316.33	\$320.00	\$320.00	\$303.74	\$303.74	\$299.97	\$299.97	\$351.43	\$351.43
20	\$326.08	\$326.08	\$329.86	\$329.86	\$313.10	\$313.10	\$309.21	\$309.21	\$362.26	\$362.26
21	\$336.17	\$336.17	\$340.07	\$340.07	\$322.79	\$322.79	\$318.79	\$318.79	\$373.47	\$373.47
22	\$336.17	\$336.17	\$340.07	\$340.07	\$322.79	\$322.79	\$318.79	\$318.79	\$373.47	\$373.47
23	\$336.17	\$336.17	\$340.07	\$340.07	\$322.79	\$322.79	\$318.79	\$318.79	\$373.47	\$373.47
24	\$336.17	\$336.17	\$340.07	\$340.07	\$322.79	\$322.79	\$318.79	\$318.79	\$373.47	\$373.47
25	\$337.51	\$337.51	\$341.42	\$341.42	\$324.07	\$324.07	\$320.05	\$320.05	\$374.96	\$374.96
26	\$344.23	\$344.23	\$348.22	\$348.22	\$330.53	\$330.53	\$326.43	\$326.43	\$382.43	\$382.43
27	\$352.30	\$352.30	\$356.38	\$356.38	\$338.27	\$338.27	\$334.08	\$334.08	\$391.39	\$391.39
28	\$365.41	\$365.41	\$369.65	\$369.65	\$350.86	\$350.86	\$346.51	\$346.51	\$405.95	\$405.95
29	\$376.17	\$376.17	\$380.53	\$380.53	\$361.19	\$361.19	\$356.71	\$356.71	\$417.90	\$417.90
30	\$381.54	\$381.54	\$385.97	\$385.97	\$366.36	\$366.36	\$361.81	\$361.81	\$423.88	\$423.88
31	\$389.61	\$389.61	\$394.13	\$394.13	\$374.10	\$374.10	\$369.46	\$369.46	\$432.84	\$432.84
32	\$397.68	\$397.68	\$402.29	\$402.29	\$381.85	\$381.85	\$377.11	\$377.11	\$441.81	\$441.81
33	\$402.72	\$402.72	\$407.39	\$407.39	\$386.69	\$386.69	\$381.89	\$381.89	\$449.18	\$449.18
34	\$408.10	\$408.10	\$412.83	\$412.83	\$391.85	\$391.85	\$386.99	\$386.99	\$453.38	\$453.38
35	\$410.79	\$410.79	\$415.55	\$415.55	\$394.44	\$394.44	\$389.54	\$389.54	\$456.37	\$456.37
36	\$413.48	\$413.48	\$418.27	\$418.27	\$397.02	\$397.02	\$392.09	\$392.09	\$459.36	\$459.36
37	\$416.17	\$416.17	\$420.99	\$420.99	\$399.60	\$399.60	\$394.64	\$394.64	\$462.35	\$462.35
38	\$418.86	\$418.86	\$423.72	\$423.72	\$402.18	\$402.18	\$397.19	\$397.19	\$465.33	\$465.33
39	\$424.24	\$424.24	\$429.16	\$429.16	\$407.35	\$407.35	\$402.30	\$402.30	\$471.31	\$471.31
40	\$429.61	\$429.61	\$434.60	\$434.60	\$412.51	\$412.51	\$407.40	\$407.40	\$478.28	\$478.28
41	\$437.68	\$437.68	\$442.76	\$442.76	\$420.26	\$420.26	\$415.05	\$415.05	\$486.25	\$486.25
42	\$445.41	\$445.41	\$450.58	\$450.58	\$427.68	\$427.68	\$422.38	\$422.38	\$494.84	\$494.84
43	\$456.17	\$456.17	\$461.46	\$461.46	\$438.01	\$438.01	\$432.58	\$432.58	\$506.79	\$506.79
44	\$469.62	\$469.62	\$475.06	\$475.06	\$450.92	\$450.92	\$445.33	\$445.33	\$521.73	\$521.73
45	\$485.42	\$485.42	\$491.05	\$491.05	\$466.09	\$466.09	\$460.31	\$460.31	\$539.28	\$539.28
46	\$504.24	\$504.24	\$510.09	\$510.09	\$484.17	\$484.17	\$478.16	\$478.16	\$560.19	\$560.19
47	\$525.42	\$525.42	\$531.51	\$531.51	\$504.51	\$504.51	\$498.25	\$498.25	\$583.72	\$583.72
48	\$549.62	\$549.62	\$556.00	\$556.00	\$527.75	\$527.75	\$521.20	\$521.20	\$610.61	\$610.61
49	\$573.49	\$573.49	\$580.14	\$580.14	\$550.66	\$550.66	\$543.83	\$543.83	\$637.13	\$637.13
50	\$600.39	\$600.39	\$607.35	\$607.35	\$576.49	\$576.49	\$569.33	\$569.33	\$667.00	\$667.00
51	\$626.94	\$626.94	\$634.21	\$634.21	\$601.98	\$601.98	\$594.52	\$594.52	\$696.51	\$696.51
52	\$656.19	\$656.19	\$663.80	\$663.80	\$630.07	\$630.07	\$622.25	\$622.25	\$729.00	\$729.00
53	\$685.77	\$685.77	\$693.72	\$693.72	\$658.47	\$658.47	\$650.30	\$650.30	\$761.86	\$761.86
54	\$717.71	\$717.71	\$726.03	\$726.03	\$689.14	\$689.14	\$680.59	\$680.59	\$797.34	\$797.34
55	\$749.64	\$749.64	\$758.33	\$758.33	\$719.80	\$719.80	\$710.87	\$710.87	\$832.82	\$832.82
56	\$784.27	\$784.27	\$793.36	\$793.36	\$753.05	\$753.05	\$743.70	\$743.70	\$871.29	\$871.29
57	\$819.23	\$819.23	\$828.73	\$828.73	\$786.61	\$786.61	\$776.86	\$776.86	\$910.13	\$910.13
58	\$856.54	\$856.54	\$866.47	\$866.47	\$822.44	\$822.44	\$812.24	\$812.24	\$951.58	\$951.58
59	\$875.03	\$875.03	\$885.18	\$885.18	\$840.20	\$840.20	\$829.77	\$829.77	\$972.12	\$972.12
60	\$912.34	\$912.34	\$922.92	\$922.92	\$876.02	\$876.02	\$865.16	\$865.16	\$1,013.58	\$1,013.58
61	\$944.61	\$944.61	\$955.57	\$955.57	\$907.01	\$907.01	\$895.76	\$895.76	\$1,049.43	\$1,049.43
62	\$965.79	\$965.79	\$976.99	\$976.99	\$927.35	\$927.35	\$915.84	\$915.84	\$1,072.96	\$1,072.96
63	\$992.35	\$992.35	\$1,003.86	\$1,003.86	\$952.85	\$952.85	\$941.03	\$941.03	\$1,102.46	\$1,102.46
64+	\$1,008.48	\$1,008.48	\$1,020.17	\$1,020.17	\$968.33	\$968.33	\$956.32	\$956.32	\$1,120.38	\$1,120.38

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020004		86199PA0020022		86199PA0020025		86199PA0020028		86199PA0020031	
HIOS Plan ID (Off Exchange)=>	86199PA0020004		86199PA0020022		86199PA0020025		86199PA0020028		86199PA0020031	
Plan Marketing Name =>	Ambetter Complete Silver + Vision + Adult Dental		Ambetter Choice Bronze HSA + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental		Ambetter Everyday Bronze + Vision + Adult Dental		Ambetter Elite Bronze + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Bronze		Gold		Bronze		Bronze	
Deductible =>	\$6000 INT		\$7250 INT		\$1450 INT		\$8450 INT		\$0 Med / \$3800 Rx	
Coinsurance =>	40%		0%		20%		50% Preferred Brand Drugs		50%	
Copays =>	\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs	
OOP Maximum =>	8500		7250		7500		9250		9250	
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	\$278.54	\$278.54	\$197.18	\$197.18	\$268.51	\$268.51	\$204.08	\$204.08	\$238.15	\$238.15
15	\$303.30	\$303.30	\$214.70	\$214.70	\$292.38	\$292.38	\$222.22	\$222.22	\$259.32	\$259.32
16	\$312.76	\$312.76	\$221.40	\$221.40	\$301.50	\$301.50	\$229.16	\$229.16	\$267.41	\$267.41
17	\$322.23	\$322.23	\$228.11	\$228.11	\$310.63	\$310.63	\$236.10	\$236.10	\$275.51	\$275.51
18	\$332.42	\$332.42	\$235.32	\$235.32	\$320.46	\$320.46	\$243.57	\$243.57	\$284.22	\$284.22
19	\$342.62	\$342.62	\$242.54	\$242.54	\$330.28	\$330.28	\$251.04	\$251.04	\$292.94	\$292.94
20	\$353.18	\$353.18	\$250.01	\$250.01	\$340.46	\$340.46	\$258.77	\$258.77	\$301.97	\$301.97
21	\$364.11	\$364.11	\$257.76	\$257.76	\$351.00	\$351.00	\$266.79	\$266.79	\$311.32	\$311.32
22	\$364.11	\$364.11	\$257.76	\$257.76	\$351.00	\$351.00	\$266.79	\$266.79	\$311.32	\$311.32
23	\$364.11	\$364.11	\$257.76	\$257.76	\$351.00	\$351.00	\$266.79	\$266.79	\$311.32	\$311.32
24	\$364.11	\$364.11	\$257.76	\$257.76	\$351.00	\$351.00	\$266.79	\$266.79	\$311.32	\$311.32
25	\$365.56	\$365.56	\$258.78	\$258.78	\$352.40	\$352.40	\$267.84	\$267.84	\$312.55	\$312.55
26	\$372.84	\$372.84	\$263.93	\$263.93	\$359.42	\$359.42	\$273.18	\$273.18	\$318.78	\$318.78
27	\$381.58	\$381.58	\$270.12	\$270.12	\$367.84	\$367.84	\$279.58	\$279.58	\$326.25	\$326.25
28	\$395.78	\$395.78	\$280.17	\$280.17	\$381.53	\$381.53	\$289.99	\$289.99	\$338.39	\$338.39
29	\$407.43	\$407.43	\$288.42	\$288.42	\$392.76	\$392.76	\$298.52	\$298.52	\$348.35	\$348.35
30	\$413.25	\$413.25	\$292.54	\$292.54	\$398.38	\$398.38	\$302.79	\$302.79	\$353.33	\$353.33
31	\$421.99	\$421.99	\$298.73	\$298.73	\$406.80	\$406.80	\$309.19	\$309.19	\$360.80	\$360.80
32	\$430.73	\$430.73	\$304.91	\$304.91	\$415.22	\$415.22	\$315.60	\$315.60	\$368.27	\$368.27
33	\$436.19	\$436.19	\$308.78	\$308.78	\$420.49	\$420.49	\$319.60	\$319.60	\$372.94	\$372.94
34	\$442.02	\$442.02	\$312.90	\$312.90	\$426.10	\$426.10	\$323.87	\$323.87	\$377.45	\$377.45
35	\$444.93	\$444.93	\$314.97	\$314.97	\$428.91	\$428.91	\$326.00	\$326.00	\$380.42	\$380.42
36	\$447.84	\$447.84	\$317.03	\$317.03	\$431.72	\$431.72	\$328.13	\$328.13	\$382.91	\$382.91
37	\$450.76	\$450.76	\$319.09	\$319.09	\$434.53	\$434.53	\$330.27	\$330.27	\$385.40	\$385.40
38	\$453.67	\$453.67	\$321.15	\$321.15	\$437.34	\$437.34	\$332.40	\$332.40	\$387.89	\$387.89
39	\$459.49	\$459.49	\$325.28	\$325.28	\$442.95	\$442.95	\$336.67	\$336.67	\$392.87	\$392.87
40	\$465.32	\$465.32	\$329.40	\$329.40	\$448.57	\$448.57	\$340.94	\$340.94	\$397.85	\$397.85
41	\$474.06	\$474.06	\$335.59	\$335.59	\$456.99	\$456.99	\$347.34	\$347.34	\$405.32	\$405.32
42	\$482.43	\$482.43	\$341.51	\$341.51	\$465.06	\$465.06	\$353.48	\$353.48	\$412.48	\$412.48
43	\$494.08	\$494.08	\$349.76	\$349.76	\$476.30	\$476.30	\$362.01	\$362.01	\$422.44	\$422.44
44	\$508.65	\$508.65	\$360.07	\$360.07	\$490.34	\$490.34	\$372.69	\$372.69	\$434.89	\$434.89
45	\$525.76	\$525.76	\$372.19	\$372.19	\$506.83	\$506.83	\$385.22	\$385.22	\$449.52	\$449.52
46	\$546.15	\$546.15	\$386.62	\$386.62	\$526.49	\$526.49	\$400.16	\$400.16	\$466.96	\$466.96
47	\$569.09	\$569.09	\$402.86	\$402.86	\$548.60	\$548.60	\$416.97	\$416.97	\$486.57	\$486.57
48	\$595.30	\$595.30	\$421.42	\$421.42	\$573.87	\$573.87	\$436.18	\$436.18	\$501.61	\$501.61
49	\$621.15	\$621.15	\$439.71	\$439.71	\$598.79	\$598.79	\$455.12	\$455.12	\$523.39	\$523.39
50	\$650.28	\$650.28	\$460.33	\$460.33	\$626.87	\$626.87	\$476.46	\$476.46	\$547.93	\$547.93
51	\$679.05	\$679.05	\$480.70	\$480.70	\$654.60	\$654.60	\$497.54	\$497.54	\$580.58	\$580.58
52	\$710.72	\$710.72	\$503.12	\$503.12	\$685.14	\$685.14	\$520.75	\$520.75	\$607.67	\$607.67
53	\$742.76	\$742.76	\$525.80	\$525.80	\$716.02	\$716.02	\$544.22	\$544.22	\$625.86	\$625.86
54	\$777.35	\$777.35	\$550.29	\$550.29	\$749.37	\$749.37	\$569.57	\$569.57	\$664.64	\$664.64
55	\$811.94	\$811.94	\$574.77	\$574.77	\$782.71	\$782.71	\$594.91	\$594.91	\$694.21	\$694.21
56	\$849.44	\$849.44	\$601.32	\$601.32	\$818.86	\$818.86	\$622.39	\$622.39	\$726.28	\$726.28
57	\$887.31	\$887.31	\$628.13	\$628.13	\$855.37	\$855.37	\$650.13	\$650.13	\$758.65	\$758.65
58	\$927.73	\$927.73	\$656.74	\$656.74	\$894.33	\$894.33	\$679.74	\$679.74	\$793.21	\$793.21
59	\$947.75	\$947.75	\$670.91	\$670.91	\$913.63	\$913.63	\$694.42	\$694.42	\$810.33	\$810.33
60	\$988.17	\$988.17	\$699.52	\$699.52	\$952.59	\$952.59	\$724.03	\$724.03	\$844.88	\$844.88
61	\$1,023.12	\$1,023.12	\$1,176.59	\$1,176.59	\$986.29	\$986.29	\$1,134.23	\$1,134.23	\$874.77	\$874.77
62	\$1,046.06	\$1,046.06	\$1,202.97	\$1,202.97	\$1,008.40	\$1,008.40	\$1,159.66	\$1,159.66	\$894.38	\$894.38
63	\$1,074.82	\$1,074.82	\$1,236.05	\$1,236.05	\$1,036.13	\$1,036.13	\$1,191.55	\$1,191.55	\$918.97	\$918.97
64+	\$1,092.29	\$1,092.29	\$1,256.13	\$1,256.13	\$1,052.97	\$1,052.97	\$1,210.91	\$1,210.91	\$933.91	\$933.91

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020034		86199PA0020035		86199PA0020036		86199PA0020039		86199PA0020040	
HIOS Plan ID (Off Exchange)=>	86199PA0020034		86199PA0020035		86199PA0020036		86199PA0020039		86199PA0020040	
Plan Marketing Name =>	Ambetter Focused Silver + Vision + Adult Dental		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Clear Silver + Vision + Adult Dental		Ambetter Clear Gold + Vision + Adult Dental		Ambetter Elite Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Gold		Silver		Gold		Gold	
Deductible =>	\$6300 INT		\$750 INT		\$5400 INT		\$900 INT		\$0 INT	
Coinsurance =>	50%		35%		0%		30% Laboratory Outpatient and Professional Services		30%	
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	8000		7500		5400		8700		5500	
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	\$269.68	\$269.68	\$255.97	\$255.97	\$266.59	\$266.59	\$252.80	\$252.80	\$296.17	\$296.17
15	\$293.65	\$293.65	\$278.73	\$278.73	\$290.28	\$290.28	\$275.27	\$275.27	\$322.49	\$322.49
16	\$302.82	\$302.82	\$287.43	\$287.43	\$299.34	\$299.34	\$283.86	\$283.86	\$332.56	\$332.56
17	\$311.98	\$311.98	\$296.13	\$296.13	\$308.40	\$308.40	\$292.45	\$292.45	\$342.63	\$342.63
18	\$321.85	\$321.85	\$305.50	\$305.50	\$318.16	\$318.16	\$301.71	\$301.71	\$353.47	\$353.47
19	\$331.72	\$331.72	\$314.87	\$314.87	\$327.92	\$327.92	\$310.96	\$310.96	\$364.31	\$364.31
20	\$341.95	\$341.95	\$324.57	\$324.57	\$338.03	\$338.03	\$320.54	\$320.54	\$375.53	\$375.53
21	\$352.53	\$405.41	\$334.62	\$384.81	\$348.49	\$400.76	\$330.47	\$380.04	\$387.16	\$445.23
22	\$352.53	\$405.41	\$334.62	\$384.81	\$348.49	\$400.76	\$330.47	\$380.04	\$387.16	\$445.23
23	\$352.53	\$405.41	\$334.62	\$384.81	\$348.49	\$400.76	\$330.47	\$380.04	\$387.16	\$445.23
24	\$352.53	\$405.41	\$334.62	\$384.81	\$348.49	\$400.76	\$330.47	\$380.04	\$387.16	\$445.23
25	\$353.93	\$407.02	\$335.95	\$386.34	\$349.87	\$402.35	\$331.78	\$381.55	\$388.70	\$447.00
26	\$360.98	\$415.13	\$342.64	\$394.03	\$356.84	\$410.37	\$338.39	\$389.15	\$396.44	\$455.90
27	\$369.44	\$424.86	\$350.67	\$403.27	\$365.21	\$419.99	\$346.32	\$398.27	\$405.73	\$466.59
28	\$383.19	\$440.67	\$363.72	\$418.28	\$378.80	\$435.62	\$359.21	\$413.09	\$420.83	\$483.95
29	\$394.47	\$453.64	\$374.43	\$430.59	\$389.95	\$448.44	\$369.78	\$425.25	\$433.22	\$498.20
30	\$400.11	\$460.13	\$379.78	\$436.75	\$395.52	\$454.85	\$375.07	\$431.33	\$439.41	\$505.32
31	\$408.57	\$469.86	\$387.81	\$445.98	\$403.89	\$464.47	\$383.00	\$440.45	\$448.70	\$516.01
32	\$417.03	\$479.59	\$395.84	\$455.22	\$412.25	\$474.09	\$390.93	\$449.57	\$458.00	\$526.69
33	\$422.32	\$485.67	\$400.86	\$460.99	\$417.48	\$480.10	\$395.89	\$455.27	\$463.80	\$533.37
34	\$427.96	\$492.16	\$406.21	\$467.15	\$423.05	\$486.51	\$401.17	\$461.35	\$470.00	\$540.50
35	\$430.78	\$495.40	\$408.89	\$470.22	\$425.84	\$489.72	\$403.82	\$464.39	\$473.09	\$544.06
36	\$433.60	\$498.64	\$411.57	\$473.30	\$428.63	\$492.92	\$406.46	\$467.43	\$476.19	\$547.62
37	\$436.42	\$501.88	\$414.24	\$476.38	\$431.42	\$496.13	\$409.11	\$470.47	\$479.29	\$551.18
38	\$439.24	\$505.13	\$416.92	\$479.46	\$434.21	\$499.34	\$411.75	\$473.51	\$482.39	\$554.74
39	\$444.88	\$511.61	\$422.27	\$485.62	\$439.78	\$505.75	\$417.04	\$479.59	\$488.58	\$561.87
40	\$450.52	\$518.10	\$427.63	\$491.77	\$445.36	\$512.16	\$422.32	\$485.67	\$494.77	\$568.99
41	\$458.98	\$527.83	\$435.66	\$501.01	\$453.72	\$521.78	\$430.25	\$494.79	\$504.07	\$579.68
42	\$467.09	\$537.15	\$443.36	\$509.86	\$461.74	\$531.00	\$437.86	\$503.53	\$512.97	\$589.92
43	\$478.37	\$550.13	\$454.06	\$522.17	\$472.89	\$543.82	\$448.43	\$515.69	\$525.36	\$604.16
44	\$492.47	\$566.34	\$467.45	\$537.56	\$486.83	\$559.85	\$461.65	\$530.90	\$540.84	\$621.97
45	\$509.04	\$585.40	\$483.17	\$555.65	\$503.20	\$578.69	\$477.18	\$548.76	\$559.04	\$642.90
46	\$528.78	\$608.10	\$501.91	\$577.20	\$522.72	\$601.13	\$495.69	\$570.04	\$580.72	\$667.83
47	\$550.99	\$633.64	\$522.99	\$601.44	\$544.67	\$626.38	\$516.50	\$593.98	\$605.11	\$695.88
48	\$576.37	\$662.83	\$547.08	\$629.15	\$569.76	\$655.23	\$540.30	\$621.34	\$632.99	\$727.93
49	\$601.40	\$691.61	\$570.84	\$656.47	\$594.51	\$683.68	\$563.76	\$648.32	\$660.47	\$759.54
50	\$629.60	\$724.04	\$597.61	\$687.25	\$622.38	\$715.74	\$590.20	\$678.73	\$691.44	\$795.16
51	\$657.45	\$756.07	\$624.04	\$717.65	\$649.91	\$747.40	\$616.30	\$708.75	\$722.03	\$830.33
52	\$688.12	\$791.34	\$653.15	\$751.13	\$680.23	\$782.27	\$645.05	\$741.81	\$755.71	\$869.07
53	\$719.14	\$827.02	\$682.60	\$784.99	\$710.90	\$817.53	\$674.13	\$775.25	\$789.78	\$908.25
54	\$752.63	\$865.53	\$714.39	\$821.55	\$744.00	\$855.61	\$705.53	\$811.35	\$826.56	\$950.54
55	\$786.12	\$904.04	\$746.18	\$858.10	\$777.11	\$893.68	\$736.92	\$847.46	\$863.34	\$992.84
56	\$822.43	\$945.80	\$780.64	\$897.74	\$813.00	\$934.95	\$770.96	\$886.60	\$903.21	\$1,038.70
57	\$859.09	\$987.96	\$815.44	\$937.75	\$849.25	\$976.63	\$805.32	\$926.12	\$943.48	\$1,085.00
58	\$898.22	\$1,032.96	\$852.58	\$980.47	\$887.93	\$1,021.12	\$842.00	\$968.30	\$986.45	\$1,134.42
59	\$917.61	\$1,055.25	\$870.98	\$1,001.63	\$907.09	\$1,043.16	\$860.18	\$989.21	\$1,007.74	\$1,158.91
60	\$956.74	\$1,100.25	\$908.13	\$1,044.34	\$945.77	\$1,087.64	\$896.86	\$1,031.39	\$1,050.72	\$1,208.33
61	\$990.58	\$1,139.17	\$940.25	\$1,081.28	\$979.23	\$1,126.11	\$928.58	\$1,067.87	\$1,087.88	\$1,251.07
62	\$1,012.79	\$1,164.71	\$961.33	\$1,105.53	\$1,001.18	\$1,151.36	\$949.40	\$1,091.81	\$1,112.27	\$1,279.12
63	\$1,040.64	\$1,196.74	\$987.76	\$1,135.93	\$1,028.71	\$1,183.02	\$975.51	\$1,121.84	\$1,142.86	\$1,314.29
64+	\$1,057.55	\$1,216.19	\$1,003.81	\$1,154.39	\$1,045.43	\$1,202.25	\$991.36	\$1,140.07	\$1,161.43	\$1,335.65

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		86199PA0010041	
HIOS Plan ID (Off Exchange)=>	86199PA0030003		86199PA0030004		86199PA0030007		86199PA0030008		86199PA0030008		86199PA0010041	
Plan Marketing Name =>	Ambetter Silver 201 HSA		Ambetter Silver 203		Ambetter Gold 201 HSA		Ambetter Gold 202		Ambetter Gold 202		Ambetter Franklin Silver	
Form # =>	86199		86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Gold		Gold		Gold		Silver	
Deductible =>	\$5800 INT		\$6450 INT		\$3200 INT		\$2000 INT		\$2000 INT		\$5000 Med / \$300 Rx	
Coinsurance =>	0%		35% Specialist Visit and Mental/Behavioral Health; 25% Substance Use Disorder Outpatient Services		0%		20%		20%		40%; 50%Preferred Brand Drugs	
Copays =>	N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs	
OOP Maximum =>	5800		8200		3200		6000		6000		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$187.41	\$187.41	\$196.55	\$196.55	\$234.00	\$234.00	\$234.00	\$234.00	\$251.25	\$251.25	\$274.23	\$274.23
15	\$204.07	\$204.07	\$214.02	\$214.02	\$254.80	\$254.80	\$254.80	\$254.80	\$273.59	\$273.59	\$298.60	\$298.60
16	\$210.44	\$210.44	\$220.70	\$220.70	\$262.76	\$262.76	\$262.76	\$262.76	\$282.13	\$282.13	\$307.92	\$307.92
17	\$216.81	\$216.81	\$227.38	\$227.38	\$270.71	\$270.71	\$270.71	\$270.71	\$290.66	\$290.66	\$317.24	\$317.24
18	\$223.67	\$223.67	\$234.57	\$234.57	\$279.27	\$279.27	\$279.27	\$279.27	\$299.86	\$299.86	\$327.28	\$327.28
19	\$230.53	\$230.53	\$241.77	\$241.77	\$287.84	\$287.84	\$287.84	\$287.84	\$309.06	\$309.06	\$337.32	\$337.32
20	\$237.63	\$237.63	\$249.22	\$249.22	\$296.71	\$296.71	\$296.71	\$296.71	\$318.58	\$318.58	\$347.71	\$347.71
21	\$244.99	\$244.99	\$256.93	\$256.93	\$305.90	\$305.90	\$305.90	\$305.90	\$328.44	\$328.44	\$358.47	\$358.47
22	\$244.99	\$244.99	\$256.93	\$256.93	\$305.90	\$305.90	\$305.90	\$305.90	\$328.44	\$328.44	\$358.47	\$358.47
23	\$244.99	\$244.99	\$256.93	\$256.93	\$305.90	\$305.90	\$305.90	\$305.90	\$328.44	\$328.44	\$358.47	\$358.47
24	\$244.99	\$244.99	\$256.93	\$256.93	\$305.90	\$305.90	\$305.90	\$305.90	\$328.44	\$328.44	\$358.47	\$358.47
25	\$245.96	\$245.96	\$257.95	\$257.95	\$307.11	\$307.11	\$307.11	\$307.11	\$329.75	\$329.75	\$359.90	\$359.90
26	\$250.86	\$250.86	\$263.09	\$263.09	\$313.23	\$313.23	\$313.23	\$313.23	\$336.32	\$336.32	\$367.07	\$367.07
27	\$256.74	\$256.74	\$269.25	\$269.25	\$320.57	\$320.57	\$320.57	\$320.57	\$344.20	\$344.20	\$375.67	\$375.67
28	\$266.30	\$266.30	\$279.28	\$279.28	\$332.50	\$332.50	\$332.50	\$332.50	\$357.01	\$357.01	\$389.65	\$389.65
29	\$274.14	\$274.14	\$287.50	\$287.50	\$342.29	\$342.29	\$342.29	\$342.29	\$367.52	\$367.52	\$422.65	\$422.65
30	\$278.06	\$278.06	\$291.61	\$291.61	\$347.18	\$347.18	\$347.18	\$347.18	\$372.77	\$372.77	\$428.69	\$428.69
31	\$283.93	\$283.93	\$297.78	\$297.78	\$354.52	\$354.52	\$354.52	\$354.52	\$380.66	\$380.66	\$437.75	\$437.75
32	\$289.81	\$289.81	\$303.94	\$303.94	\$361.86	\$361.86	\$361.86	\$361.86	\$388.54	\$388.54	\$446.82	\$446.82
33	\$293.49	\$293.49	\$307.80	\$307.80	\$366.45	\$366.45	\$366.45	\$366.45	\$393.46	\$393.46	\$452.48	\$452.48
34	\$297.41	\$297.41	\$311.91	\$311.91	\$371.35	\$371.35	\$371.35	\$371.35	\$398.72	\$398.72	\$458.53	\$458.53
35	\$299.37	\$299.37	\$313.96	\$313.96	\$373.79	\$373.79	\$373.79	\$373.79	\$401.35	\$401.35	\$461.55	\$461.55
36	\$301.33	\$301.33	\$316.02	\$316.02	\$376.24	\$376.24	\$376.24	\$376.24	\$403.97	\$403.97	\$464.57	\$464.57
37	\$303.29	\$303.29	\$318.07	\$318.07	\$378.69	\$378.69	\$378.69	\$378.69	\$406.60	\$406.60	\$467.59	\$467.59
38	\$305.25	\$305.25	\$320.13	\$320.13	\$381.13	\$381.13	\$381.13	\$381.13	\$409.23	\$409.23	\$470.61	\$470.61
39	\$309.17	\$309.17	\$324.24	\$324.24	\$386.03	\$386.03	\$386.03	\$386.03	\$414.48	\$414.48	\$476.66	\$476.66
40	\$313.09	\$313.09	\$328.35	\$328.35	\$390.92	\$390.92	\$390.92	\$390.92	\$419.74	\$419.74	\$482.70	\$482.70
41	\$318.97	\$318.97	\$334.52	\$334.52	\$398.26	\$398.26	\$398.26	\$398.26	\$427.62	\$427.62	\$491.77	\$491.77
42	\$324.60	\$324.60	\$337.29	\$337.29	\$405.30	\$405.30	\$405.30	\$405.30	\$435.18	\$435.18	\$500.45	\$500.45
43	\$332.44	\$332.44	\$342.24	\$342.24	\$412.76	\$412.76	\$412.76	\$412.76	\$445.69	\$445.69	\$512.54	\$512.54
44	\$334.24	\$334.24	\$346.65	\$346.65	\$427.32	\$427.32	\$427.32	\$427.32	\$458.82	\$458.82	\$527.65	\$527.65
45	\$335.75	\$335.75	\$350.82	\$350.82	\$431.00	\$431.00	\$431.00	\$431.00	\$474.26	\$474.26	\$545.40	\$545.40
46	\$367.47	\$367.47	\$422.60	\$422.60	\$458.83	\$458.83	\$458.83	\$458.83	\$492.65	\$492.65	\$566.55	\$566.55
47	\$382.91	\$382.91	\$440.34	\$440.34	\$481.57	\$481.57	\$481.57	\$481.57	\$513.34	\$513.34	\$590.35	\$590.35
48	\$400.55	\$400.55	\$460.63	\$460.63	\$500.12	\$500.12	\$500.12	\$500.12	\$536.99	\$536.99	\$617.54	\$617.54
49	\$417.94	\$417.94	\$480.63	\$480.63	\$521.84	\$521.84	\$521.84	\$521.84	\$560.31	\$560.31	\$644.36	\$644.36
50	\$437.54	\$437.54	\$503.17	\$503.17	\$546.31	\$546.31	\$546.31	\$546.31	\$586.58	\$586.58	\$674.57	\$674.57
51	\$456.89	\$456.89	\$525.43	\$525.43	\$571.16	\$571.16	\$571.16	\$571.16	\$612.53	\$612.53	\$704.41	\$704.41
52	\$478.21	\$478.21	\$549.94	\$549.94	\$597.09	\$597.09	\$597.09	\$597.09	\$641.10	\$641.10	\$737.27	\$737.27
53	\$499.76	\$499.76	\$574.73	\$574.73	\$624.13	\$624.13	\$624.13	\$624.13	\$670.01	\$670.01	\$770.51	\$770.51
54	\$523.04	\$523.04	\$601.49	\$601.49	\$650.81	\$650.81	\$650.81	\$650.81	\$701.21	\$701.21	\$806.39	\$806.39
55	\$546.31	\$546.31	\$628.26	\$628.26	\$678.94	\$678.94	\$678.94	\$678.94	\$732.41	\$732.41	\$842.27	\$842.27
56	\$571.54	\$571.54	\$657.28	\$657.28	\$713.63	\$713.63	\$713.63	\$713.63	\$766.24	\$766.24	\$881.17	\$881.17
57	\$597.02	\$597.02	\$686.58	\$686.58	\$745.44	\$745.44	\$745.44	\$745.44	\$800.40	\$800.40	\$920.45	\$920.45
58	\$624.22	\$624.22	\$717.85	\$717.85	\$779.40	\$779.40	\$779.40	\$779.40	\$836.85	\$836.85	\$962.38	\$962.38
59	\$637.69	\$637.69	\$733.34	\$733.34	\$796.22	\$796.22	\$796.22	\$796.22	\$854.92	\$854.92	\$983.15	\$983.15
60	\$664.88	\$664.88	\$764.62	\$764.62	\$819.29	\$819.29	\$819.29	\$819.29	\$881.37	\$881.37	\$1,025.08	\$1,025.08
61	\$688.40	\$688.40	\$791.66	\$791.66	\$830.25	\$830.25	\$830.25	\$830.25	\$892.90	\$892.90	\$1,061.34	\$1,061.34
62	\$703.84	\$703.84	\$809.41	\$809.41	\$848.87	\$848.87	\$848.87	\$848.87	\$913.59	\$913.59	\$1,085.13	\$1,085.13
63	\$723.19	\$723.19	\$831.67	\$831.67	\$872.21	\$872.21	\$872.21	\$872.21	\$939.54	\$939.54	\$1,114.97	\$1,114.97
64+	\$734.94	\$734.94	\$845.18	\$845.18	\$886.38	\$886.38	\$886.38	\$886.38	\$953.29	\$953.29	\$1,133.09	\$1,133.09

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020041		86199PA0010004		86199PA0010022		86199PA0010025		86199PA0010028	
HIOS Plan ID (Off Exchange)=>	86199PA0020041		86199PA0010004		86199PA0010022		86199PA0010025		86199PA0010028	
Plan Marketing Name =>	Ambetter Franklin Silver + Vision + Adult Dental		Ambetter Complete Silver		Ambetter Choice Bronze HSA		Ambetter Complete Gold		Ambetter Everyday Bronze	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 3		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Bronze		Gold		Bronze	
Deductible =>	\$5000 Med / \$300 Rx		\$6000 INT		\$7250 INT		\$1450 INT		\$8450 INT	
Coinsurance =>	40%; 50%Preferred Brand Drugs		40%		0%		20%		50% Preferred Brand Drugs	
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	
OOP Maximum =>	9200		8500		7250		7500		9250	
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	\$284.27	\$284.27	\$341.66	\$341.66	\$241.86	\$241.86	\$329.36	\$329.36	\$250.33	\$250.33
15	\$309.54	\$309.54	\$372.03	\$372.03	\$263.36	\$263.36	\$358.64	\$358.64	\$272.59	\$272.59
16	\$319.20	\$319.20	\$383.64	\$383.64	\$271.58	\$271.58	\$369.83	\$369.83	\$281.09	\$281.09
17	\$328.87	\$328.87	\$395.25	\$395.25	\$279.80	\$279.80	\$381.02	\$381.02	\$289.60	\$289.60
18	\$339.27	\$339.27	\$407.76	\$407.76	\$288.65	\$288.65	\$393.08	\$393.08	\$298.76	\$298.76
19	\$349.68	\$349.68	\$420.26	\$420.26	\$297.50	\$297.50	\$405.13	\$405.13	\$307.93	\$307.93
20	\$360.45	\$360.45	\$433.21	\$433.21	\$306.67	\$306.67	\$417.62	\$417.62	\$317.42	\$317.42
21	\$371.61	\$427.35	\$446.62	\$513.61	\$316.17	\$363.59	\$430.54	\$495.12	\$327.24	\$376.33
22	\$371.61	\$427.35	\$446.62	\$513.61	\$316.17	\$363.59	\$430.54	\$495.12	\$327.24	\$376.33
23	\$371.61	\$427.35	\$446.62	\$513.61	\$316.17	\$363.59	\$430.54	\$495.12	\$327.24	\$376.33
24	\$371.61	\$427.35	\$446.62	\$513.61	\$316.17	\$363.59	\$430.54	\$495.12	\$327.24	\$376.33
25	\$373.09	\$429.05	\$448.40	\$515.66	\$317.42	\$365.04	\$432.26	\$497.10	\$328.54	\$377.82
26	\$380.52	\$437.60	\$457.33	\$525.93	\$323.74	\$372.31	\$440.87	\$507.00	\$335.09	\$385.35
27	\$389.44	\$447.85	\$468.05	\$538.26	\$331.33	\$381.03	\$451.20	\$518.88	\$342.94	\$394.38
28	\$403.93	\$464.52	\$485.47	\$558.29	\$343.66	\$395.21	\$467.99	\$538.19	\$355.70	\$409.06
29	\$415.82	\$478.19	\$499.76	\$574.72	\$353.78	\$406.85	\$481.77	\$554.03	\$366.17	\$421.10
30	\$421.77	\$485.03	\$506.91	\$582.94	\$358.84	\$412.66	\$488.66	\$561.96	\$371.41	\$427.12
31	\$430.68	\$495.29	\$517.62	\$595.27	\$366.43	\$421.39	\$498.99	\$573.84	\$379.26	\$436.15
32	\$439.60	\$505.54	\$528.34	\$607.59	\$374.01	\$430.12	\$509.32	\$585.72	\$387.12	\$445.18
33	\$445.18	\$511.95	\$535.04	\$615.30	\$378.76	\$435.57	\$515.78	\$593.15	\$392.03	\$450.83
34	\$451.12	\$518.79	\$542.19	\$623.52	\$383.81	\$441.39	\$522.67	\$601.07	\$397.26	\$456.85
35	\$454.10	\$522.21	\$545.76	\$627.62	\$386.34	\$444.30	\$526.11	\$605.03	\$399.88	\$459.86
36	\$457.07	\$525.63	\$549.33	\$631.73	\$388.87	\$447.20	\$529.56	\$608.99	\$402.50	\$462.87
37	\$460.04	\$529.05	\$552.91	\$635.84	\$391.40	\$450.11	\$533.00	\$612.95	\$405.11	\$465.88
38	\$463.01	\$532.47	\$556.48	\$639.95	\$393.93	\$453.02	\$536.45	\$616.91	\$407.73	\$468.89
39	\$468.96	\$539.30	\$563.63	\$648.17	\$398.99	\$458.84	\$543.33	\$624.83	\$412.97	\$474.91
40	\$474.91	\$546.14	\$570.77	\$656.39	\$404.05	\$464.66	\$550.22	\$632.76	\$418.20	\$480.93
41	\$483.82	\$556.40	\$581.49	\$668.71	\$411.64	\$473.38	\$560.56	\$644.64	\$426.06	\$489.97
42	\$492.37	\$566.23	\$591.76	\$680.53	\$418.91	\$481.74	\$570.46	\$656.03	\$433.58	\$498.62
43	\$504.26	\$579.90	\$606.05	\$696.96	\$429.03	\$493.38	\$584.24	\$671.87	\$444.06	\$510.66
44	\$519.13	\$596.99	\$623.92	\$717.51	\$441.67	\$507.92	\$601.46	\$691.68	\$457.14	\$525.72
45	\$536.59	\$617.08	\$644.91	\$741.65	\$456.53	\$525.01	\$621.69	\$714.95	\$472.52	\$543.40
46	\$557.40	\$641.01	\$669.92	\$770.41	\$474.24	\$545.37	\$645.80	\$742.67	\$490.85	\$564.48
47	\$580.81	\$667.93	\$698.06	\$802.76	\$494.15	\$568.28	\$672.93	\$773.86	\$511.47	\$588.19
48	\$607.57	\$698.70	\$730.21	\$839.74	\$516.92	\$594.45	\$703.92	\$809.51	\$535.03	\$615.28
49	\$633.95	\$729.04	\$761.92	\$876.21	\$539.36	\$620.27	\$734.49	\$844.67	\$558.26	\$642.00
50	\$663.68	\$763.23	\$797.65	\$917.30	\$564.66	\$649.36	\$768.93	\$884.28	\$584.44	\$672.10
51	\$693.03	\$796.99	\$832.93	\$957.87	\$589.63	\$678.08	\$802.95	\$923.39	\$610.29	\$701.83
52	\$725.36	\$834.17	\$871.79	\$1,002.56	\$617.14	\$709.71	\$840.40	\$966.46	\$638.76	\$734.57
53	\$758.06	\$871.77	\$911.09	\$1,047.75	\$644.96	\$741.70	\$878.29	\$1,010.03	\$667.56	\$767.69
54	\$793.37	\$912.37	\$953.52	\$1,096.55	\$675.00	\$776.24	\$919.19	\$1,057.07	\$698.64	\$803.44
55	\$828.67	\$952.97	\$995.95	\$1,145.34	\$705.03	\$810.78	\$960.09	\$1,104.11	\$729.73	\$839.19
56	\$866.94	\$996.98	\$1,041.95	\$1,198.24	\$737.59	\$848.23	\$1,004.44	\$1,155.10	\$763.43	\$877.95
57	\$905.59	\$1,041.43	\$1,088.40	\$1,251.65	\$770.47	\$886.05	\$1,049.21	\$1,206.59	\$797.47	\$917.09
58	\$946.84	\$1,088.86	\$1,137.97	\$1,308.66	\$805.57	\$926.40	\$1,097.00	\$1,261.55	\$833.79	\$958.86
59	\$967.28	\$1,112.37	\$1,162.53	\$1,336.91	\$822.96	\$946.40	\$1,120.68	\$1,288.78	\$851.79	\$979.56
60	\$1,008.52	\$1,159.80	\$1,212.11	\$1,393.92	\$858.05	\$986.76	\$1,168.47	\$1,343.74	\$888.11	\$1,021.33
61	\$1,044.20	\$1,200.83	\$1,254.98	\$1,443.23	\$888.40	\$1,021.66	\$1,209.80	\$1,391.27	\$919.53	\$1,057.45
62	\$1,067.61	\$1,227.75	\$1,283.12	\$1,475.59	\$908.32	\$1,044.57	\$1,236.93	\$1,422.46	\$940.14	\$1,081.16
63	\$1,096.96	\$1,261.51	\$1,318.40	\$1,516.16	\$933.30	\$1,073.29	\$1,270.94	\$1,461.58	\$965.99	\$1,110.89
64+	\$1,114.79	\$1,282.01	\$1,339.83	\$1,540.80	\$948.46	\$1,090.73	\$1,291.59	\$1,485.33	\$981.69	\$1,128.94

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010031		86199PA0010032		86199PA0010034		86199PA0010035		86199PA0010039	
HIOS Plan ID (Off Exchange)=>	86199PA0010031		86199PA0010032		86199PA0010034		86199PA0010035		86199PA0010039	
Plan Marketing Name =>	Ambetter Elite Bronze		Ambetter Clear Silver		Ambetter Focused Silver		Ambetter Everyday Gold		Ambetter Clear Gold	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Silver		Silver		Gold		Gold	
Deductible =>	\$0 Med / \$3800 Rx		\$5400 INT		\$6300 INT		\$750 INT		\$900 INT	
Coinsurance =>	50%		0%		50%		35%		30% Laboratory Outpatient and Professional Services	
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		N/A		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs	
OOP Maximum =>	9250		5400		8000		7500		8700	
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	\$292.12	\$292.12	\$327.00	\$327.00	\$330.79	\$330.79	\$313.98	\$313.98	\$310.09	\$310.09
15	\$318.08	\$318.08	\$356.07	\$356.07	\$360.20	\$360.20	\$341.89	\$341.89	\$337.65	\$337.65
16	\$328.01	\$328.01	\$367.18	\$367.18	\$371.44	\$371.44	\$352.57	\$352.57	\$348.19	\$348.19
17	\$337.94	\$337.94	\$378.30	\$378.30	\$382.68	\$382.68	\$363.24	\$363.24	\$358.73	\$358.73
18	\$348.63	\$348.63	\$390.26	\$390.26	\$394.79	\$394.79	\$374.73	\$374.73	\$370.08	\$370.08
19	\$359.32	\$359.32	\$402.23	\$402.23	\$406.90	\$406.90	\$386.22	\$386.22	\$381.43	\$381.43
20	\$370.40	\$370.40	\$414.63	\$414.63	\$419.44	\$419.44	\$398.12	\$398.12	\$393.19	\$393.19
21	\$381.86	\$439.14	\$427.46	\$491.58	\$432.42	\$497.28	\$410.45	\$472.01	\$405.36	\$466.16
22	\$381.86	\$439.14	\$427.46	\$491.58	\$432.42	\$497.28	\$410.45	\$472.01	\$405.36	\$466.16
23	\$381.86	\$439.14	\$427.46	\$491.58	\$432.42	\$497.28	\$410.45	\$472.01	\$405.36	\$466.16
24	\$381.86	\$439.14	\$427.46	\$491.58	\$432.42	\$497.28	\$410.45	\$472.01	\$405.36	\$466.16
25	\$383.38	\$440.89	\$429.16	\$493.54	\$434.14	\$499.26	\$412.08	\$473.89	\$406.97	\$468.01
26	\$391.02	\$449.67	\$437.71	\$503.37	\$442.79	\$509.21	\$420.29	\$483.33	\$415.07	\$477.34
27	\$400.18	\$460.21	\$447.97	\$515.17	\$453.17	\$521.14	\$430.14	\$494.66	\$424.80	\$488.52
28	\$415.08	\$477.34	\$464.64	\$534.34	\$470.03	\$540.53	\$446.15	\$513.07	\$440.61	\$506.70
29	\$427.29	\$491.39	\$478.32	\$550.07	\$483.87	\$556.45	\$459.28	\$528.17	\$453.58	\$521.62
30	\$433.40	\$498.41	\$485.16	\$557.93	\$490.79	\$564.40	\$465.85	\$535.72	\$460.07	\$529.08
31	\$442.57	\$508.95	\$495.42	\$569.73	\$501.16	\$576.34	\$475.70	\$547.05	\$469.80	\$540.27
32	\$451.73	\$519.49	\$505.68	\$581.53	\$511.54	\$588.27	\$485.55	\$558.38	\$479.52	\$551.45
33	\$457.46	\$526.08	\$512.09	\$588.90	\$518.03	\$595.73	\$491.70	\$565.46	\$485.60	\$558.44
34	\$463.57	\$533.11	\$518.93	\$596.77	\$524.95	\$603.69	\$498.27	\$573.01	\$492.09	\$565.90
35	\$466.63	\$536.62	\$522.35	\$600.70	\$528.41	\$607.67	\$501.55	\$576.79	\$495.33	\$569.63
36	\$469.68	\$540.13	\$525.77	\$604.63	\$531.86	\$611.64	\$504.84	\$580.56	\$498.58	\$573.36
37	\$472.74	\$543.65	\$529.19	\$608.56	\$535.32	\$615.62	\$508.12	\$584.34	\$501.82	\$577.09
38	\$475.79	\$547.16	\$532.61	\$612.50	\$538.78	\$619.60	\$511.40	\$588.12	\$505.06	\$580.82
39	\$481.90	\$554.18	\$539.45	\$620.36	\$545.70	\$627.56	\$517.97	\$595.67	\$511.55	\$588.28
40	\$488.01	\$561.21	\$546.28	\$628.23	\$552.62	\$635.51	\$524.54	\$603.22	\$518.03	\$595.74
41	\$497.17	\$571.75	\$556.54	\$640.03	\$563.00	\$647.45	\$534.39	\$614.55	\$527.76	\$606.92
42	\$505.96	\$581.85	\$566.38	\$651.33	\$572.94	\$658.89	\$543.83	\$625.40	\$537.08	\$617.65
43	\$518.18	\$595.90	\$580.05	\$667.06	\$586.78	\$674.80	\$556.96	\$640.51	\$550.05	\$632.56
44	\$533.45	\$613.47	\$597.15	\$686.72	\$604.08	\$694.69	\$573.38	\$659.39	\$566.27	\$651.21
45	\$551.40	\$634.11	\$617.24	\$709.83	\$624.40	\$718.06	\$592.67	\$681.57	\$585.32	\$673.12
46	\$572.78	\$658.70	\$641.18	\$737.36	\$648.62	\$745.91	\$615.66	\$708.00	\$608.02	\$699.22
47	\$596.84	\$686.36	\$668.11	\$768.33	\$675.86	\$777.24	\$641.51	\$737.74	\$633.56	\$728.59
48	\$624.33	\$717.98	\$698.89	\$803.72	\$706.99	\$813.04	\$671.06	\$771.72	\$662.74	\$762.15
49	\$651.44	\$749.16	\$729.23	\$838.62	\$737.69	\$848.35	\$700.21	\$805.24	\$691.52	\$795.25
50	\$681.99	\$784.29	\$763.43	\$877.95	\$772.29	\$888.13	\$733.04	\$843.00	\$723.95	\$832.54
51	\$712.16	\$818.98	\$797.20	\$916.78	\$806.45	\$927.41	\$765.47	\$880.28	\$755.97	\$869.37
52	\$745.38	\$857.19	\$834.39	\$959.55	\$844.07	\$970.67	\$801.17	\$921.35	\$791.23	\$909.92
53	\$778.98	\$895.83	\$872.00	\$1,002.80	\$882.12	\$1,014.43	\$837.29	\$962.89	\$826.91	\$950.94
54	\$815.26	\$937.55	\$912.61	\$1,049.50	\$923.20	\$1,061.68	\$876.28	\$1,007.73	\$865.41	\$995.23
55	\$851.53	\$979.26	\$953.22	\$1,096.20	\$964.28	\$1,108.92	\$915.27	\$1,052.57	\$903.92	\$1,039.51
56	\$890.87	\$1,024.49	\$997.25	\$1,146.84	\$1,008.81	\$1,160.14	\$957.55	\$1,101.18	\$945.67	\$1,087.52
57	\$930.58	\$1,070.16	\$1,041.70	\$1,197.96	\$1,053.78	\$1,211.85	\$1,000.24	\$1,150.27	\$987.83	\$1,136.00
58	\$972.96	\$1,118.91	\$1,089.15	\$1,252.52	\$1,101.78	\$1,267.05	\$1,045.79	\$1,202.66	\$1,032.82	\$1,187.74
59	\$993.97	\$1,143.06	\$1,112.66	\$1,279.56	\$1,125.56	\$1,294.40	\$1,068.37	\$1,228.62	\$1,055.11	\$1,213.38
60	\$1,036.35	\$1,191.80	\$1,160.11	\$1,334.12	\$1,173.56	\$1,349.60	\$1,113.93	\$1,281.02	\$1,100.11	\$1,265.12
61	\$1,073.01	\$1,233.96	\$1,201.14	\$1,381.31	\$1,215.07	\$1,397.33	\$1,153.33	\$1,326.33	\$1,139.02	\$1,309.87
62	\$1,097.07	\$1,261.63	\$1,228.07	\$1,412.28	\$1,242.32	\$1,428.66	\$1,179.19	\$1,356.06	\$1,164.56	\$1,339.24
63	\$1,127.23	\$1,296.32	\$1,261.84	\$1,451.12	\$1,276.48	\$1,467.95	\$1,211.61	\$1,393.35	\$1,196.58	\$1,376.07
64+	\$1,145.55	\$1,317.39	\$1,282.35	\$1,474.70	\$1,297.22	\$1,491.81	\$1,231.30	\$1,416.00	\$1,216.03	\$1,398.43

Company Name:	Pennsylvania Health & Wellness, Inc.
Market:	Individual
Product:	Ambetter
Effective Date of Rates:	January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010040		86199PA0020004		86199PA0020022		86199PA0020025		86199PA0020028	
HIOS Plan ID (Off Exchange)=>	86199PA0010040		86199PA0020004		86199PA0020022		86199PA0020025		86199PA0020028	
Plan Marketing Name =>	Ambetter Elite Gold		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Choice Bronze HSA + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental		Ambetter Everyday Bronze + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Bronze		Gold		Bronze	
Deductible =>	\$0 INT		\$6000 INT		\$7250 INT		\$1450 INT		\$8450 INT	
Coinsurance =>	30%		40%		0%		20%		50% Preferred Brand Drugs	
Copays =>	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs	
OOP Maximum =>	5500		8500		7250		7500		9250	
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	\$354.18	\$354.18	\$250.72	\$250.72	\$341.43	\$341.43	\$259.51	\$259.51
15	\$395.58	\$395.58	\$385.66	\$385.66	\$273.01	\$273.01	\$371.78	\$371.78	\$282.57	\$282.57
16	\$407.92	\$407.92	\$397.70	\$397.70	\$281.53	\$281.53	\$383.38	\$383.38	\$291.39	\$291.39
17	\$420.27	\$420.27	\$409.74	\$409.74	\$290.05	\$290.05	\$394.99	\$394.99	\$300.21	\$300.21
18	\$433.57	\$433.57	\$422.70	\$422.70	\$299.23	\$299.23	\$407.48	\$407.48	\$309.71	\$309.71
19	\$446.87	\$446.87	\$435.66	\$435.66	\$308.41	\$308.41	\$419.98	\$419.98	\$319.21	\$319.21
20	\$460.64	\$460.64	\$449.09	\$449.09	\$317.91	\$317.91	\$432.92	\$432.92	\$329.05	\$329.05
21	\$474.89	\$474.89	\$462.99	\$462.99	\$327.75	\$327.75	\$446.32	\$446.32	\$339.23	\$339.23
22	\$474.89	\$474.89	\$462.99	\$462.99	\$327.75	\$327.75	\$446.32	\$446.32	\$339.23	\$339.23
23	\$474.89	\$474.89	\$462.99	\$462.99	\$327.75	\$327.75	\$446.32	\$446.32	\$339.23	\$339.23
24	\$474.89	\$474.89	\$462.99	\$462.99	\$327.75	\$327.75	\$446.32	\$446.32	\$339.23	\$339.23
25	\$476.78	\$476.78	\$464.83	\$464.83	\$329.05	\$329.05	\$378.41	\$378.41	\$340.58	\$340.58
26	\$486.28	\$486.28	\$474.09	\$474.09	\$335.61	\$335.61	\$385.95	\$385.95	\$347.37	\$347.37
27	\$497.68	\$497.68	\$485.20	\$485.20	\$343.47	\$343.47	\$394.99	\$394.99	\$355.51	\$355.51
28	\$516.20	\$516.20	\$503.26	\$503.26	\$356.26	\$356.26	\$409.69	\$409.69	\$368.74	\$368.74
29	\$531.39	\$531.39	\$518.07	\$518.07	\$366.74	\$366.74	\$421.75	\$421.75	\$379.59	\$379.59
30	\$538.99	\$538.99	\$525.48	\$525.48	\$371.99	\$371.99	\$427.79	\$427.79	\$385.02	\$385.02
31	\$550.39	\$550.39	\$536.59	\$536.59	\$379.85	\$379.85	\$436.83	\$436.83	\$393.16	\$393.16
32	\$561.79	\$561.79	\$547.70	\$547.70	\$387.72	\$387.72	\$445.88	\$445.88	\$401.30	\$401.30
33	\$568.91	\$568.91	\$554.65	\$554.65	\$392.64	\$392.64	\$451.53	\$451.53	\$406.39	\$406.39
34	\$576.51	\$576.51	\$562.06	\$562.06	\$397.88	\$397.88	\$457.56	\$457.56	\$411.82	\$411.82
35	\$580.31	\$580.31	\$567.35	\$567.35	\$400.50	\$400.50	\$460.58	\$460.58	\$416.53	\$416.53
36	\$584.11	\$584.11	\$569.46	\$569.46	\$403.12	\$403.12	\$463.59	\$463.59	\$421.25	\$421.25
37	\$587.91	\$587.91	\$573.17	\$573.17	\$405.74	\$405.74	\$466.61	\$466.61	\$425.96	\$425.96
38	\$591.70	\$591.70	\$576.87	\$576.87	\$408.37	\$408.37	\$469.62	\$469.62	\$430.67	\$430.67
39	\$599.30	\$599.30	\$584.28	\$584.28	\$413.61	\$413.61	\$475.65	\$475.65	\$435.38	\$435.38
40	\$606.90	\$606.90	\$591.69	\$591.69	\$418.85	\$418.85	\$481.68	\$481.68	\$440.09	\$440.09
41	\$618.30	\$618.30	\$602.80	\$602.80	\$426.72	\$426.72	\$490.73	\$490.73	\$444.67	\$444.67
42	\$629.22	\$629.22	\$613.45	\$613.45	\$434.26	\$434.26	\$499.40	\$499.40	\$449.47	\$449.47
43	\$644.42	\$644.42	\$628.26	\$628.26	\$444.75	\$444.75	\$511.46	\$511.46	\$454.27	\$454.27
44	\$663.41	\$663.41	\$646.78	\$646.78	\$457.86	\$457.86	\$526.53	\$526.53	\$459.07	\$459.07
45	\$685.73	\$685.73	\$668.54	\$668.54	\$473.26	\$473.26	\$544.25	\$544.25	\$463.87	\$463.87
46	\$712.32	\$712.32	\$694.47	\$694.47	\$491.61	\$491.61	\$565.36	\$565.36	\$468.68	\$468.68
47	\$742.24	\$742.24	\$723.63	\$723.63	\$512.26	\$512.26	\$589.10	\$589.10	\$473.49	\$473.49
48	\$776.43	\$776.43	\$756.97	\$756.97	\$535.86	\$535.86	\$616.24	\$616.24	\$478.30	\$478.30
49	\$810.15	\$810.15	\$789.84	\$789.84	\$559.13	\$559.13	\$643.00	\$643.00	\$483.11	\$483.11
50	\$848.14	\$848.14	\$826.88	\$826.88	\$585.35	\$585.35	\$673.15	\$673.15	\$487.92	\$487.92
51	\$885.66	\$885.66	\$863.45	\$863.45	\$611.24	\$611.24	\$702.92	\$702.92	\$492.73	\$492.73
52	\$926.97	\$926.97	\$903.73	\$903.73	\$639.75	\$639.75	\$735.72	\$735.72	\$497.54	\$497.54
53	\$968.76	\$968.76	\$944.48	\$944.48	\$668.59	\$668.59	\$768.88	\$768.88	\$502.35	\$502.35
54	\$1,013.88	\$1,013.88	\$988.46	\$988.46	\$699.73	\$699.73	\$804.69	\$804.69	\$507.16	\$507.16
55	\$1,058.99	\$1,058.99	\$1,032.44	\$1,032.44	\$730.86	\$730.86	\$840.49	\$840.49	\$511.97	\$511.97
56	\$1,107.90	\$1,107.90	\$1,080.13	\$1,080.13	\$764.62	\$764.62	\$879.32	\$879.32	\$516.78	\$516.78
57	\$1,157.29	\$1,157.29	\$1,128.28	\$1,128.28	\$798.71	\$798.71	\$918.51	\$918.51	\$521.59	\$521.59
58	\$1,210.00	\$1,210.00	\$1,179.67	\$1,179.67	\$835.09	\$835.09	\$960.35	\$960.35	\$526.40	\$526.40
59	\$1,236.12	\$1,236.12	\$1,205.13	\$1,205.13	\$853.11	\$853.11	\$981.08	\$981.08	\$531.21	\$531.21
60	\$1,288.83	\$1,288.83	\$1,256.52	\$1,256.52	\$889.49	\$889.49	\$1,022.92	\$1,022.92	\$536.02	\$536.02
61	\$1,334.42	\$1,334.42	\$1,300.97	\$1,300.97	\$920.96	\$920.96	\$1,059.10	\$1,059.10	\$540.83	\$540.83
62	\$1,364.34	\$1,364.34	\$1,330.14	\$1,330.14	\$941.60	\$941.60	\$1,082.84	\$1,082.84	\$545.64	\$545.64
63	\$1,401.86	\$1,401.86	\$1,366.71	\$1,366.71	\$967.49	\$967.49	\$1,112.62	\$1,112.62	\$550.45	\$550.45
64+	\$1,424.64	\$1,424.64	\$1,388.92	\$1,388.92	\$983.22	\$983.22	\$1,130.70	\$1,130.70	\$555.26	\$555.26

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020031		86199PA0020034		86199PA0020035		86199PA0020036		86199PA0020039	
HIOS Plan ID (Off Exchange)=>	86199PA0020031		86199PA0020034		86199PA0020035		86199PA0020036		86199PA0020039	
Plan Marketing Name =>	Ambetter Elite Bronze + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Clear Silver + Vision + Adult Dental		Ambetter Clear Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Silver		Gold		Silver		Gold	
Deductible =>	\$0 Med / \$3800 Rx		\$6300 INT		\$750 INT		\$5400 INT		\$900 INT	
Coinsurance =>	50%		50%		35%		0%		30% Laboratory Outpatient and Professional Services	
Copays =>	\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs	
OOP Maximum =>	9250		8000		7500		5400		8700	
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	\$302.82	\$302.82	\$342.92	\$342.92	\$325.49	\$325.49	\$338.98	\$338.98	\$321.45	\$321.45
15	\$329.74	\$329.74	\$373.40	\$373.40	\$354.42	\$354.42	\$369.12	\$369.12	\$350.03	\$350.03
16	\$340.03	\$340.03	\$385.05	\$385.05	\$365.48	\$365.48	\$380.64	\$380.64	\$360.95	\$360.95
17	\$350.32	\$350.32	\$396.71	\$396.71	\$376.55	\$376.55	\$392.16	\$392.16	\$371.88	\$371.88
18	\$361.41	\$361.41	\$409.26	\$409.26	\$388.46	\$388.46	\$404.57	\$404.57	\$383.64	\$383.64
19	\$372.49	\$372.49	\$421.81	\$421.81	\$400.37	\$400.37	\$416.97	\$416.97	\$395.41	\$395.41
20	\$383.97	\$383.97	\$434.81	\$434.81	\$412.71	\$412.71	\$429.82	\$429.82	\$407.59	\$407.59
21	\$395.86	\$455.23	\$448.27	\$515.50	\$425.49	\$489.31	\$443.13	\$509.59	\$420.21	\$483.24
22	\$395.86	\$455.23	\$448.27	\$515.50	\$425.49	\$489.31	\$443.13	\$509.59	\$420.21	\$483.24
23	\$395.86	\$455.23	\$448.27	\$515.50	\$425.49	\$489.31	\$443.13	\$509.59	\$420.21	\$483.24
24	\$395.86	\$455.23	\$448.27	\$515.50	\$425.49	\$489.31	\$443.13	\$509.59	\$420.21	\$483.24
25	\$397.43	\$457.04	\$450.05	\$517.56	\$427.18	\$491.26	\$444.89	\$511.62	\$421.88	\$485.16
26	\$405.35	\$466.15	\$459.01	\$527.87	\$435.69	\$501.04	\$453.75	\$521.81	\$430.28	\$494.83
27	\$414.85	\$477.07	\$469.77	\$540.24	\$445.90	\$512.78	\$464.39	\$534.04	\$440.37	\$506.42
28	\$430.28	\$494.83	\$487.25	\$560.34	\$462.49	\$531.87	\$481.67	\$553.92	\$456.76	\$525.27
29	\$442.95	\$509.39	\$501.60	\$576.84	\$476.11	\$547.52	\$495.85	\$570.22	\$470.20	\$540.73
30	\$449.29	\$516.68	\$508.77	\$585.09	\$482.92	\$555.35	\$502.94	\$578.38	\$476.93	\$548.46
31	\$458.79	\$527.60	\$519.53	\$597.46	\$493.13	\$567.10	\$513.57	\$590.61	\$487.01	\$560.06
32	\$468.29	\$538.53	\$530.29	\$609.83	\$503.34	\$578.84	\$524.21	\$602.84	\$497.10	\$571.66
33	\$474.22	\$545.36	\$537.01	\$617.56	\$509.72	\$586.18	\$530.85	\$610.48	\$503.40	\$578.91
34	\$480.56	\$552.64	\$544.18	\$625.81	\$516.53	\$594.01	\$537.94	\$618.63	\$510.12	\$586.64
35	\$483.72	\$556.28	\$547.77	\$629.93	\$519.93	\$597.92	\$541.49	\$622.71	\$513.48	\$590.51
36	\$486.89	\$559.92	\$551.35	\$634.06	\$523.34	\$601.84	\$545.03	\$626.79	\$516.84	\$594.37
37	\$490.06	\$563.57	\$554.94	\$638.18	\$526.74	\$605.75	\$548.58	\$630.86	\$520.21	\$598.24
38	\$493.22	\$567.21	\$558.53	\$642.30	\$530.14	\$609.67	\$552.12	\$634.94	\$523.57	\$602.10
39	\$499.56	\$574.49	\$565.70	\$650.55	\$536.95	\$617.49	\$559.21	\$643.09	\$530.29	\$609.83
40	\$505.89	\$581.78	\$572.87	\$658.80	\$543.76	\$625.32	\$566.30	\$651.25	\$537.01	\$617.57
41	\$515.39	\$592.70	\$583.63	\$671.17	\$553.97	\$637.07	\$576.94	\$663.48	\$547.10	\$629.16
42	\$524.50	\$603.17	\$593.94	\$683.03	\$563.76	\$648.32	\$587.13	\$675.20	\$556.76	\$640.28
43	\$537.16	\$617.74	\$608.28	\$699.52	\$577.37	\$663.98	\$601.31	\$691.50	\$570.21	\$655.74
44	\$553.00	\$635.95	\$626.21	\$720.14	\$594.39	\$683.55	\$619.03	\$711.89	\$587.02	\$675.07
45	\$571.60	\$657.34	\$647.28	\$744.37	\$614.39	\$706.55	\$639.86	\$735.84	\$606.77	\$697.78
46	\$593.77	\$682.83	\$672.38	\$773.24	\$638.22	\$733.95	\$664.67	\$764.38	\$630.30	\$724.84
47	\$618.71	\$711.51	\$700.62	\$805.72	\$665.02	\$764.77	\$692.59	\$796.48	\$656.77	\$755.29
48	\$647.21	\$744.29	\$732.90	\$842.83	\$695.65	\$800.00	\$724.49	\$833.17	\$687.03	\$790.08
49	\$675.31	\$776.61	\$764.72	\$879.43	\$725.86	\$834.74	\$755.96	\$869.35	\$716.86	\$824.39
50	\$706.98	\$813.03	\$800.58	\$920.67	\$759.90	\$873.89	\$791.41	\$910.12	\$750.48	\$863.05
51	\$738.25	\$848.99	\$836.00	\$961.40	\$793.51	\$912.54	\$826.41	\$950.37	\$783.67	\$901.22
52	\$772.69	\$888.60	\$874.99	\$1,006.24	\$830.53	\$955.11	\$864.96	\$994.71	\$820.23	\$943.26
53	\$807.53	\$928.66	\$914.44	\$1,051.61	\$867.97	\$998.17	\$903.96	\$1,039.55	\$857.21	\$985.79
54	\$845.13	\$971.90	\$957.02	\$1,100.58	\$908.39	\$1,044.65	\$946.05	\$1,087.96	\$897.12	\$1,031.69
55	\$882.74	\$1,015.15	\$999.61	\$1,149.55	\$948.81	\$1,091.14	\$988.15	\$1,136.37	\$937.04	\$1,077.60
56	\$923.51	\$1,062.04	\$1,045.78	\$1,202.65	\$992.64	\$1,141.53	\$1,033.79	\$1,188.86	\$980.32	\$1,127.37
57	\$964.68	\$1,109.38	\$1,092.40	\$1,256.26	\$1,036.89	\$1,192.42	\$1,079.87	\$1,241.86	\$1,024.02	\$1,177.63
58	\$1,008.62	\$1,159.91	\$1,142.15	\$1,313.48	\$1,084.11	\$1,246.73	\$1,129.06	\$1,298.42	\$1,070.67	\$1,231.27
59	\$1,030.39	\$1,184.95	\$1,166.81	\$1,341.83	\$1,107.52	\$1,273.64	\$1,153.43	\$1,326.45	\$1,093.78	\$1,257.84
60	\$1,074.33	\$1,235.48	\$1,216.56	\$1,399.05	\$1,154.74	\$1,327.96	\$1,202.62	\$1,383.01	\$1,140.42	\$1,311.48
61	\$1,112.33	\$1,279.18	\$1,259.60	\$1,448.54	\$1,195.59	\$1,374.93	\$1,245.16	\$1,431.93	\$1,180.76	\$1,357.87
62	\$1,137.27	\$1,307.86	\$1,287.84	\$1,481.01	\$1,222.39	\$1,405.75	\$1,273.07	\$1,464.03	\$1,207.23	\$1,388.32
63	\$1,168.54	\$1,343.82	\$1,323.25	\$1,521.74	\$1,256.01	\$1,444.41	\$1,308.08	\$1,504.29	\$1,240.43	\$1,426.49
64+	\$1,187.53	\$1,365.66	\$1,344.76	\$1,546.47	\$1,276.42	\$1,467.88	\$1,329.34	\$1,528.74	\$1,260.59	\$1,449.68

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020040		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0020040		86199PA0030003		86199PA0030004		86199PA0030007		86199PA0030008		86199PA0030008	
Plan Marketing Name =>	Ambetter Elite Gold + Vision + Adult Dental		Ambetter Silver 201 HSA		Ambetter Silver 203		Ambetter Gold 201 HSA		Ambetter Gold 202		Ambetter Gold 202	
Form # =>	86199		86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Gold		Gold		Gold	
Deductible =>	\$0 INT		\$5800 INT		\$6450 INT		\$3200 INT		\$2000 INT		\$2000 INT	
Coinsurance =>	30%		0%		35% Specialist Visit and Mental/Behavioral Health; 25% Substance Use Disorder Outpatient Services		0%		20%		20%	
Copays =>	\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs	
OOP Maximum =>	5500		5800		8200		3200		6000		6000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$376.60	\$376.60	\$238.31	\$238.31	\$249.92	\$249.92	\$297.55	\$297.55	\$319.49	\$319.49	\$319.49	\$319.49
15	\$410.07	\$410.07	\$259.49	\$259.49	\$272.14	\$272.14	\$324.00	\$324.00	\$347.88	\$347.88	\$347.88	\$347.88
16	\$422.87	\$422.87	\$267.59	\$267.59	\$280.63	\$280.63	\$334.11	\$334.11	\$358.74	\$358.74	\$358.74	\$358.74
17	\$435.67	\$435.67	\$275.69	\$275.69	\$289.13	\$289.13	\$344.23	\$344.23	\$369.60	\$369.60	\$369.60	\$369.60
18	\$449.46	\$449.46	\$284.41	\$284.41	\$298.27	\$298.27	\$355.12	\$355.12	\$381.29	\$381.29	\$381.29	\$381.29
19	\$463.24	\$463.24	\$293.13	\$293.13	\$307.42	\$307.42	\$366.01	\$366.01	\$392.99	\$392.99	\$392.99	\$392.99
20	\$477.52	\$477.52	\$302.17	\$302.17	\$316.90	\$316.90	\$377.29	\$377.29	\$405.10	\$405.10	\$405.10	\$405.10
21	\$492.29	\$492.29	\$311.52	\$311.52	\$326.71	\$326.71	\$388.97	\$388.97	\$417.64	\$417.64	\$417.64	\$417.64
22	\$492.29	\$492.29	\$311.52	\$311.52	\$326.71	\$326.71	\$388.97	\$388.97	\$417.64	\$417.64	\$417.64	\$417.64
23	\$492.29	\$492.29	\$311.52	\$311.52	\$326.71	\$326.71	\$388.97	\$388.97	\$417.64	\$417.64	\$417.64	\$417.64
24	\$492.29	\$492.29	\$311.52	\$311.52	\$326.71	\$326.71	\$388.97	\$388.97	\$417.64	\$417.64	\$417.64	\$417.64
25	\$494.25	\$494.25	\$312.76	\$312.76	\$328.00	\$328.00	\$390.51	\$390.51	\$419.30	\$419.30	\$419.30	\$419.30
26	\$504.10	\$504.10	\$318.99	\$318.99	\$334.54	\$334.54	\$398.29	\$398.29	\$427.65	\$427.65	\$427.65	\$427.65
27	\$515.91	\$515.91	\$326.46	\$326.46	\$342.38	\$342.38	\$407.62	\$407.62	\$437.67	\$437.67	\$437.67	\$437.67
28	\$535.11	\$535.11	\$338.61	\$338.61	\$355.12	\$355.12	\$422.79	\$422.79	\$453.96	\$453.96	\$453.96	\$453.96
29	\$550.87	\$550.87	\$348.58	\$348.58	\$365.57	\$365.57	\$435.24	\$435.24	\$467.33	\$467.33	\$467.33	\$467.33
30	\$558.74	\$558.74	\$353.57	\$353.57	\$370.80	\$370.80	\$446.46	\$446.46	\$474.01	\$474.01	\$474.01	\$474.01
31	\$570.56	\$570.56	\$361.04	\$361.04	\$378.64	\$378.64	\$435.44	\$435.44	\$458.42	\$458.42	\$458.42	\$458.42
32	\$582.37	\$582.37	\$368.52	\$368.52	\$386.48	\$386.48	\$444.46	\$444.46	\$460.13	\$460.13	\$460.13	\$460.13
33	\$589.76	\$589.76	\$373.19	\$373.19	\$391.38	\$391.38	\$450.09	\$450.09	\$465.97	\$465.97	\$465.97	\$465.97
34	\$597.63	\$597.63	\$378.18	\$378.18	\$396.61	\$396.61	\$456.10	\$456.10	\$472.19	\$472.19	\$472.19	\$472.19
35	\$601.57	\$601.57	\$380.67	\$380.67	\$399.22	\$399.22	\$459.11	\$459.11	\$475.30	\$475.30	\$475.30	\$475.30
36	\$605.51	\$605.51	\$383.16	\$383.16	\$401.84	\$401.84	\$462.11	\$462.11	\$478.41	\$478.41	\$478.41	\$478.41
37	\$609.45	\$609.45	\$385.65	\$385.65	\$404.45	\$404.45	\$465.12	\$465.12	\$481.53	\$481.53	\$481.53	\$481.53
38	\$613.39	\$613.39	\$388.14	\$388.14	\$407.06	\$407.06	\$468.12	\$468.12	\$484.64	\$484.64	\$484.64	\$484.64
39	\$621.26	\$621.26	\$393.13	\$393.13	\$412.29	\$412.29	\$474.14	\$474.14	\$490.86	\$490.86	\$490.86	\$490.86
40	\$629.14	\$629.14	\$398.11	\$398.11	\$417.52	\$417.52	\$480.15	\$480.15	\$497.08	\$497.08	\$497.08	\$497.08
41	\$640.95	\$640.95	\$405.59	\$405.59	\$425.36	\$425.36	\$489.16	\$489.16	\$506.42	\$506.42	\$506.42	\$506.42
42	\$652.28	\$652.28	\$412.75	\$412.75	\$432.87	\$432.87	\$497.80	\$497.80	\$515.37	\$515.37	\$515.37	\$515.37
43	\$668.03	\$668.03	\$422.72	\$422.72	\$443.33	\$443.33	\$509.83	\$509.83	\$527.81	\$527.81	\$527.81	\$527.81
44	\$687.72	\$687.72	\$435.18	\$435.18	\$456.40	\$456.40	\$524.86	\$524.86	\$543.37	\$543.37	\$543.37	\$543.37
45	\$710.86	\$710.86	\$449.82	\$449.82	\$471.75	\$471.75	\$542.51	\$542.51	\$561.65	\$561.65	\$561.65	\$561.65
46	\$738.43	\$738.43	\$467.27	\$467.27	\$490.05	\$490.05	\$563.55	\$563.55	\$583.43	\$583.43	\$583.43	\$583.43
47	\$769.44	\$769.44	\$486.89	\$486.89	\$510.63	\$510.63	\$587.22	\$587.22	\$607.94	\$607.94	\$607.94	\$607.94
48	\$804.89	\$804.89	\$509.32	\$509.32	\$534.15	\$534.15	\$614.27	\$614.27	\$635.94	\$635.94	\$635.94	\$635.94
49	\$839.84	\$839.84	\$531.44	\$531.44	\$561.16	\$561.16	\$640.95	\$640.95	\$663.56	\$663.56	\$663.56	\$663.56
50	\$879.22	\$879.22	\$556.36	\$556.36	\$583.82	\$583.82	\$671.00	\$671.00	\$694.67	\$694.67	\$694.67	\$694.67
51	\$918.11	\$918.11	\$580.97	\$580.97	\$608.12	\$608.12	\$700.68	\$700.68	\$725.40	\$725.40	\$725.40	\$725.40
52	\$960.94	\$960.94	\$608.07	\$608.07	\$637.71	\$637.71	\$733.37	\$733.37	\$759.24	\$759.24	\$759.24	\$759.24
53	\$1,004.26	\$1,004.26	\$635.49	\$635.49	\$666.46	\$666.46	\$766.43	\$766.43	\$793.47	\$793.47	\$793.47	\$793.47
54	\$1,051.03	\$1,051.03	\$665.08	\$665.08	\$704.84	\$704.84	\$802.12	\$802.12	\$830.42	\$830.42	\$830.42	\$830.42
55	\$1,097.79	\$1,097.79	\$694.67	\$694.67	\$738.53	\$738.53	\$837.81	\$837.81	\$867.37	\$867.37	\$867.37	\$867.37
56	\$1,148.50	\$1,148.50	\$726.76	\$726.76	\$776.18	\$776.18	\$876.51	\$876.51	\$907.43	\$907.43	\$907.43	\$907.43
57	\$1,199.70	\$1,199.70	\$759.16	\$759.16	\$813.03	\$813.03	\$915.59	\$915.59	\$947.88	\$947.88	\$947.88	\$947.88
58	\$1,254.34	\$1,254.34	\$793.73	\$793.73	\$852.42	\$852.42	\$957.29	\$957.29	\$991.06	\$991.06	\$991.06	\$991.06
59	\$1,281.42	\$1,281.42	\$810.87	\$810.87	\$880.39	\$880.39	\$977.95	\$977.95	\$1,012.45	\$1,012.45	\$1,012.45	\$1,012.45
60	\$1,336.06	\$1,336.06	\$845.44	\$845.44	\$927.26	\$927.26	\$886.66	\$886.66	\$1,019.65	\$1,019.65	\$1,019.65	\$1,019.65
61	\$1,383.32	\$1,383.32	\$875.35	\$875.35	\$1,006.65	\$1,006.65	\$918.02	\$918.02	\$1,055.72	\$1,055.72	\$1,055.72	\$1,055.72
62	\$1,414.33	\$1,414.33	\$894.98	\$894.98	\$1,029.22	\$1,029.22	\$938.60	\$938.60	\$1,117.47	\$1,117.47	\$1,117.47	\$1,117.47
63	\$1,453.22	\$1,453.22	\$919.58	\$919.58	\$1,057.52	\$1,057.52	\$964.41	\$964.41	\$1,148.20	\$1,148.20	\$1,148.20	\$1,148.20
64+	\$1,476.84	\$1,476.84	\$934.53	\$934.53	\$1,074.71	\$1,074.71	\$980.08	\$980.08	\$1,166.86	\$1,166.86	\$1,166.86	\$1,166.86

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010041		86199PA0020041		86199PA0010004		86199PA0010022		86199PA0010025	
HIOS Plan ID (Off Exchange)=>	86199PA0010041		86199PA0020041		86199PA0010004		86199PA0010022		86199PA0010025	
Plan Marketing Name =>	Ambetter Franklin Silver		Ambetter Franklin Silver + Vision + Adult Dental		Ambetter Complete Silver		Ambetter Choice Bronze HSA		Ambetter Complete Gold	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Silver		Silver		Bronze		Gold	
Deductible =>	\$5000 Med / \$300 Rx		\$5000 Med / \$300 Rx		\$6000 INT		\$7250 INT		\$1450 INT	
Coinsurance =>	40%; 50%Preferred Brand Drugs		40%; 50%Preferred Brand Drugs		40%		0%		20%	
Copays =>	\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	
OOP Maximum =>	9200		9200		8500		7200		7500	
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	\$348.70	\$348.70	\$361.47	\$361.47	\$305.43	\$305.43	\$216.21	\$216.21	\$294.43	\$294.43
15	\$379.69	\$379.69	\$393.61	\$393.61	\$332.57	\$332.57	\$235.43	\$235.43	\$320.60	\$320.60
16	\$391.54	\$391.54	\$405.89	\$405.89	\$342.95	\$342.95	\$242.78	\$242.78	\$330.61	\$330.61
17	\$403.39	\$403.39	\$418.18	\$418.18	\$353.33	\$353.33	\$250.13	\$250.13	\$340.61	\$340.61
18	\$416.16	\$416.16	\$431.41	\$431.41	\$364.51	\$364.51	\$258.04	\$258.04	\$351.39	\$351.39
19	\$428.92	\$428.92	\$444.64	\$444.64	\$375.69	\$375.69	\$265.95	\$265.95	\$362.17	\$362.17
20	\$442.14	\$442.14	\$458.34	\$458.34	\$387.27	\$387.27	\$274.15	\$274.15	\$373.33	\$373.33
21	\$455.82	\$455.82	\$472.53	\$472.53	\$399.26	\$399.26	\$282.64	\$282.64	\$384.89	\$384.89
22	\$455.82	\$455.82	\$472.53	\$472.53	\$399.26	\$399.26	\$282.64	\$282.64	\$384.89	\$384.89
23	\$455.82	\$455.82	\$472.53	\$472.53	\$399.26	\$399.26	\$282.64	\$282.64	\$384.89	\$384.89
24	\$455.82	\$455.82	\$472.53	\$472.53	\$399.26	\$399.26	\$282.64	\$282.64	\$384.89	\$384.89
25	\$457.64	\$457.64	\$474.41	\$474.41	\$400.85	\$400.85	\$283.76	\$283.76	\$386.42	\$386.42
26	\$467.69	\$467.69	\$483.86	\$483.86	\$408.83	\$408.83	\$289.41	\$289.41	\$394.11	\$394.11
27	\$477.69	\$477.69	\$495.20	\$495.20	\$418.41	\$418.41	\$296.19	\$296.19	\$403.35	\$403.35
28	\$495.47	\$495.47	\$513.62	\$513.62	\$433.98	\$433.98	\$307.22	\$307.22	\$418.36	\$418.36
29	\$510.05	\$510.05	\$528.74	\$528.74	\$446.76	\$446.76	\$316.26	\$316.26	\$430.68	\$430.68
30	\$517.35	\$517.35	\$536.30	\$536.30	\$453.15	\$453.15	\$320.78	\$320.78	\$436.83	\$436.83
31	\$528.29	\$528.29	\$547.65	\$547.65	\$462.73	\$462.73	\$327.57	\$327.57	\$446.07	\$446.07
32	\$539.23	\$539.23	\$558.99	\$558.99	\$472.31	\$472.31	\$334.35	\$334.35	\$455.31	\$455.31
33	\$546.06	\$546.06	\$566.07	\$566.07	\$478.30	\$478.30	\$338.59	\$338.59	\$461.08	\$461.08
34	\$553.36	\$553.36	\$573.63	\$573.63	\$484.69	\$484.69	\$343.11	\$343.11	\$467.24	\$467.24
35	\$557.00	\$557.00	\$577.41	\$577.41	\$487.88	\$487.88	\$345.37	\$345.37	\$470.32	\$470.32
36	\$560.65	\$560.65	\$581.19	\$581.19	\$491.08	\$491.08	\$347.63	\$347.63	\$473.40	\$473.40
37	\$564.30	\$564.30	\$584.97	\$584.97	\$494.27	\$494.27	\$349.89	\$349.89	\$476.48	\$476.48
38	\$567.94	\$567.94	\$588.75	\$588.75	\$497.46	\$497.46	\$352.15	\$352.15	\$479.56	\$479.56
39	\$575.24	\$575.24	\$596.31	\$596.31	\$503.85	\$503.85	\$356.68	\$356.68	\$485.71	\$485.71
40	\$582.53	\$582.53	\$603.87	\$603.87	\$510.24	\$510.24	\$361.20	\$361.20	\$491.87	\$491.87
41	\$593.47	\$593.47	\$615.21	\$615.21	\$519.82	\$519.82	\$367.98	\$367.98	\$501.11	\$501.11
42	\$603.95	\$603.95	\$626.08	\$626.08	\$529.00	\$529.00	\$374.48	\$374.48	\$509.96	\$509.96
43	\$618.54	\$618.54	\$641.20	\$641.20	\$541.78	\$541.78	\$383.53	\$383.53	\$522.28	\$522.28
44	\$636.77	\$636.77	\$660.10	\$660.10	\$557.75	\$557.75	\$394.83	\$394.83	\$537.67	\$537.67
45	\$658.19	\$658.19	\$682.31	\$682.31	\$576.51	\$576.51	\$408.11	\$408.11	\$555.76	\$555.76
46	\$683.72	\$683.72	\$708.77	\$708.77	\$598.87	\$598.87	\$423.94	\$423.94	\$577.31	\$577.31
47	\$712.44	\$712.44	\$738.54	\$738.54	\$624.03	\$624.03	\$441.75	\$441.75	\$601.56	\$601.56
48	\$745.25	\$745.25	\$772.56	\$772.56	\$652.77	\$652.77	\$462.10	\$462.10	\$629.27	\$629.27
49	\$777.62	\$777.62	\$806.11	\$806.11	\$681.12	\$681.12	\$482.16	\$482.16	\$656.60	\$656.60
50	\$814.08	\$814.08	\$843.91	\$843.91	\$713.06	\$713.06	\$504.77	\$504.77	\$687.39	\$687.39
51	\$850.09	\$850.09	\$881.24	\$881.24	\$744.60	\$744.60	\$527.10	\$527.10	\$717.79	\$717.79
52	\$889.75	\$889.75	\$922.35	\$922.35	\$779.33	\$779.33	\$551.69	\$551.69	\$751.28	\$751.28
53	\$929.86	\$929.86	\$963.93	\$963.93	\$814.47	\$814.47	\$576.56	\$576.56	\$785.15	\$785.15
54	\$973.16	\$973.16	\$1,008.82	\$1,008.82	\$852.40	\$852.40	\$603.41	\$603.41	\$821.71	\$821.71
55	\$1,016.46	\$1,016.46	\$1,053.71	\$1,053.71	\$890.32	\$890.32	\$630.26	\$630.26	\$858.27	\$858.27
56	\$1,063.41	\$1,063.41	\$1,102.38	\$1,102.38	\$931.45	\$931.45	\$659.37	\$659.37	\$897.91	\$897.91
57	\$1,110.82	\$1,110.82	\$1,151.52	\$1,151.52	\$972.97	\$972.97	\$688.76	\$688.76	\$937.94	\$937.94
58	\$1,161.41	\$1,161.41	\$1,203.97	\$1,203.97	\$1,017.29	\$1,017.29	\$720.14	\$720.14	\$980.66	\$980.66
59	\$1,186.48	\$1,186.48	\$1,239.96	\$1,239.96	\$1,039.24	\$1,039.24	\$735.68	\$735.68	\$1,001.83	\$1,001.83
60	\$1,237.08	\$1,237.08	\$1,282.41	\$1,282.41	\$1,083.56	\$1,083.56	\$767.05	\$767.05	\$1,044.55	\$1,044.55
61	\$1,280.83	\$1,280.83	\$1,327.77	\$1,327.77	\$1,121.89	\$1,121.89	\$794.18	\$794.18	\$1,081.50	\$1,081.50
62	\$1,309.55	\$1,309.55	\$1,357.54	\$1,357.54	\$1,147.04	\$1,147.04	\$811.99	\$811.99	\$1,105.75	\$1,105.75
63	\$1,345.56	\$1,345.56	\$1,394.87	\$1,394.87	\$1,178.58	\$1,178.58	\$834.32	\$834.32	\$1,136.15	\$1,136.15
64+	\$1,367.43	\$1,367.43	\$1,417.54	\$1,417.54	\$1,197.74	\$1,197.74	\$847.87	\$847.87	\$1,154.62	\$1,154.62

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010028		86199PA0010031		86199PA0010032		86199PA0010034		86199PA0010035	
HIOS Plan ID (Off Exchange)=>	86199PA0010028		86199PA0010031		86199PA0010032		86199PA0010034		86199PA0010035	
Plan Marketing Name =>	Ambetter Everyday Bronze		Ambetter Elite Bronze		Ambetter Clear Silver		Ambetter Focused Silver		Ambetter Everyday Gold	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Bronze		Silver		Silver		Gold	
Deductible =>	\$8450 INT		\$0 Med / \$3800 Rx		\$5400 INT		\$6300 INT		\$750 INT	
Coinsurance =>	50% Preferred Brand Drugs		50%		0%		50%		35%	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		N/A		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	
OOP Maximum =>	9250		9250		5400		8000		7500	
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	\$223.79	\$223.79	\$261.14	\$261.14	\$292.32	\$292.32	\$295.71	\$295.71	\$280.69	\$280.69
15	\$243.68	\$243.68	\$284.35	\$284.35	\$318.31	\$318.31	\$322.00	\$322.00	\$305.64	\$305.64
16	\$251.28	\$251.28	\$293.23	\$293.23	\$328.24	\$328.24	\$332.05	\$332.05	\$315.18	\$315.18
17	\$258.89	\$258.89	\$302.10	\$302.10	\$338.18	\$338.18	\$342.10	\$342.10	\$324.71	\$324.71
18	\$267.08	\$267.08	\$311.66	\$311.66	\$348.88	\$348.88	\$352.92	\$352.92	\$334.99	\$334.99
19	\$275.27	\$275.27	\$321.22	\$321.22	\$359.58	\$359.58	\$363.75	\$363.75	\$345.26	\$345.26
20	\$283.75	\$283.75	\$331.12	\$331.12	\$370.66	\$370.66	\$374.96	\$374.96	\$355.90	\$355.90
21	\$292.54	\$336.42	\$341.37	\$392.57	\$382.13	\$439.45	\$386.56	\$444.55	\$366.92	\$421.96
22	\$292.54	\$336.42	\$341.37	\$392.57	\$382.13	\$439.45	\$386.56	\$444.55	\$366.92	\$421.96
23	\$292.54	\$336.42	\$341.37	\$392.57	\$382.13	\$439.45	\$386.56	\$444.55	\$366.92	\$421.96
24	\$292.54	\$336.42	\$341.37	\$392.57	\$382.13	\$439.45	\$386.56	\$444.55	\$366.92	\$421.96
25	\$293.70	\$337.75	\$342.72	\$394.13	\$383.65	\$441.20	\$388.10	\$446.31	\$368.38	\$423.63
26	\$299.55	\$344.48	\$349.55	\$401.98	\$391.29	\$449.99	\$395.83	\$455.20	\$375.72	\$432.07
27	\$306.57	\$352.56	\$357.74	\$411.40	\$400.46	\$460.53	\$405.11	\$465.87	\$384.52	\$442.20
28	\$317.98	\$365.68	\$371.06	\$426.71	\$415.37	\$477.67	\$420.18	\$483.21	\$398.83	\$458.66
29	\$327.34	\$376.44	\$381.98	\$439.28	\$427.59	\$491.73	\$432.55	\$497.44	\$410.57	\$472.16
30	\$332.02	\$381.82	\$387.44	\$445.56	\$433.71	\$498.76	\$438.74	\$504.55	\$416.44	\$478.91
31	\$339.04	\$389.90	\$395.63	\$454.98	\$442.88	\$509.31	\$448.01	\$515.22	\$425.25	\$489.04
32	\$346.06	\$397.97	\$403.83	\$464.40	\$452.05	\$519.86	\$457.29	\$525.89	\$434.05	\$499.16
33	\$350.45	\$403.02	\$408.95	\$470.29	\$457.78	\$526.45	\$463.09	\$532.55	\$439.56	\$505.49
34	\$355.13	\$408.40	\$414.41	\$476.57	\$463.89	\$533.48	\$469.27	\$539.67	\$445.43	\$512.24
35	\$357.47	\$411.09	\$417.14	\$479.71	\$466.95	\$536.99	\$472.37	\$543.22	\$448.36	\$515.62
36	\$359.81	\$413.78	\$419.87	\$482.85	\$470.01	\$540.51	\$475.46	\$546.78	\$451.30	\$518.99
37	\$362.15	\$416.47	\$422.60	\$485.99	\$473.07	\$544.03	\$478.55	\$550.33	\$454.23	\$522.37
38	\$364.49	\$419.17	\$425.33	\$489.13	\$476.12	\$547.54	\$481.64	\$553.89	\$457.17	\$525.74
39	\$369.17	\$424.55	\$430.79	\$495.41	\$482.24	\$554.57	\$487.83	\$561.00	\$463.04	\$532.50
40	\$373.85	\$429.93	\$436.25	\$501.69	\$488.35	\$561.60	\$494.01	\$568.12	\$468.91	\$539.25
41	\$380.87	\$438.00	\$444.45	\$511.11	\$497.52	\$572.15	\$503.29	\$578.78	\$477.72	\$549.37
42	\$387.60	\$445.74	\$452.30	\$520.14	\$506.31	\$582.26	\$512.18	\$589.01	\$486.15	\$559.08
43	\$396.96	\$456.51	\$463.22	\$532.71	\$518.54	\$596.32	\$524.55	\$603.23	\$497.90	\$572.58
44	\$408.66	\$469.96	\$476.88	\$548.41	\$533.82	\$613.90	\$540.01	\$621.02	\$512.57	\$589.46
45	\$422.41	\$485.77	\$492.92	\$566.86	\$551.78	\$634.55	\$558.18	\$641.91	\$529.82	\$609.29
46	\$438.79	\$504.61	\$512.04	\$588.84	\$573.18	\$659.16	\$579.83	\$666.80	\$550.36	\$632.92
47	\$457.22	\$525.81	\$533.54	\$613.57	\$597.25	\$686.84	\$604.18	\$694.81	\$573.48	\$659.50
48	\$478.29	\$550.03	\$558.12	\$641.84	\$624.77	\$718.48	\$632.01	\$726.82	\$599.90	\$689.88
49	\$499.06	\$573.91	\$582.36	\$669.71	\$651.90	\$749.68	\$659.46	\$758.38	\$625.95	\$719.84
50	\$522.46	\$600.83	\$609.66	\$701.11	\$682.47	\$784.84	\$690.38	\$793.94	\$655.30	\$753.60
51	\$545.57	\$627.40	\$636.63	\$732.13	\$712.66	\$819.55	\$720.92	\$829.06	\$684.29	\$786.93
52	\$571.02	\$656.67	\$666.33	\$766.28	\$745.90	\$857.78	\$754.55	\$867.73	\$716.21	\$823.64
53	\$596.76	\$686.27	\$696.37	\$800.82	\$779.53	\$896.46	\$788.57	\$906.85	\$748.50	\$860.77
54	\$624.55	\$718.23	\$728.80	\$838.12	\$815.83	\$938.20	\$825.29	\$949.08	\$783.35	\$900.85
55	\$652.34	\$750.19	\$761.23	\$875.41	\$852.13	\$979.95	\$862.01	\$991.31	\$818.21	\$940.94
56	\$682.47	\$784.84	\$796.39	\$915.85	\$891.49	\$1,025.21	\$901.83	\$1,037.10	\$856.00	\$984.40
57	\$712.89	\$819.83	\$831.89	\$956.67	\$931.23	\$1,070.91	\$942.03	\$1,083.33	\$894.16	\$1,028.28
58	\$745.36	\$857.17	\$869.78	\$1,000.25	\$973.64	\$1,119.69	\$984.94	\$1,132.68	\$934.89	\$1,075.12
59	\$761.45	\$875.67	\$888.55	\$1,021.84	\$994.66	\$1,143.86	\$1,006.20	\$1,157.13	\$955.07	\$1,098.32
60	\$793.92	\$913.01	\$926.44	\$1,065.41	\$1,037.08	\$1,192.64	\$1,049.10	\$1,206.47	\$995.79	\$1,145.16
61	\$822.01	\$945.31	\$959.21	\$1,103.10	\$1,073.76	\$1,234.82	\$1,086.21	\$1,249.14	\$1,031.02	\$1,185.67
62	\$840.44	\$966.50	\$980.72	\$1,127.83	\$1,097.83	\$1,262.51	\$1,110.57	\$1,277.15	\$1,054.13	\$1,212.25
63	\$863.55	\$993.08	\$1,007.69	\$1,158.84	\$1,128.02	\$1,297.22	\$1,141.10	\$1,312.27	\$1,083.12	\$1,245.58
64+	\$877.58	\$1,009.22	\$1,024.06	\$1,177.67	\$1,146.35	\$1,318.31	\$1,159.65	\$1,333.60	\$1,100.72	\$1,265.83

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010039		86199PA0010040		86199PA0020004		86199PA0020022		86199PA0020025	
HIOS Plan ID (Off Exchange)=>	86199PA0010039		86199PA0010040		86199PA0020004		86199PA0020022		86199PA0020025	
Plan Marketing Name =>	Ambetter Clear Gold		Ambetter Elite Gold		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Choice Bronze HSA + Vision + Adult Dental		Ambetter Complete Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Bronze		Gold	
Deductible =>	\$900 INT		\$0 INT		\$6000 INT		\$7250 INT		\$1450 INT	
Coinsurance =>	30% Laboratory Outpatient and Professional Services		30%		40%		0%		20%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs	
OOP Maximum =>	8700		5500		8500		7250		7500	
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	\$277.20	\$277.20	\$324.76	\$324.76	\$316.62	\$316.62	\$224.13	\$224.13	\$305.22	\$305.22
15	\$301.84	\$301.84	\$353.63	\$353.63	\$344.76	\$344.76	\$244.06	\$244.06	\$332.35	\$332.35
16	\$311.27	\$311.27	\$364.66	\$364.66	\$355.52	\$355.52	\$251.67	\$251.67	\$342.72	\$342.72
17	\$320.69	\$320.69	\$375.70	\$375.70	\$366.28	\$366.28	\$259.29	\$259.29	\$353.10	\$353.10
18	\$330.83	\$330.83	\$387.59	\$387.59	\$377.87	\$377.87	\$267.49	\$267.49	\$364.27	\$364.27
19	\$340.98	\$340.98	\$399.47	\$399.47	\$389.46	\$389.46	\$275.70	\$275.70	\$375.44	\$375.44
20	\$351.49	\$351.49	\$411.79	\$411.79	\$401.46	\$401.46	\$284.19	\$284.19	\$387.01	\$387.01
21	\$362.37	\$362.37	\$424.53	\$424.53	\$413.89	\$413.89	\$292.99	\$292.99	\$398.99	\$398.99
22	\$362.37	\$362.37	\$424.53	\$424.53	\$413.89	\$413.89	\$292.99	\$292.99	\$398.99	\$398.99
23	\$362.37	\$362.37	\$424.53	\$424.53	\$413.89	\$413.89	\$292.99	\$292.99	\$398.99	\$398.99
24	\$362.37	\$362.37	\$424.53	\$424.53	\$413.89	\$413.89	\$292.99	\$292.99	\$398.99	\$398.99
25	\$363.81	\$363.81	\$426.22	\$426.22	\$415.53	\$415.53	\$294.16	\$294.16	\$400.57	\$400.57
26	\$371.05	\$371.05	\$434.71	\$434.71	\$423.81	\$423.81	\$300.02	\$300.02	\$408.55	\$408.55
27	\$379.75	\$379.75	\$444.90	\$444.90	\$433.74	\$433.74	\$307.05	\$307.05	\$418.13	\$418.13
28	\$393.88	\$393.88	\$461.45	\$461.45	\$449.89	\$449.89	\$318.47	\$318.47	\$433.69	\$433.69
29	\$405.48	\$405.48	\$475.04	\$475.04	\$463.13	\$463.13	\$327.85	\$327.85	\$446.46	\$446.46
30	\$411.28	\$411.28	\$482.97	\$482.97	\$479.68	\$479.68	\$332.54	\$332.54	\$452.84	\$452.84
31	\$419.97	\$419.97	\$492.02	\$492.02	\$489.62	\$489.62	\$339.57	\$339.57	\$462.42	\$462.42
32	\$428.67	\$428.67	\$502.21	\$502.21	\$499.56	\$499.56	\$346.60	\$346.60	\$471.99	\$471.99
33	\$434.10	\$434.10	\$508.58	\$508.58	\$495.83	\$495.83	\$351.00	\$351.00	\$477.98	\$477.98
34	\$439.90	\$439.90	\$505.89	\$505.89	\$492.14	\$492.14	\$355.68	\$355.68	\$484.36	\$484.36
35	\$442.80	\$442.80	\$509.22	\$509.22	\$496.47	\$496.47	\$358.03	\$358.03	\$487.55	\$487.55
36	\$445.70	\$445.70	\$512.56	\$512.56	\$500.80	\$500.80	\$360.37	\$360.37	\$490.74	\$490.74
37	\$448.60	\$448.60	\$515.89	\$515.89	\$504.13	\$504.13	\$362.71	\$362.71	\$493.94	\$493.94
38	\$451.50	\$451.50	\$519.22	\$519.22	\$507.46	\$507.46	\$365.06	\$365.06	\$497.13	\$497.13
39	\$457.30	\$457.30	\$525.89	\$525.89	\$513.13	\$513.13	\$369.75	\$369.75	\$503.51	\$503.51
40	\$463.09	\$463.09	\$532.56	\$532.56	\$518.80	\$518.80	\$374.43	\$374.43	\$509.89	\$509.89
41	\$471.79	\$471.79	\$542.56	\$542.56	\$528.68	\$528.68	\$381.47	\$381.47	\$519.47	\$519.47
42	\$480.12	\$480.12	\$552.14	\$552.14	\$538.56	\$538.56	\$388.20	\$388.20	\$528.65	\$528.65
43	\$491.72	\$491.72	\$565.48	\$565.48	\$548.44	\$548.44	\$397.58	\$397.58	\$541.41	\$541.41
44	\$506.21	\$506.21	\$582.15	\$582.15	\$558.32	\$558.32	\$409.30	\$409.30	\$557.37	\$557.37
45	\$523.24	\$523.24	\$601.73	\$601.73	\$574.90	\$574.90	\$423.07	\$423.07	\$576.13	\$576.13
46	\$543.54	\$543.54	\$625.07	\$625.07	\$592.28	\$592.28	\$439.48	\$439.48	\$598.47	\$598.47
47	\$566.37	\$566.37	\$651.32	\$651.32	\$619.66	\$619.66	\$457.93	\$457.93	\$623.60	\$623.60
48	\$592.46	\$592.46	\$681.32	\$681.32	\$647.65	\$647.65	\$479.03	\$479.03	\$652.33	\$652.33
49	\$618.18	\$618.18	\$710.91	\$710.91	\$676.64	\$676.64	\$499.83	\$499.83	\$680.66	\$680.66
50	\$647.17	\$647.17	\$744.25	\$744.25	\$705.63	\$705.63	\$523.27	\$523.27	\$712.58	\$712.58
51	\$675.80	\$675.80	\$777.17	\$777.17	\$734.62	\$734.62	\$546.42	\$546.42	\$744.10	\$744.10
52	\$707.32	\$707.32	\$813.42	\$813.42	\$763.61	\$763.61	\$571.91	\$571.91	\$778.81	\$778.81
53	\$739.21	\$739.21	\$850.09	\$850.09	\$793.60	\$793.60	\$597.69	\$597.69	\$813.92	\$813.92
54	\$773.63	\$773.63	\$889.68	\$889.68	\$824.59	\$824.59	\$625.52	\$625.52	\$851.82	\$851.82
55	\$808.06	\$808.06	\$929.27	\$929.27	\$855.58	\$855.58	\$653.36	\$653.36	\$889.72	\$889.72
56	\$845.38	\$845.38	\$972.19	\$972.19	\$886.57	\$886.57	\$683.53	\$683.53	\$930.82	\$930.82
57	\$883.07	\$883.07	\$1,015.53	\$1,015.53	\$917.56	\$917.56	\$714.00	\$714.00	\$972.31	\$972.31
58	\$923.29	\$923.29	\$1,061.78	\$1,061.78	\$948.55	\$948.55	\$746.52	\$746.52	\$1,016.60	\$1,016.60
59	\$943.22	\$943.22	\$1,084.70	\$1,084.70	\$961.47	\$961.47	\$762.64	\$762.64	\$1,038.54	\$1,038.54
60	\$983.44	\$983.44	\$1,130.96	\$1,130.96	\$1,012.72	\$1,012.72	\$795.16	\$795.16	\$1,082.83	\$1,082.83
61	\$1,018.23	\$1,018.23	\$1,170.96	\$1,170.96	\$1,043.71	\$1,043.71	\$823.29	\$823.29	\$1,121.13	\$1,121.13
62	\$1,041.05	\$1,041.05	\$1,197.21	\$1,197.21	\$1,074.70	\$1,074.70	\$841.74	\$841.74	\$1,146.27	\$1,146.27
63	\$1,069.68	\$1,069.68	\$1,230.13	\$1,230.13	\$1,105.69	\$1,105.69	\$864.89	\$864.89	\$1,177.78	\$1,177.78
64+	\$1,087.06	\$1,087.06	\$1,250.13	\$1,250.13	\$1,136.68	\$1,136.68	\$878.94	\$878.94	\$1,196.93	\$1,196.93

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020028		86199PA0020031		86199PA0020034		86199PA0020035		86199PA0020036	
HIOS Plan ID (Off Exchange)=>	86199PA0020028		86199PA0020031		86199PA0020034		86199PA0020035		86199PA0020036	
Plan Marketing Name =>	Ambetter Everyday Bronze + Vision + Adult Dental		Ambetter Elite Bronze + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Everyday Gold + Vision + Adult Dental		Ambetter Clear Silver + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Bronze		Bronze		Silver		Gold		Silver	
Deductible =>	\$8450 INT		\$0 Med / \$3800 Rx		\$6300 INT		\$750 INT		\$5400 INT	
Coinsurance =>	50% Preferred Brand Drugs		50%		50%		35%		0%	
Copays =>	\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		N/A	
OOP Maximum =>	9250		9250		8000		7500		5400	
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	\$231.99	\$231.99	\$270.71	\$270.71	\$306.55	\$306.55	\$290.97	\$290.97	\$303.03	\$303.03
15	\$252.61	\$252.61	\$294.77	\$294.77	\$333.80	\$333.80	\$316.83	\$316.83	\$329.97	\$329.97
16	\$260.49	\$260.49	\$303.97	\$303.97	\$344.22	\$344.22	\$326.72	\$326.72	\$340.27	\$340.27
17	\$268.37	\$268.37	\$313.17	\$313.17	\$354.63	\$354.63	\$336.61	\$336.61	\$350.57	\$350.57
18	\$276.87	\$276.87	\$323.08	\$323.08	\$365.85	\$365.85	\$347.26	\$347.26	\$361.66	\$361.66
19	\$285.36	\$285.36	\$332.99	\$332.99	\$377.07	\$377.07	\$357.91	\$357.91	\$372.75	\$372.75
20	\$294.15	\$294.15	\$343.25	\$343.25	\$388.70	\$388.70	\$368.94	\$368.94	\$384.24	\$384.24
21	\$303.26	\$348.75	\$353.88	\$406.96	\$400.73	\$460.83	\$380.36	\$437.42	\$396.13	\$455.55
22	\$303.26	\$348.75	\$353.88	\$406.96	\$400.73	\$460.83	\$380.36	\$437.42	\$396.13	\$455.55
23	\$303.26	\$348.75	\$353.88	\$406.96	\$400.73	\$460.83	\$380.36	\$437.42	\$396.13	\$455.55
24	\$303.26	\$348.75	\$353.88	\$406.96	\$400.73	\$460.83	\$380.36	\$437.42	\$396.13	\$455.55
25	\$304.46	\$350.13	\$355.28	\$408.57	\$402.32	\$462.67	\$381.88	\$439.16	\$397.71	\$457.36
26	\$310.53	\$357.11	\$362.36	\$416.71	\$410.33	\$471.88	\$389.48	\$447.90	\$405.63	\$466.47
27	\$317.80	\$365.48	\$370.85	\$426.48	\$419.95	\$482.94	\$398.61	\$458.40	\$415.14	\$477.41
28	\$329.63	\$379.08	\$384.65	\$442.35	\$435.58	\$500.92	\$413.44	\$475.46	\$430.59	\$495.17
29	\$339.34	\$390.24	\$395.98	\$455.37	\$448.40	\$515.66	\$425.62	\$489.46	\$443.26	\$509.75
30	\$344.19	\$395.82	\$401.64	\$461.88	\$454.81	\$523.04	\$431.70	\$496.46	\$449.60	\$517.04
31	\$351.47	\$404.18	\$410.13	\$471.65	\$464.43	\$534.10	\$440.83	\$506.95	\$459.11	\$527.97
32	\$358.74	\$412.55	\$418.62	\$481.42	\$474.05	\$545.16	\$449.96	\$517.45	\$468.61	\$538.91
33	\$363.29	\$417.79	\$423.93	\$487.52	\$480.06	\$552.07	\$455.66	\$524.01	\$474.56	\$545.74
34	\$368.14	\$423.37	\$429.59	\$494.03	\$486.47	\$559.44	\$461.75	\$531.01	\$480.89	\$553.03
35	\$370.57	\$426.16	\$432.42	\$497.29	\$489.68	\$563.13	\$464.79	\$534.51	\$484.06	\$556.67
36	\$373.00	\$428.95	\$435.26	\$500.54	\$492.88	\$566.81	\$467.84	\$538.01	\$487.23	\$560.32
37	\$375.42	\$431.73	\$438.09	\$503.80	\$496.09	\$570.50	\$470.88	\$541.51	\$490.40	\$563.96
38	\$377.85	\$434.52	\$440.92	\$507.05	\$499.29	\$574.19	\$473.92	\$545.01	\$493.57	\$567.60
39	\$382.70	\$440.10	\$446.58	\$513.57	\$505.70	\$581.56	\$480.01	\$552.01	\$499.91	\$574.89
40	\$387.55	\$445.68	\$452.24	\$520.08	\$512.12	\$588.93	\$486.09	\$559.01	\$506.25	\$582.18
41	\$394.83	\$454.05	\$460.73	\$529.84	\$521.73	\$599.99	\$495.22	\$569.50	\$515.75	\$593.11
42	\$401.80	\$462.08	\$468.87	\$539.20	\$530.95	\$610.59	\$503.97	\$579.56	\$524.86	\$603.59
43	\$411.51	\$473.23	\$480.20	\$552.23	\$543.77	\$625.34	\$516.14	\$593.56	\$537.54	\$618.17
44	\$423.64	\$487.18	\$494.35	\$568.50	\$559.80	\$643.77	\$531.35	\$611.06	\$553.38	\$636.39
45	\$437.89	\$503.57	\$510.98	\$587.63	\$578.64	\$665.43	\$549.23	\$631.62	\$572.00	\$657.80
46	\$454.87	\$523.10	\$530.80	\$610.42	\$601.08	\$691.24	\$570.53	\$656.11	\$594.18	\$683.31
47	\$473.98	\$545.07	\$553.09	\$636.06	\$626.32	\$720.27	\$594.49	\$683.67	\$619.14	\$712.01
48	\$495.81	\$570.18	\$578.57	\$665.36	\$655.17	\$753.45	\$621.88	\$715.16	\$647.66	\$744.81
49	\$517.34	\$594.94	\$603.70	\$694.25	\$683.62	\$786.17	\$648.88	\$746.22	\$675.79	\$777.15
50	\$541.60	\$622.84	\$632.00	\$726.81	\$715.68	\$823.03	\$679.31	\$781.21	\$707.48	\$813.60
51	\$565.56	\$650.39	\$659.96	\$758.95	\$747.34	\$859.44	\$709.36	\$815.76	\$738.77	\$849.58
52	\$591.94	\$680.73	\$690.75	\$794.36	\$782.20	\$899.53	\$742.45	\$853.82	\$773.23	\$889.22
53	\$618.63	\$711.42	\$721.89	\$830.17	\$817.46	\$940.08	\$775.92	\$892.31	\$808.09	\$929.30
54	\$647.44	\$744.55	\$755.50	\$868.83	\$855.53	\$983.86	\$812.06	\$933.86	\$845.72	\$972.58
55	\$676.24	\$777.68	\$789.12	\$907.49	\$893.60	\$1,027.64	\$848.19	\$975.42	\$883.35	\$1,015.86
56	\$707.48	\$813.60	\$825.57	\$949.40	\$934.87	\$1,075.10	\$887.37	\$1,020.47	\$924.15	\$1,062.78
57	\$739.02	\$849.87	\$862.37	\$991.73	\$976.55	\$1,123.03	\$926.92	\$1,065.96	\$965.35	\$1,110.15
58	\$772.68	\$888.58	\$901.65	\$1,036.90	\$1,021.03	\$1,174.18	\$969.14	\$1,114.51	\$1,009.32	\$1,160.72
59	\$789.36	\$907.76	\$921.11	\$1,059.28	\$1,043.07	\$1,199.53	\$990.06	\$1,138.57	\$1,031.11	\$1,185.77
60	\$823.02	\$946.47	\$960.39	\$1,104.45	\$1,087.55	\$1,250.68	\$1,032.28	\$1,187.12	\$1,075.08	\$1,236.34
61	\$852.13	\$979.95	\$994.36	\$1,143.52	\$1,126.01	\$1,294.92	\$1,068.79	\$1,229.11	\$1,113.11	\$1,280.07
62	\$871.23	\$1,001.92	\$1,016.66	\$1,169.16	\$1,151.26	\$1,323.95	\$1,092.76	\$1,256.67	\$1,138.06	\$1,308.77
63	\$895.19	\$1,029.47	\$1,044.61	\$1,201.30	\$1,182.92	\$1,360.35	\$1,122.81	\$1,291.23	\$1,169.35	\$1,344.76
64+	\$909.74	\$1,046.20	\$1,061.59	\$1,220.83	\$1,202.14	\$1,382.46	\$1,141.05	\$1,312.21	\$1,188.36	\$1,366.61

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020039		86199PA0020040		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0020039		86199PA0020040		86199PA0030003		86199PA0030004		86199PA0030007	
Plan Marketing Name =>	Ambetter Clear Gold + Vision + Adult Dental		Ambetter Elite Gold + Vision + Adult Dental		Ambetter Silver 201 HSA		Ambetter Silver 203		Ambetter Gold 201 HSA	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Silver		Gold	
Deductible =>	\$900 INT		\$0 INT		\$5800 INT		\$6450 INT		\$3200 INT	
Coinsurance =>	30% Laboratory Outpatient and Professional Services		30%		0%		35% Specialist Visit and Mental/Behavioral Health; 25% Substance Use Disorder Outpatient Services		0%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs		N/A	
OOP Maximum =>	8700		5500		5800		8200		3200	
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	\$287.36	\$287.36	\$336.66	\$336.66	\$213.03	\$213.03	\$223.42	\$223.42	\$265.99	\$265.99
15	\$312.90	\$312.90	\$366.58	\$366.58	\$231.97	\$231.97	\$243.28	\$243.28	\$289.64	\$289.64
16	\$322.67	\$322.67	\$378.03	\$378.03	\$239.21	\$239.21	\$250.87	\$250.87	\$298.68	\$298.68
17	\$332.44	\$332.44	\$389.47	\$389.47	\$246.45	\$246.45	\$258.46	\$258.46	\$307.72	\$307.72
18	\$342.96	\$342.96	\$401.79	\$401.79	\$254.25	\$254.25	\$266.64	\$266.64	\$317.46	\$317.46
19	\$353.47	\$353.47	\$414.11	\$414.11	\$262.05	\$262.05	\$274.82	\$274.82	\$327.19	\$327.19
20	\$364.37	\$364.37	\$426.87	\$426.87	\$270.12	\$270.12	\$283.29	\$283.29	\$337.27	\$337.27
21	\$375.65	\$431.99	\$440.09	\$506.10	\$278.49	\$320.26	\$292.06	\$335.87	\$347.72	\$399.87
22	\$375.65	\$431.99	\$440.09	\$506.10	\$278.49	\$320.26	\$292.06	\$335.87	\$347.72	\$399.87
23	\$375.65	\$431.99	\$440.09	\$506.10	\$278.49	\$320.26	\$292.06	\$335.87	\$347.72	\$399.87
24	\$375.65	\$431.99	\$440.09	\$506.10	\$278.49	\$320.26	\$292.06	\$335.87	\$347.72	\$399.87
25	\$377.14	\$433.71	\$441.84	\$508.11	\$279.59	\$321.53	\$293.22	\$337.20	\$349.10	\$401.46
26	\$384.65	\$442.35	\$450.64	\$518.23	\$285.16	\$327.93	\$299.06	\$343.92	\$356.05	\$409.46
27	\$393.67	\$452.72	\$461.20	\$530.38	\$291.84	\$335.62	\$306.07	\$351.98	\$364.40	\$419.05
28	\$408.32	\$469.56	\$478.36	\$550.12	\$302.70	\$348.11	\$317.46	\$365.08	\$377.96	\$434.65
29	\$420.34	\$483.39	\$492.45	\$566.31	\$311.61	\$358.36	\$326.80	\$375.82	\$389.08	\$447.44
30	\$426.35	\$490.30	\$499.49	\$574.41	\$316.07	\$363.48	\$331.48	\$381.20	\$394.65	\$453.84
31	\$435.36	\$500.67	\$510.05	\$586.56	\$322.75	\$371.17	\$338.49	\$389.26	\$402.99	\$463.44
32	\$444.38	\$511.03	\$520.61	\$598.70	\$329.44	\$378.85	\$345.50	\$397.32	\$411.34	\$473.04
33	\$450.01	\$517.51	\$527.21	\$606.29	\$333.61	\$383.66	\$349.88	\$402.36	\$416.55	\$479.03
34	\$456.02	\$524.43	\$534.25	\$614.39	\$338.07	\$388.78	\$354.55	\$407.73	\$422.11	\$485.43
35	\$459.03	\$527.88	\$537.77	\$618.44	\$340.30	\$391.34	\$356.89	\$410.42	\$424.90	\$488.63
36	\$462.03	\$531.34	\$541.29	\$622.49	\$342.53	\$393.90	\$359.22	\$413.11	\$427.68	\$491.83
37	\$465.04	\$534.79	\$544.81	\$626.54	\$344.75	\$396.47	\$361.56	\$415.79	\$430.46	\$495.03
38	\$468.04	\$538.25	\$548.34	\$630.59	\$346.98	\$399.03	\$363.89	\$418.48	\$433.24	\$498.23
39	\$474.05	\$545.16	\$555.38	\$638.68	\$351.44	\$404.15	\$368.57	\$423.85	\$438.80	\$504.63
40	\$480.06	\$552.07	\$562.42	\$646.78	\$355.89	\$409.28	\$373.24	\$429.23	\$444.37	\$511.02
41	\$489.08	\$562.44	\$572.98	\$658.93	\$362.58	\$416.96	\$380.25	\$437.29	\$452.71	\$520.62
42	\$497.72	\$572.38	\$583.10	\$670.57	\$368.98	\$424.33	\$386.97	\$445.01	\$460.71	\$529.82
43	\$509.74	\$586.20	\$597.18	\$686.76	\$377.89	\$434.58	\$396.31	\$455.76	\$471.84	\$542.61
44	\$524.76	\$603.48	\$614.79	\$707.01	\$389.03	\$447.39	\$407.99	\$469.19	\$485.74	\$558.61
45	\$542.42	\$623.78	\$635.47	\$730.79	\$402.12	\$462.44	\$421.72	\$484.98	\$502.09	\$577.40
46	\$563.45	\$647.97	\$660.12	\$759.13	\$417.71	\$480.37	\$438.08	\$503.79	\$521.56	\$599.79
47	\$587.12	\$675.19	\$687.84	\$791.02	\$435.26	\$500.55	\$456.47	\$524.95	\$543.46	\$624.98
48	\$614.16	\$706.29	\$719.53	\$827.45	\$455.31	\$523.60	\$477.50	\$549.13	\$568.50	\$653.77
49	\$640.83	\$736.96	\$750.77	\$863.39	\$475.08	\$546.34	\$498.24	\$572.97	\$593.19	\$682.16
50	\$670.89	\$771.52	\$785.98	\$903.87	\$497.36	\$571.96	\$521.60	\$599.84	\$621.00	\$714.15
51	\$700.56	\$805.65	\$820.74	\$943.85	\$519.36	\$597.26	\$544.67	\$626.37	\$648.47	\$745.74
52	\$733.24	\$843.23	\$859.03	\$987.88	\$543.58	\$625.12	\$570.08	\$655.59	\$678.72	\$780.53
53	\$766.30	\$881.24	\$897.76	\$1,032.42	\$568.09	\$653.30	\$595.78	\$685.15	\$709.32	\$815.72
54	\$801.98	\$922.28	\$939.56	\$1,080.50	\$594.55	\$683.73	\$623.53	\$717.06	\$742.35	\$853.70
55	\$837.67	\$963.32	\$981.37	\$1,128.58	\$621.00	\$714.15	\$651.27	\$748.96	\$775.38	\$891.69
56	\$876.36	\$1,007.81	\$1,026.70	\$1,180.70	\$649.68	\$747.14	\$681.35	\$783.56	\$811.20	\$932.88
57	\$915.42	\$1,052.74	\$1,072.47	\$1,233.34	\$678.65	\$780.44	\$711.73	\$818.49	\$847.36	\$974.46
58	\$957.12	\$1,100.69	\$1,121.32	\$1,289.51	\$709.56	\$815.99	\$744.14	\$855.77	\$885.95	\$1,018.85
59	\$977.78	\$1,124.45	\$1,145.52	\$1,317.35	\$724.87	\$833.60	\$760.21	\$874.24	\$905.08	\$1,040.84
60	\$1,019.48	\$1,172.40	\$1,194.37	\$1,373.52	\$755.78	\$869.15	\$792.62	\$911.52	\$943.67	\$1,085.22
61	\$1,055.54	\$1,213.87	\$1,236.62	\$1,422.11	\$782.52	\$899.89	\$820.66	\$943.76	\$977.05	\$1,123.61
62	\$1,079.20	\$1,241.08	\$1,264.34	\$1,453.99	\$800.06	\$920.07	\$839.06	\$964.92	\$998.96	\$1,148.80
63	\$1,108.88	\$1,275.21	\$1,299.11	\$1,493.97	\$822.06	\$945.37	\$862.13	\$991.45	\$1,026.43	\$1,180.39
64+	\$1,126.90	\$1,295.93	\$1,320.22	\$1,518.25	\$835.42	\$960.73	\$876.14	\$1,007.56	\$1,043.11	\$1,199.57

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	N/A		86199PA0010041		86199PA0020041		86199PA0010004		86199PA0010022	
HIOS Plan ID (Off Exchange)=>	86199PA0030008		86199PA0010041		86199PA0020041		86199PA0010004		86199PA0010022	
Plan Marketing Name =>	Ambetter Gold 202		Ambetter Franklin Silver		Ambetter Franklin Silver + Vision + Adult Dental		Ambetter Complete Silver		Ambetter Choice Bronze HSA	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Silver		Silver		Silver		Bronze	
Deductible =>	\$2000 INT		\$5000 Med / \$300 Rx		\$5000 Med / \$300 Rx		\$6000 INT		\$7250 INT	
Coinsurance =>	20%		40%; 50%Preferred Brand Drugs		40%; 50%Preferred Brand Drugs		40%		0%	
Copays =>	\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A	
OOP Maximum =>	6000		9200		9200		8500		7250	
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	\$285.60	\$285.60	\$311.72	\$311.72	\$323.14	\$323.14	\$238.91	\$238.91	\$169.13	\$169.13
15	\$310.99	\$310.99	\$339.43	\$339.43	\$351.86	\$351.86	\$260.15	\$260.15	\$184.16	\$184.16
16	\$320.70	\$320.70	\$350.02	\$350.02	\$362.85	\$362.85	\$268.27	\$268.27	\$189.91	\$189.91
17	\$330.40	\$330.40	\$360.61	\$360.61	\$373.83	\$373.83	\$276.39	\$276.39	\$195.66	\$195.66
18	\$340.86	\$340.86	\$372.02	\$372.02	\$385.65	\$385.65	\$285.13	\$285.13	\$201.85	\$201.85
19	\$351.31	\$351.31	\$383.43	\$383.43	\$397.48	\$397.48	\$293.88	\$293.88	\$208.04	\$208.04
20	\$362.14	\$362.14	\$395.25	\$395.25	\$409.73	\$409.73	\$302.94	\$302.94	\$214.45	\$214.45
21	\$373.35	\$429.35	\$407.48	\$468.60	\$422.41	\$485.77	\$312.32	\$359.16	\$221.09	\$254.25
22	\$373.35	\$429.35	\$407.48	\$468.60	\$422.41	\$485.77	\$312.32	\$359.16	\$221.09	\$254.25
23	\$373.35	\$429.35	\$407.48	\$468.60	\$422.41	\$485.77	\$312.32	\$359.16	\$221.09	\$254.25
24	\$373.35	\$429.35	\$407.48	\$468.60	\$422.41	\$485.77	\$312.32	\$359.16	\$221.09	\$254.25
25	\$374.83	\$431.06	\$409.10	\$470.47	\$424.09	\$487.71	\$313.55	\$360.59	\$221.97	\$255.26
26	\$382.30	\$439.64	\$417.25	\$479.84	\$432.54	\$497.42	\$319.80	\$367.77	\$226.39	\$260.34
27	\$391.26	\$449.95	\$427.03	\$491.09	\$442.68	\$509.08	\$327.30	\$376.39	\$231.69	\$266.45
28	\$405.82	\$466.69	\$442.92	\$509.36	\$459.15	\$528.03	\$339.48	\$390.40	\$240.31	\$276.36
29	\$417.76	\$480.43	\$455.96	\$524.36	\$472.67	\$543.57	\$349.47	\$401.89	\$247.39	\$284.50
30	\$423.74	\$487.30	\$462.48	\$531.85	\$479.43	\$551.34	\$354.47	\$407.64	\$250.93	\$288.57
31	\$432.70	\$497.60	\$472.26	\$543.10	\$489.57	\$563.00	\$361.96	\$416.26	\$256.23	\$294.67
32	\$441.66	\$507.91	\$482.04	\$554.35	\$499.70	\$574.66	\$369.46	\$424.88	\$261.54	\$300.77
33	\$447.26	\$514.35	\$488.15	\$561.38	\$506.04	\$581.95	\$374.14	\$430.26	\$264.85	\$304.58
34	\$453.23	\$521.22	\$494.67	\$568.87	\$512.80	\$589.72	\$379.14	\$436.01	\$268.39	\$308.65
35	\$456.22	\$524.65	\$497.93	\$572.62	\$516.18	\$593.60	\$381.64	\$438.88	\$270.16	\$310.68
36	\$459.20	\$528.09	\$501.19	\$576.37	\$519.56	\$597.49	\$384.14	\$441.76	\$271.93	\$312.72
37	\$462.19	\$531.52	\$504.45	\$580.12	\$522.94	\$601.38	\$386.63	\$444.63	\$273.70	\$314.75
38	\$465.18	\$534.96	\$507.71	\$583.87	\$526.32	\$605.26	\$389.13	\$447.50	\$275.47	\$316.79
39	\$471.15	\$541.82	\$514.23	\$591.37	\$533.07	\$613.04	\$394.13	\$453.25	\$279.00	\$320.85
40	\$477.13	\$548.69	\$520.75	\$598.86	\$539.83	\$620.81	\$399.13	\$458.99	\$282.54	\$324.92
41	\$486.09	\$559.00	\$530.53	\$610.11	\$549.97	\$632.47	\$406.62	\$467.61	\$287.85	\$331.02
42	\$494.67	\$568.87	\$539.90	\$620.89	\$559.69	\$643.64	\$413.80	\$475.87	\$292.93	\$336.87
43	\$506.62	\$582.61	\$552.94	\$635.88	\$573.20	\$659.18	\$423.80	\$487.37	\$300.01	\$345.01
44	\$521.55	\$599.79	\$569.24	\$654.63	\$590.10	\$678.61	\$436.29	\$501.73	\$308.85	\$355.18
45	\$539.10	\$619.96	\$588.39	\$676.65	\$609.95	\$701.44	\$450.97	\$518.61	\$319.24	\$367.13
46	\$560.01	\$644.01	\$611.21	\$702.89	\$633.61	\$728.65	\$468.46	\$538.73	\$331.62	\$381.36
47	\$583.53	\$671.06	\$636.88	\$732.41	\$660.22	\$759.25	\$488.13	\$561.35	\$345.55	\$397.38
48	\$610.41	\$701.97	\$666.22	\$766.15	\$690.63	\$794.23	\$510.62	\$587.21	\$361.47	\$415.69
49	\$636.91	\$732.45	\$695.15	\$799.42	\$720.62	\$828.71	\$532.79	\$612.71	\$377.16	\$433.74
50	\$666.78	\$766.80	\$727.75	\$836.91	\$754.41	\$867.58	\$557.78	\$641.44	\$394.85	\$454.08
51	\$696.27	\$800.72	\$759.94	\$873.93	\$787.78	\$905.95	\$582.45	\$669.82	\$412.32	\$474.16
52	\$728.75	\$838.07	\$795.39	\$914.70	\$824.53	\$948.21	\$609.62	\$701.06	\$431.55	\$496.28
53	\$761.61	\$875.85	\$831.25	\$955.93	\$861.70	\$990.96	\$637.10	\$732.67	\$451.00	\$518.66
54	\$797.08	\$916.64	\$869.96	\$1,000.45	\$901.83	\$1,037.11	\$666.77	\$766.79	\$472.01	\$542.81
55	\$832.54	\$957.42	\$908.66	\$1,044.96	\$941.96	\$1,083.26	\$696.44	\$800.91	\$493.01	\$566.96
56	\$871.00	\$1,001.65	\$950.63	\$1,093.23	\$985.47	\$1,133.29	\$728.61	\$837.90	\$515.78	\$593.15
57	\$909.82	\$1,046.30	\$993.01	\$1,141.96	\$1,029.40	\$1,183.81	\$761.09	\$875.25	\$538.77	\$619.59
58	\$951.26	\$1,093.95	\$1,038.24	\$1,193.98	\$1,076.29	\$1,237.73	\$795.75	\$915.12	\$563.31	\$647.81
59	\$971.80	\$1,117.57	\$1,060.65	\$1,219.75	\$1,099.52	\$1,264.45	\$812.93	\$934.87	\$575.47	\$661.79
60	\$1,013.24	\$1,165.22	\$1,105.88	\$1,271.76	\$1,146.40	\$1,318.37	\$847.60	\$974.74	\$600.01	\$690.02
61	\$1,049.08	\$1,206.44	\$1,145.00	\$1,316.75	\$1,186.96	\$1,365.00	\$877.58	\$1,009.21	\$621.24	\$714.42
62	\$1,072.60	\$1,233.49	\$1,170.67	\$1,346.27	\$1,213.57	\$1,395.60	\$897.25	\$1,031.84	\$635.17	\$730.44
63	\$1,102.09	\$1,267.41	\$1,202.86	\$1,383.29	\$1,246.94	\$1,433.98	\$921.92	\$1,060.21	\$652.63	\$750.53
64+	\$1,120.00	\$1,288.00	\$1,222.41	\$1,405.77	\$1,267.20	\$1,457.28	\$936.91	\$1,077.44	\$663.23	\$762.72

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010025		86199PA0010028		86199PA0010031		86199PA0010032		86199PA0010034	
HIOS Plan ID (Off Exchange)=>	86199PA0010025		86199PA0010028		86199PA0010031		86199PA0010032		86199PA0010034	
Plan Marketing Name =>	Ambetter Complete Gold		Ambetter Everyday Bronze		Ambetter Elite Bronze		Ambetter Clear Silver		Ambetter Focused Silver	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Bronze		Bronze		Silver		Silver	
Deductible =>	\$1450 INT		\$8450 INT		\$0 Med / \$3800 Rx		\$5400 INT		\$6300 INT	
Coinsurance =>	20%		50% Preferred Brand Drugs		50%		0%		50%	
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		N/A		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs	
OOP Maximum =>	7500		9250		9250		5400		8000	
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	\$230.31	\$230.31	\$175.05	\$175.05	\$204.27	\$204.27	\$228.66	\$228.66	\$231.32	\$231.32
15	\$250.78	\$250.78	\$190.61	\$190.61	\$222.43	\$222.43	\$248.99	\$248.99	\$251.88	\$251.88
16	\$258.61	\$258.61	\$196.56	\$196.56	\$229.37	\$229.37	\$256.76	\$256.76	\$259.74	\$259.74
17	\$266.44	\$266.44	\$202.51	\$202.51	\$236.31	\$236.31	\$264.53	\$264.53	\$267.60	\$267.60
18	\$274.87	\$274.87	\$208.92	\$208.92	\$243.79	\$243.79	\$272.90	\$272.90	\$276.07	\$276.07
19	\$283.30	\$283.30	\$215.33	\$215.33	\$251.27	\$251.27	\$281.27	\$281.27	\$284.53	\$284.53
20	\$292.03	\$292.03	\$221.96	\$221.96	\$259.01	\$259.01	\$289.94	\$289.94	\$293.30	\$293.30
21	\$301.07	\$346.23	\$228.84	\$263.16	\$267.03	\$307.08	\$298.92	\$343.75	\$302.38	\$347.74
22	\$301.07	\$346.23	\$228.84	\$263.16	\$267.03	\$307.08	\$298.92	\$343.75	\$302.38	\$347.74
23	\$301.07	\$346.23	\$228.84	\$263.16	\$267.03	\$307.08	\$298.92	\$343.75	\$302.38	\$347.74
24	\$301.07	\$346.23	\$228.84	\$263.16	\$267.03	\$307.08	\$298.92	\$343.75	\$302.38	\$347.74
25	\$302.27	\$347.61	\$229.74	\$264.20	\$268.09	\$308.30	\$300.10	\$345.12	\$303.58	\$349.12
26	\$308.29	\$354.53	\$234.32	\$269.47	\$273.43	\$314.44	\$306.08	\$351.99	\$309.63	\$356.08
27	\$315.51	\$362.84	\$239.81	\$275.78	\$279.84	\$321.81	\$313.25	\$360.24	\$316.89	\$364.42
28	\$327.25	\$376.34	\$248.73	\$286.04	\$290.25	\$333.79	\$324.91	\$373.65	\$328.68	\$377.98
29	\$336.89	\$387.42	\$256.06	\$294.46	\$298.80	\$343.62	\$334.48	\$384.65	\$338.36	\$389.11
30	\$341.71	\$392.96	\$259.72	\$298.68	\$303.07	\$348.53	\$339.26	\$390.15	\$343.19	\$394.67
31	\$348.93	\$401.27	\$265.21	\$304.99	\$309.48	\$355.90	\$346.43	\$398.40	\$350.45	\$403.02
32	\$356.16	\$409.58	\$270.70	\$311.31	\$315.89	\$363.27	\$353.61	\$406.65	\$357.71	\$411.36
33	\$360.67	\$414.77	\$274.13	\$315.25	\$319.89	\$367.87	\$358.09	\$411.80	\$362.24	\$416.58
34	\$365.49	\$420.31	\$277.79	\$319.46	\$324.16	\$372.79	\$362.87	\$417.30	\$367.08	\$422.14
35	\$367.90	\$423.08	\$279.63	\$321.57	\$326.30	\$375.24	\$365.26	\$420.05	\$369.50	\$424.93
36	\$370.31	\$425.85	\$281.46	\$323.67	\$328.44	\$377.70	\$367.66	\$422.80	\$371.92	\$427.71
37	\$372.71	\$428.62	\$283.29	\$325.78	\$330.57	\$380.16	\$370.05	\$425.55	\$374.34	\$430.49
38	\$375.12	\$431.39	\$285.12	\$327.88	\$332.71	\$382.61	\$372.44	\$428.30	\$376.76	\$433.27
39	\$379.94	\$436.93	\$288.78	\$332.10	\$336.98	\$387.53	\$377.22	\$433.80	\$381.60	\$438.84
40	\$384.76	\$442.47	\$292.44	\$336.31	\$341.25	\$392.44	\$382.00	\$439.30	\$386.43	\$444.40
41	\$391.98	\$450.78	\$297.93	\$342.62	\$347.66	\$399.81	\$389.18	\$447.55	\$393.69	\$452.74
42	\$398.91	\$458.74	\$303.19	\$348.67	\$353.80	\$406.87	\$396.05	\$455.46	\$400.65	\$460.74
43	\$408.54	\$469.82	\$310.52	\$357.09	\$362.35	\$416.70	\$405.62	\$466.46	\$410.32	\$471.87
44	\$420.58	\$483.67	\$319.67	\$367.62	\$373.03	\$428.98	\$417.57	\$480.21	\$422.42	\$485.78
45	\$434.73	\$499.94	\$330.42	\$379.99	\$385.58	\$443.41	\$431.62	\$496.37	\$436.63	\$502.12
46	\$451.59	\$519.33	\$343.24	\$394.72	\$400.53	\$460.61	\$448.36	\$515.61	\$453.56	\$521.59
47	\$470.56	\$541.14	\$357.65	\$411.30	\$417.35	\$479.96	\$467.19	\$537.27	\$472.61	\$543.50
48	\$492.24	\$566.07	\$374.13	\$430.25	\$436.58	\$502.07	\$488.71	\$562.02	\$494.38	\$568.54
49	\$513.61	\$590.65	\$390.38	\$448.93	\$455.54	\$523.87	\$509.94	\$586.43	\$515.85	\$593.23
50	\$537.70	\$618.35	\$408.68	\$469.99	\$476.90	\$548.43	\$533.85	\$613.93	\$540.04	\$621.05
51	\$561.48	\$645.70	\$426.76	\$490.77	\$497.99	\$572.69	\$557.46	\$641.08	\$563.93	\$648.52
52	\$587.67	\$675.82	\$446.67	\$513.67	\$521.22	\$599.41	\$583.47	\$670.99	\$590.23	\$678.77
53	\$614.17	\$706.29	\$466.80	\$536.83	\$544.72	\$626.43	\$609.77	\$701.24	\$616.84	\$709.37
54	\$642.77	\$739.18	\$488.54	\$561.82	\$570.09	\$655.60	\$638.17	\$733.89	\$645.57	\$742.40
55	\$671.37	\$772.07	\$510.28	\$586.82	\$595.46	\$684.78	\$666.56	\$767.29	\$674.29	\$775.44
56	\$702.38	\$807.73	\$533.85	\$613.93	\$622.96	\$716.40	\$697.35	\$801.95	\$705.44	\$811.25
57	\$733.69	\$843.74	\$557.65	\$641.30	\$650.73	\$748.34	\$728.44	\$837.70	\$736.89	\$847.42
58	\$767.11	\$882.17	\$583.05	\$670.51	\$680.37	\$782.42	\$761.62	\$875.86	\$770.45	\$886.02
59	\$783.66	\$901.21	\$595.63	\$684.98	\$695.06	\$799.31	\$778.06	\$894.76	\$787.08	\$905.14
60	\$817.08	\$939.65	\$621.03	\$714.19	\$724.69	\$833.40	\$811.23	\$932.92	\$820.64	\$943.74
61	\$845.98	\$972.88	\$643.00	\$739.45	\$750.33	\$862.88	\$839.93	\$965.92	\$849.67	\$977.12
62	\$864.95	\$994.69	\$657.42	\$756.03	\$767.15	\$882.22	\$858.76	\$987.57	\$868.72	\$999.03
63	\$888.74	\$1,022.05	\$675.49	\$776.82	\$788.25	\$906.48	\$882.37	\$1,014.73	\$882.61	\$1,026.50
64+	\$903.18	\$1,038.65	\$686.47	\$789.44	\$801.05	\$921.21	\$896.71	\$1,031.22	\$907.11	\$1,043.18

Company Name: Pennsylvania Health & Wellness, Inc.
 Market: Individual
 Product: Ambetter
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0010035		86199PA0010039		86199PA0010040		86199PA0020004		86199PA0020022	
HIOS Plan ID (Off Exchange)=>	86199PA0010035		86199PA0010039		86199PA0010040		86199PA0020004		86199PA0020022	
Plan Marketing Name =>	Ambetter Everyday Gold		Ambetter Clear Gold		Ambetter Elite Gold		Ambetter Complete Silver + Vision + Adult Dental		Ambetter Choice Bronze HSA + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Gold		Silver		Bronze	
Deductible =>	\$750 INT		\$900 INT		\$0 INT		\$6000 INT		\$7250 INT	
Coinsurance =>	35%		30% Laboratory Outpatient and Professional Services		30%		40%		0%	
Copays =>	\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		\$30 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$30 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and Professional Services; \$20 Generic Drugs; \$55 Preferred Brand Drugs		N/A	
OOP Maximum =>	7500		8700		5500		8500		7250	
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	\$219.56	\$219.56	\$216.84	\$216.84	\$254.04	\$254.04	\$247.67	\$247.67	\$175.32	\$175.32
15	\$239.08	\$239.08	\$236.11	\$236.11	\$276.62	\$276.62	\$269.68	\$269.68	\$190.91	\$190.91
16	\$246.54	\$246.54	\$243.48	\$243.48	\$285.25	\$285.25	\$278.10	\$278.10	\$196.87	\$196.87
17	\$254.00	\$254.00	\$250.85	\$250.85	\$293.89	\$293.89	\$286.52	\$286.52	\$202.83	\$202.83
18	\$262.04	\$262.04	\$258.79	\$258.79	\$303.18	\$303.18	\$295.58	\$295.58	\$209.24	\$209.24
19	\$270.07	\$270.07	\$266.72	\$266.72	\$312.48	\$312.48	\$304.65	\$304.65	\$215.66	\$215.66
20	\$278.40	\$278.40	\$274.94	\$274.94	\$322.11	\$322.11	\$314.04	\$314.04	\$222.31	\$222.31
21	\$287.02	\$330.07	\$283.46	\$325.98	\$332.08	\$381.90	\$323.76	\$372.32	\$229.19	\$263.57
22	\$287.02	\$330.07	\$283.46	\$325.98	\$332.08	\$381.90	\$323.76	\$372.32	\$229.19	\$263.57
23	\$287.02	\$330.07	\$283.46	\$325.98	\$332.08	\$381.90	\$323.76	\$372.32	\$229.19	\$263.57
24	\$287.02	\$330.07	\$283.46	\$325.98	\$332.08	\$381.90	\$323.76	\$372.32	\$229.19	\$263.57
25	\$288.16	\$331.38	\$284.58	\$327.27	\$333.40	\$383.41	\$325.04	\$373.80	\$230.10	\$264.61
26	\$293.90	\$337.98	\$290.25	\$333.79	\$340.04	\$391.05	\$331.52	\$381.25	\$234.68	\$269.88
27	\$300.78	\$345.90	\$297.05	\$341.61	\$348.01	\$400.22	\$339.29	\$390.18	\$240.18	\$276.21
28	\$311.98	\$358.77	\$308.11	\$354.32	\$360.96	\$415.11	\$351.92	\$404.70	\$249.12	\$286.49
29	\$321.16	\$369.34	\$317.18	\$364.76	\$371.59	\$427.33	\$362.28	\$416.62	\$256.45	\$294.92
30	\$325.75	\$374.62	\$321.71	\$369.97	\$376.90	\$433.44	\$367.46	\$422.57	\$260.12	\$299.14
31	\$332.64	\$382.54	\$328.52	\$377.79	\$384.87	\$442.60	\$375.23	\$431.51	\$265.62	\$305.47
32	\$339.53	\$390.46	\$335.32	\$385.62	\$392.84	\$451.77	\$382.99	\$440.44	\$271.12	\$311.79
33	\$343.84	\$395.41	\$339.57	\$390.51	\$397.82	\$457.50	\$387.85	\$446.03	\$274.56	\$315.74
34	\$348.43	\$400.69	\$344.11	\$395.72	\$403.14	\$463.61	\$393.03	\$451.99	\$278.23	\$319.96
35	\$350.72	\$403.33	\$346.37	\$398.33	\$405.79	\$466.66	\$395.62	\$454.96	\$280.06	\$322.07
36	\$353.02	\$405.97	\$348.64	\$400.94	\$408.45	\$469.72	\$398.21	\$457.94	\$281.89	\$324.18
37	\$355.32	\$408.61	\$350.91	\$403.55	\$411.11	\$472.77	\$400.80	\$460.92	\$283.73	\$326.29
38	\$357.61	\$411.25	\$353.18	\$406.15	\$413.76	\$475.83	\$403.39	\$463.90	\$285.56	\$328.39
39	\$362.20	\$416.54	\$357.71	\$411.37	\$419.08	\$481.94	\$408.57	\$469.86	\$289.23	\$332.61
40	\$366.80	\$421.82	\$362.25	\$416.58	\$424.39	\$488.05	\$413.75	\$475.81	\$292.89	\$336.83
41	\$373.68	\$429.74	\$369.05	\$424.41	\$432.36	\$497.21	\$421.52	\$484.75	\$298.39	\$343.15
42	\$380.29	\$437.33	\$375.57	\$431.90	\$440.00	\$506.00	\$428.97	\$493.31	\$303.67	\$349.22
43	\$389.47	\$447.89	\$384.64	\$442.33	\$450.62	\$518.22	\$439.33	\$505.23	\$311.00	\$357.65
44	\$400.95	\$461.09	\$395.98	\$455.37	\$463.91	\$533.49	\$452.28	\$520.12	\$320.17	\$368.19
45	\$414.44	\$476.61	\$409.30	\$470.69	\$479.51	\$551.44	\$467.49	\$537.62	\$330.94	\$380.58
46	\$430.51	\$495.09	\$425.17	\$488.95	\$498.11	\$572.83	\$485.62	\$558.47	\$343.77	\$395.34
47	\$448.59	\$515.88	\$443.03	\$509.48	\$519.03	\$596.89	\$506.02	\$581.92	\$358.21	\$411.94
48	\$469.26	\$539.65	\$463.44	\$532.95	\$542.94	\$624.38	\$529.33	\$608.73	\$374.71	\$430.92
49	\$489.64	\$563.08	\$483.56	\$556.10	\$566.52	\$651.50	\$552.32	\$635.16	\$390.98	\$449.63
50	\$512.60	\$589.49	\$506.24	\$582.17	\$593.08	\$682.05	\$578.22	\$664.95	\$409.32	\$470.72
51	\$535.27	\$615.56	\$528.63	\$607.93	\$619.32	\$712.22	\$603.79	\$694.36	\$427.42	\$491.54
52	\$560.24	\$644.28	\$553.29	\$636.28	\$648.21	\$745.44	\$631.96	\$726.75	\$447.36	\$514.47
53	\$585.50	\$673.32	\$578.23	\$664.97	\$677.43	\$779.05	\$660.45	\$759.52	\$467.53	\$537.66
54	\$612.76	\$704.68	\$605.16	\$695.94	\$708.98	\$815.32	\$691.20	\$794.88	\$489.30	\$562.70
55	\$640.03	\$736.03	\$632.09	\$726.90	\$740.53	\$851.60	\$721.96	\$830.25	\$511.08	\$587.74
56	\$669.59	\$770.03	\$661.28	\$760.48	\$774.73	\$890.94	\$755.31	\$868.60	\$534.68	\$614.88
57	\$699.44	\$804.36	\$690.76	\$794.38	\$809.26	\$930.65	\$788.98	\$907.32	\$558.52	\$642.29
58	\$731.30	\$840.99	\$722.23	\$830.56	\$846.12	\$973.04	\$824.91	\$948.65	\$583.96	\$671.55
59	\$747.08	\$859.15	\$737.82	\$848.49	\$864.39	\$994.05	\$842.72	\$969.13	\$596.56	\$686.04
60	\$778.94	\$895.78	\$769.28	\$884.67	\$901.25	\$1,036.44	\$878.65	\$1,010.45	\$622.00	\$715.30
61	\$806.49	\$927.47	\$796.49	\$915.96	\$933.13	\$1,073.10	\$909.73	\$1,046.19	\$644.00	\$740.60
62	\$824.58	\$948.26	\$814.35	\$936.50	\$954.05	\$1,097.16	\$930.13	\$1,069.65	\$658.44	\$757.21
63	\$847.25	\$974.34	\$836.74	\$962.25	\$980.28	\$1,127.32	\$955.71	\$1,099.06	\$676.54	\$778.03
64+	\$861.02	\$990.17	\$850.33	\$977.89	\$996.21	\$1,145.65	\$971.24	\$1,116.92	\$687.54	\$790.67

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020025		86199PA0020028		86199PA0020031		86199PA0020034		86199PA0020035	
HIOS Plan ID (Off Exchange)=>	86199PA0020025		86199PA0020028		86199PA0020031		86199PA0020034		86199PA0020035	
Plan Marketing Name =>	Ambetter Complete Gold + Vision + Adult Dental		Ambetter Everyday Bronze + Vision + Adult Dental		Ambetter Elite Bronze + Vision + Adult Dental		Ambetter Focused Silver + Vision + Adult Dental		Ambetter Everyday Gold + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Bronze		Bronze		Silver		Gold	
Deductible =>	\$1450 INT		\$8450 INT		\$0 Med / \$3800 Rx		\$6300 INT		\$750 INT	
Coinsurance =>	20%		50% Preferred Brand Drugs		50%		50%		35%	
Copays =>	\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Specialist Visit; \$15 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$30 Preferred Brand Drugs		\$40 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$90 Specialist Visit; \$40 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$30 Generic Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$115 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$60 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$195 Preferred Brand Drugs		\$45 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$45 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$75 Preferred Brand Drugs		\$35 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$55 Specialist Visit; \$35 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$35 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$60 Preferred Brand Drugs	
OOP Maximum =>	7500		9250		9250		8000		7500	
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	\$238.75	\$238.75	\$181.47	\$181.47	\$211.76	\$211.76	\$239.79	\$239.79	\$227.61	\$227.61
15	\$259.97	\$259.97	\$197.60	\$197.60	\$230.58	\$230.58	\$261.11	\$261.11	\$247.84	\$247.84
16	\$268.09	\$268.09	\$203.76	\$203.76	\$237.78	\$237.78	\$269.26	\$269.26	\$255.57	\$255.57
17	\$276.20	\$276.20	\$209.93	\$209.93	\$244.97	\$244.97	\$277.41	\$277.41	\$263.31	\$263.31
18	\$284.94	\$284.94	\$216.57	\$216.57	\$252.72	\$252.72	\$286.18	\$286.18	\$271.64	\$271.64
19	\$293.68	\$293.68	\$223.22	\$223.22	\$260.47	\$260.47	\$294.96	\$294.96	\$279.97	\$279.97
20	\$302.73	\$302.73	\$230.09	\$230.09	\$268.50	\$268.50	\$304.05	\$304.05	\$288.60	\$288.60
21	\$312.10	\$312.10	\$237.22	\$237.22	\$276.82	\$276.82	\$313.46	\$313.46	\$297.54	\$297.54
22	\$312.10	\$312.10	\$237.22	\$237.22	\$276.82	\$276.82	\$313.46	\$313.46	\$297.54	\$297.54
23	\$312.10	\$312.10	\$237.22	\$237.22	\$276.82	\$276.82	\$313.46	\$313.46	\$297.54	\$297.54
24	\$312.10	\$312.10	\$237.22	\$237.22	\$276.82	\$276.82	\$313.46	\$313.46	\$297.54	\$297.54
25	\$313.34	\$360.34	\$238.16	\$273.88	\$277.91	\$319.60	\$314.71	\$361.91	\$298.72	\$343.52
26	\$319.58	\$367.52	\$242.90	\$279.34	\$283.45	\$325.97	\$320.98	\$369.12	\$304.67	\$350.37
27	\$327.07	\$376.14	\$248.60	\$285.89	\$290.09	\$333.61	\$328.50	\$377.77	\$311.81	\$358.58
28	\$339.25	\$390.13	\$257.85	\$296.53	\$300.89	\$346.02	\$340.72	\$391.83	\$323.41	\$371.92
29	\$349.23	\$401.62	\$265.44	\$305.25	\$309.75	\$356.21	\$350.75	\$403.37	\$332.93	\$382.87
30	\$354.23	\$407.36	\$269.23	\$309.62	\$314.17	\$361.30	\$355.77	\$409.14	\$337.69	\$388.34
31	\$361.72	\$415.97	\$274.93	\$316.17	\$320.82	\$368.94	\$363.29	\$417.79	\$344.83	\$396.56
32	\$369.21	\$424.59	\$280.62	\$322.71	\$327.46	\$376.58	\$370.82	\$426.44	\$351.97	\$404.77
33	\$373.89	\$429.97	\$284.18	\$326.81	\$331.61	\$381.35	\$375.52	\$431.85	\$356.44	\$409.90
34	\$378.88	\$435.71	\$287.97	\$331.17	\$336.04	\$386.45	\$380.53	\$437.61	\$361.20	\$415.38
35	\$381.38	\$438.59	\$289.87	\$333.35	\$338.26	\$388.99	\$383.04	\$440.50	\$363.58	\$418.11
36	\$383.88	\$441.46	\$291.77	\$335.53	\$340.47	\$391.54	\$385.55	\$443.38	\$365.96	\$420.85
37	\$386.37	\$444.33	\$293.67	\$337.72	\$342.69	\$394.09	\$388.06	\$446.26	\$368.34	\$423.59
38	\$388.87	\$447.20	\$295.56	\$339.90	\$344.90	\$396.63	\$390.56	\$449.15	\$370.72	\$426.32
39	\$393.86	\$452.94	\$299.36	\$344.26	\$349.33	\$401.73	\$395.58	\$454.92	\$375.48	\$431.80
40	\$398.86	\$458.68	\$303.16	\$348.63	\$353.76	\$406.82	\$400.59	\$460.68	\$380.24	\$437.27
41	\$406.35	\$467.30	\$308.85	\$355.18	\$360.40	\$414.46	\$408.12	\$469.33	\$387.38	\$445.48
42	\$413.52	\$475.55	\$314.30	\$361.45	\$366.77	\$421.78	\$415.33	\$477.63	\$394.22	\$453.35
43	\$423.51	\$487.04	\$321.90	\$370.18	\$375.62	\$431.97	\$425.36	\$489.16	\$403.74	\$464.30
44	\$436.00	\$501.39	\$331.38	\$381.09	\$386.70	\$444.70	\$437.89	\$503.58	\$415.64	\$477.99
45	\$450.66	\$518.26	\$342.53	\$393.91	\$399.71	\$459.66	\$452.63	\$520.52	\$429.63	\$494.07
46	\$468.14	\$538.36	\$355.82	\$409.19	\$415.21	\$477.49	\$470.18	\$540.71	\$446.29	\$513.23
47	\$487.80	\$560.97	\$370.76	\$426.37	\$432.65	\$497.54	\$489.93	\$563.42	\$465.03	\$534.79
48	\$510.27	\$586.81	\$387.84	\$446.02	\$452.58	\$520.46	\$512.50	\$589.37	\$486.45	\$559.42
49	\$532.43	\$612.30	\$404.68	\$465.38	\$472.23	\$543.06	\$534.75	\$614.96	\$507.58	\$583.71
50	\$557.40	\$641.01	\$423.66	\$487.21	\$494.37	\$568.53	\$559.83	\$643.80	\$531.38	\$611.09
51	\$582.06	\$669.36	\$442.40	\$508.76	\$516.24	\$593.68	\$584.59	\$672.28	\$554.88	\$638.12
52	\$609.21	\$700.59	\$463.04	\$532.49	\$540.32	\$621.37	\$611.86	\$703.64	\$580.77	\$667.88
53	\$636.67	\$732.17	\$483.91	\$556.50	\$564.68	\$649.39	\$639.45	\$735.36	\$606.95	\$697.99
54	\$666.32	\$766.27	\$506.45	\$582.41	\$590.98	\$679.63	\$669.22	\$769.61	\$635.22	\$730.50
55	\$695.97	\$800.36	\$528.98	\$608.33	\$617.28	\$709.87	\$699.00	\$803.85	\$663.48	\$763.00
56	\$728.12	\$837.33	\$553.41	\$636.42	\$645.79	\$742.65	\$731.29	\$840.98	\$694.13	\$798.25
57	\$760.57	\$874.66	\$578.08	\$664.80	\$674.57	\$775.76	\$763.89	\$878.47	\$725.07	\$833.83
58	\$795.22	\$914.50	\$604.41	\$695.08	\$705.30	\$811.10	\$798.68	\$918.48	\$758.09	\$871.81
59	\$812.38	\$934.24	\$617.46	\$710.08	\$720.52	\$828.60	\$815.92	\$938.31	\$774.46	\$890.63
60	\$847.02	\$974.08	\$643.79	\$740.36	\$751.25	\$863.94	\$850.71	\$978.32	\$807.48	\$928.61
61	\$876.98	\$1,008.53	\$666.56	\$766.55	\$777.82	\$894.50	\$880.80	\$1,012.93	\$836.05	\$961.45
62	\$896.65	\$1,031.14	\$681.51	\$783.73	\$795.26	\$914.55	\$900.55	\$1,035.64	\$854.79	\$983.01
63	\$921.30	\$1,059.50	\$700.25	\$805.28	\$817.13	\$939.70	\$925.32	\$1,064.11	\$878.29	\$1,010.04
64+	\$936.27	\$1,076.71	\$711.62	\$818.37	\$830.41	\$954.97	\$940.35	\$1,081.41	\$892.57	\$1,026.45

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	86199PA0020036		86199PA0020039		86199PA0020040		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	86199PA0020036		86199PA0020039		86199PA0020040		86199PA0030003		86199PA0030004	
Plan Marketing Name =>	Ambetter Clear Silver + Vision + Adult Dental		Ambetter Clear Gold + Vision + Adult Dental		Ambetter Elite Gold + Vision + Adult Dental		Ambetter Silver 201 HSA		Ambetter Silver 203	
Form # =>	86199		86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	\$5400 INT		\$900 INT		\$0 INT		\$5800 INT		\$6450 INT	
Coinsurance =>	0%		30% Laboratory Outpatient and Professional Services		30%		0%		35% Specialist Visit and Mental/Behavioral Health; 25% Substance Use Disorder Outpatient Services	
Copays =>	N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$15 Generic Drugs; \$40 Preferred Brand Drugs		\$5 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$60 Specialist Visit; \$5 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$40 Laboratory Outpatient and Professional Services; \$15 Generic Drugs; \$50 Preferred Brand Drugs		N/A		\$15 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$35 Laboratory Outpatient and Professional Services; \$35 Generic Drugs; \$75 Preferred Brand Drugs	
OOP Maximum =>	5400		8700		5500		5800		8200	
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	\$237.04	\$237.04	\$224.78	\$224.78	\$263.35	\$263.35	\$166.64	\$166.64	\$174.77	\$174.77
15	\$258.11	\$258.11	\$244.76	\$244.76	\$286.75	\$286.75	\$181.45	\$181.45	\$190.30	\$190.30
16	\$266.17	\$266.17	\$252.40	\$252.40	\$295.70	\$295.70	\$187.12	\$187.12	\$196.24	\$196.24
17	\$274.23	\$274.23	\$260.04	\$260.04	\$304.65	\$304.65	\$192.78	\$192.78	\$202.18	\$202.18
18	\$282.90	\$282.90	\$268.27	\$268.27	\$314.29	\$314.29	\$198.88	\$198.88	\$208.58	\$208.58
19	\$291.58	\$291.58	\$276.50	\$276.50	\$323.93	\$323.93	\$204.98	\$204.98	\$214.97	\$214.97
20	\$300.56	\$300.56	\$285.02	\$285.02	\$333.91	\$333.91	\$211.30	\$211.30	\$221.60	\$221.60
21	\$309.87	\$309.87	\$293.84	\$293.84	\$344.25	\$344.25	\$217.84	\$217.84	\$228.46	\$228.46
22	\$309.87	\$309.87	\$293.84	\$293.84	\$344.25	\$344.25	\$217.84	\$217.84	\$228.46	\$228.46
23	\$309.87	\$309.87	\$293.84	\$293.84	\$344.25	\$344.25	\$217.84	\$217.84	\$228.46	\$228.46
24	\$309.87	\$309.87	\$293.84	\$293.84	\$344.25	\$344.25	\$217.84	\$217.84	\$228.46	\$228.46
25	\$311.10	\$311.10	\$295.01	\$295.01	\$345.62	\$345.62	\$218.70	\$218.70	\$229.37	\$229.37
26	\$317.30	\$317.30	\$300.89	\$300.89	\$352.50	\$352.50	\$223.06	\$223.06	\$233.93	\$233.93
27	\$324.73	\$324.73	\$307.94	\$307.94	\$360.77	\$360.77	\$228.29	\$228.29	\$239.42	\$239.42
28	\$336.82	\$336.82	\$319.40	\$319.40	\$374.19	\$374.19	\$236.78	\$236.78	\$248.33	\$248.33
29	\$346.73	\$346.73	\$328.80	\$328.80	\$385.21	\$385.21	\$243.75	\$243.75	\$255.64	\$255.64
30	\$351.69	\$351.69	\$333.50	\$333.50	\$390.71	\$390.71	\$247.24	\$247.24	\$259.29	\$259.29
31	\$359.13	\$359.13	\$340.55	\$340.55	\$398.98	\$398.98	\$252.47	\$252.47	\$264.77	\$264.77
32	\$366.56	\$366.56	\$347.61	\$347.61	\$407.24	\$407.24	\$257.70	\$257.70	\$270.26	\$270.26
33	\$371.21	\$371.21	\$352.01	\$352.01	\$412.40	\$412.40	\$260.96	\$260.96	\$273.68	\$273.68
34	\$376.17	\$376.17	\$356.72	\$356.72	\$417.91	\$417.91	\$264.45	\$264.45	\$277.34	\$277.34
35	\$378.65	\$378.65	\$359.07	\$359.07	\$420.66	\$420.66	\$266.19	\$266.19	\$279.17	\$279.17
36	\$381.13	\$381.13	\$361.42	\$361.42	\$423.42	\$423.42	\$267.93	\$267.93	\$280.99	\$280.99
37	\$383.61	\$383.61	\$363.77	\$363.77	\$426.17	\$426.17	\$269.68	\$269.68	\$282.82	\$282.82
38	\$386.09	\$386.09	\$366.12	\$366.12	\$428.93	\$428.93	\$271.42	\$271.42	\$284.65	\$284.65
39	\$391.04	\$391.04	\$370.82	\$370.82	\$434.43	\$434.43	\$274.91	\$274.91	\$288.31	\$288.31
40	\$396.00	\$396.00	\$375.52	\$375.52	\$439.94	\$439.94	\$278.39	\$278.39	\$291.96	\$291.96
41	\$403.44	\$403.44	\$382.57	\$382.57	\$448.20	\$448.20	\$283.62	\$283.62	\$297.44	\$297.44
42	\$410.56	\$410.56	\$389.33	\$389.33	\$456.12	\$456.12	\$288.63	\$288.63	\$302.70	\$302.70
43	\$420.48	\$420.48	\$398.73	\$398.73	\$467.14	\$467.14	\$295.60	\$295.60	\$310.01	\$310.01
44	\$432.87	\$432.87	\$410.49	\$410.49	\$480.91	\$480.91	\$304.31	\$304.31	\$319.15	\$319.15
45	\$447.44	\$447.44	\$424.30	\$424.30	\$497.09	\$497.09	\$314.55	\$314.55	\$329.88	\$329.88
46	\$464.79	\$464.79	\$440.75	\$440.75	\$516.36	\$516.36	\$326.75	\$326.75	\$342.68	\$342.68
47	\$484.31	\$484.31	\$459.26	\$459.26	\$538.05	\$538.05	\$340.47	\$340.47	\$357.07	\$357.07
48	\$506.62	\$506.62	\$480.42	\$480.42	\$562.84	\$562.84	\$356.16	\$356.16	\$373.52	\$373.52
49	\$528.62	\$528.62	\$501.28	\$501.28	\$587.28	\$587.28	\$371.62	\$371.62	\$389.74	\$389.74
50	\$553.41	\$553.41	\$524.79	\$524.79	\$614.82	\$614.82	\$389.05	\$389.05	\$407.41	\$407.41
51	\$577.89	\$577.89	\$548.00	\$548.00	\$642.01	\$642.01	\$406.26	\$406.26	\$426.06	\$426.06
52	\$604.85	\$604.85	\$573.57	\$573.57	\$671.96	\$671.96	\$425.21	\$425.21	\$445.94	\$445.94
53	\$632.11	\$632.11	\$599.42	\$599.42	\$702.25	\$702.25	\$444.38	\$444.38	\$466.04	\$466.04
54	\$661.55	\$661.55	\$627.34	\$627.34	\$734.96	\$734.96	\$465.07	\$465.07	\$487.74	\$487.74
55	\$690.99	\$690.99	\$655.25	\$655.25	\$767.66	\$767.66	\$485.77	\$485.77	\$509.45	\$509.45
56	\$722.90	\$722.90	\$683.34	\$683.34	\$803.12	\$803.12	\$508.20	\$508.20	\$532.98	\$532.98
57	\$755.13	\$755.13	\$716.07	\$716.07	\$838.92	\$838.92	\$530.86	\$530.86	\$556.74	\$556.74
58	\$789.52	\$789.52	\$748.69	\$748.69	\$877.13	\$877.13	\$555.04	\$555.04	\$582.09	\$582.09
59	\$806.57	\$806.57	\$764.85	\$764.85	\$896.06	\$896.06	\$567.02	\$567.02	\$594.66	\$594.66
60	\$840.96	\$840.96	\$797.47	\$797.47	\$934.27	\$934.27	\$591.20	\$591.20	\$620.02	\$620.02
61	\$870.71	\$1,001.31	\$825.68	\$825.68	\$967.32	\$1,112.42	\$612.11	\$612.11	\$641.95	\$738.24
62	\$890.23	\$1,023.76	\$844.19	\$844.19	\$979.01	\$1,137.36	\$625.83	\$625.83	\$656.34	\$754.79
63	\$914.71	\$1,051.91	\$867.40	\$867.40	\$997.51	\$1,168.63	\$643.04	\$643.04	\$674.39	\$775.55
64+	\$929.57	\$1,069.01	\$881.49	\$1,013.72	\$1,032.72	\$1,187.63	\$653.49	\$653.49	\$685.34	\$788.15

Company Name: Pennsylvania Health & Wellness, Inc.
Market: Individual
Product: Ambetter
Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	N/A		N/A		86199PA0010041		86199PA0020041	
HIOS Plan ID (Off Exchange)=>	86199PA0030007		86199PA0030008		86199PA0010041		86199PA0020041	
Plan Marketing Name =>	Ambetter Gold 201 HSA		Ambetter Gold 202		Ambetter Franklin Silver		Ambetter Franklin Silver + Vision + Adult Dental	
Form # =>	86199		86199		86199		86199	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Ambetter		Ambetter		Ambetter		Ambetter	
Metal =>	Gold		Gold		Silver		Silver	
Deductible =>	\$3200 INT		\$2000 INT		\$5000 Med / \$300 Rx		\$5000 Med / \$300 Rx	
Coinsurance =>	0%		20%		40%; 50%Preferred Brand Drugs		40%; 50%Preferred Brand Drugs	
Copays =>	N/A		\$25 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$50 Specialist Visit; \$25 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$25 Laboratory Outpatient and Professional Services; \$25 Generic Drugs; \$50 Preferred Brand Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs		\$50 Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays); \$100 Specialist Visit; \$50 Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$50 Laboratory Outpatient and Professional Services; \$7 Generic Drugs	
OOP Maximum =>	3200		6000		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$208.07	\$208.07	\$223.41	\$223.41	\$243.84	\$243.84	\$252.77	\$252.77
15	\$226.56	\$226.56	\$243.27	\$243.27	\$265.51	\$265.51	\$275.24	\$275.24
16	\$233.64	\$233.64	\$250.86	\$250.86	\$273.80	\$273.80	\$283.83	\$283.83
17	\$240.71	\$240.71	\$258.45	\$258.45	\$282.08	\$282.08	\$292.42	\$292.42
18	\$248.32	\$248.32	\$266.63	\$266.63	\$291.01	\$291.01	\$301.67	\$301.67
19	\$255.94	\$255.94	\$274.81	\$274.81	\$299.93	\$299.93	\$310.92	\$310.92
20	\$263.83	\$263.83	\$283.28	\$283.28	\$309.18	\$309.18	\$320.51	\$320.51
21	\$272.00	\$312.79	\$292.05	\$335.85	\$318.75	\$366.56	\$330.43	\$379.99
22	\$272.00	\$312.79	\$292.05	\$335.85	\$318.75	\$366.56	\$330.43	\$379.99
23	\$272.00	\$312.79	\$292.05	\$335.85	\$318.75	\$366.56	\$330.43	\$379.99
24	\$272.00	\$312.79	\$292.05	\$335.85	\$318.75	\$366.56	\$330.43	\$379.99
25	\$273.07	\$314.04	\$293.20	\$337.19	\$320.01	\$368.02	\$331.74	\$381.50
26	\$278.51	\$320.29	\$299.05	\$343.90	\$326.39	\$375.35	\$338.35	\$389.10
27	\$285.04	\$327.80	\$306.05	\$351.96	\$334.04	\$384.14	\$346.28	\$398.22
28	\$295.65	\$340.00	\$317.44	\$365.06	\$346.47	\$398.44	\$359.16	\$413.04
29	\$304.35	\$350.01	\$326.79	\$375.81	\$356.67	\$410.17	\$369.74	\$425.20
30	\$308.70	\$355.01	\$331.46	\$381.18	\$361.77	\$416.03	\$375.02	\$431.28
31	\$315.23	\$362.52	\$338.47	\$389.24	\$369.42	\$424.83	\$382.95	\$440.40
32	\$321.76	\$370.02	\$345.48	\$397.30	\$377.07	\$433.63	\$390.88	\$449.52
33	\$325.84	\$374.72	\$349.86	\$402.34	\$381.85	\$439.13	\$395.84	\$455.22
34	\$330.19	\$379.72	\$354.53	\$407.71	\$386.95	\$444.99	\$401.13	\$461.30
35	\$332.37	\$382.22	\$356.87	\$410.40	\$389.50	\$447.92	\$403.77	\$464.34
36	\$334.54	\$384.72	\$359.20	\$413.09	\$392.05	\$450.86	\$406.41	\$467.38
37	\$336.72	\$387.23	\$361.54	\$415.77	\$394.60	\$453.79	\$409.06	\$470.42
38	\$338.90	\$389.73	\$363.88	\$418.46	\$397.15	\$456.72	\$411.70	\$473.46
39	\$343.25	\$394.73	\$368.55	\$423.83	\$402.25	\$462.59	\$416.99	\$479.54
40	\$347.60	\$399.74	\$373.22	\$429.21	\$407.35	\$468.45	\$422.27	\$485.62
41	\$354.13	\$407.25	\$380.23	\$437.27	\$415.00	\$477.25	\$430.20	\$494.74
42	\$360.38	\$414.44	\$386.95	\$444.99	\$422.33	\$485.68	\$437.80	\$503.47
43	\$369.09	\$424.45	\$396.29	\$455.74	\$432.53	\$497.41	\$448.38	\$515.63
44	\$379.97	\$436.96	\$407.98	\$469.17	\$445.28	\$512.07	\$461.59	\$530.83
45	\$392.75	\$451.66	\$421.70	\$484.96	\$460.26	\$529.30	\$477.12	\$548.69
46	\$407.98	\$469.18	\$438.05	\$503.76	\$478.11	\$549.82	\$495.63	\$569.97
47	\$425.11	\$488.88	\$456.45	\$524.92	\$498.19	\$572.92	\$516.44	\$593.91
48	\$444.70	\$511.40	\$477.48	\$549.10	\$521.14	\$599.31	\$540.23	\$621.27
49	\$464.01	\$533.61	\$498.21	\$572.95	\$543.77	\$625.33	\$563.69	\$648.25
50	\$485.77	\$558.63	\$521.58	\$599.81	\$569.27	\$654.66	\$590.13	\$678.65
51	\$507.25	\$583.34	\$544.65	\$626.35	\$594.45	\$683.61	\$616.23	\$708.66
52	\$530.92	\$610.56	\$570.06	\$655.56	\$622.18	\$715.50	\$644.98	\$741.72
53	\$554.85	\$638.08	\$595.75	\$685.12	\$650.23	\$747.76	\$674.05	\$775.16
54	\$580.69	\$667.79	\$623.50	\$717.02	\$680.51	\$782.58	\$705.44	\$811.26
55	\$606.53	\$697.51	\$651.24	\$748.93	\$710.79	\$817.41	\$736.83	\$847.36
56	\$634.54	\$729.73	\$681.32	\$783.52	\$743.62	\$855.16	\$770.87	\$886.50
57	\$662.83	\$762.26	\$711.69	\$818.45	\$776.77	\$893.28	\$805.23	\$926.01
58	\$693.02	\$796.97	\$744.11	\$855.73	\$812.15	\$933.97	\$841.91	\$968.19
59	\$707.98	\$814.18	\$760.17	\$874.20	\$829.68	\$954.13	\$860.08	\$989.09
60	\$738.17	\$848.90	\$792.59	\$911.48	\$865.06	\$994.82	\$896.75	\$1,031.27
61	\$764.28	\$878.92	\$820.62	\$943.72	\$895.66	\$1,030.00	\$928.48	\$1,067.75
62	\$781.42	\$898.63	\$839.02	\$964.87	\$915.74	\$1,053.10	\$949.29	\$1,091.69
63	\$802.90	\$923.34	\$862.09	\$991.41	\$940.92	\$1,082.05	\$975.39	\$1,121.70
64+	\$815.95	\$938.34	\$876.10	\$1,007.52	\$956.21	\$1,099.64	\$991.24	\$1,139.93

Company Name Pennsylvania Health & Wellness, Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0
					Elk	Cameron	Potter
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On			
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On			
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On			
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On			
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On			
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On			
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On			
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On			
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On			
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On			
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On			
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On			
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On			
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On			
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On			
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On			
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On			
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On			
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On			
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On			
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off			
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off			
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off			
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off			
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On			
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On			

Company Name Pennsylvania Health & Wellness, Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 3													
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	184	129	0	638	743	0	447	0	19	129	0	161	38	
					Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On	\$351.24	\$351.24		\$351.24	\$351.24			\$351.24		\$351.24	\$351.24		\$351.24	\$351.24
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On	\$248.65	\$248.65		\$248.65	\$248.65			\$248.65		\$248.65	\$248.65		\$248.65	\$248.65
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On	\$338.60	\$338.60		\$338.60	\$338.60			\$338.60		\$338.60	\$338.60		\$338.60	\$338.60
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On	\$257.36	\$257.36		\$257.36	\$257.36			\$257.36		\$257.36	\$257.36		\$257.36	\$257.36
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On	\$300.31	\$300.31		\$300.31	\$300.31			\$300.31		\$300.31	\$300.31		\$300.31	\$300.31
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On	\$336.17	\$336.17		\$336.17	\$336.17			\$336.17		\$336.17	\$336.17		\$336.17	\$336.17
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On	\$340.07	\$340.07		\$340.07	\$340.07			\$340.07		\$340.07	\$340.07		\$340.07	\$340.07
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On	\$322.79	\$322.79		\$322.79	\$322.79			\$322.79		\$322.79	\$322.79		\$322.79	\$322.79
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On	\$318.79	\$318.79		\$318.79	\$318.79			\$318.79		\$318.79	\$318.79		\$318.79	\$318.79
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On	\$373.47	\$373.47		\$373.47	\$373.47			\$373.47		\$373.47	\$373.47		\$373.47	\$373.47
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On	\$364.11	\$364.11		\$364.11	\$364.11			\$364.11		\$364.11	\$364.11		\$364.11	\$364.11
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On	\$257.76	\$257.76		\$257.76	\$257.76			\$257.76		\$257.76	\$257.76		\$257.76	\$257.76
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On	\$351.00	\$351.00		\$351.00	\$351.00			\$351.00		\$351.00	\$351.00		\$351.00	\$351.00
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On	\$266.79	\$266.79		\$266.79	\$266.79			\$266.79		\$266.79	\$266.79		\$266.79	\$266.79
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On	\$311.32	\$311.32		\$311.32	\$311.32			\$311.32		\$311.32	\$311.32		\$311.32	\$311.32
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On	\$352.53	\$352.53		\$352.53	\$352.53			\$352.53		\$352.53	\$352.53		\$352.53	\$352.53
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On	\$334.62	\$334.62		\$334.62	\$334.62			\$334.62		\$334.62	\$334.62		\$334.62	\$334.62
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On	\$348.49	\$348.49		\$348.49	\$348.49			\$348.49		\$348.49	\$348.49		\$348.49	\$348.49
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On	\$330.47	\$330.47		\$330.47	\$330.47			\$330.47		\$330.47	\$330.47		\$330.47	\$330.47
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On	\$387.16	\$387.16		\$387.16	\$387.16			\$387.16		\$387.16	\$387.16		\$387.16	\$387.16
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off	\$244.99	\$244.99		\$244.99	\$244.99			\$244.99		\$244.99	\$244.99		\$244.99	\$244.99
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off	\$256.93	\$256.93		\$256.93	\$256.93			\$256.93		\$256.93	\$256.93		\$256.93	\$256.93
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off	\$305.90	\$305.90		\$305.90	\$305.90			\$305.90		\$305.90	\$305.90		\$305.90	\$305.90
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off	\$328.44	\$328.44		\$328.44	\$328.44			\$328.44		\$328.44	\$328.44		\$328.44	\$328.44
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On	\$358.47	\$358.47		\$358.47	\$358.47			\$358.47		\$358.47	\$358.47		\$358.47	\$358.47
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On	\$371.61	\$371.61		\$371.61	\$371.61			\$371.61		\$371.61	\$371.61		\$371.61	\$371.61

Company Name Pennsylvania Health & Wellness, Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 5						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0
					Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On							
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On							
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On							
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On							
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On							
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On							
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On							
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On							
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On							
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On							
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On							
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On							
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On							
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On							
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On							
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On							
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On							
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On							
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On							
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On							
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off							
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off							
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off							
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off							
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On							
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On							

Company Name Pennsylvania Health & Wellness, Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 6									
					0	0	1,449	0	0	924	0	319	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On			\$446.62			\$446.62		\$446.62		
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On			\$316.17			\$316.17		\$316.17		
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On			\$430.54			\$430.54		\$430.54		
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On			\$327.24			\$327.24		\$327.24		
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On			\$381.86			\$381.86		\$381.86		
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On			\$427.46			\$427.46		\$427.46		
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On			\$432.42			\$432.42		\$432.42		
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On			\$410.45			\$410.45		\$410.45		
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On			\$405.36			\$405.36		\$405.36		
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On			\$474.89			\$474.89		\$474.89		
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On			\$462.99			\$462.99		\$462.99		
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On			\$327.75			\$327.75		\$327.75		
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On			\$446.32			\$446.32		\$446.32		
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On			\$339.23			\$339.23		\$339.23		
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On			\$395.86			\$395.86		\$395.86		
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On			\$448.27			\$448.27		\$448.27		
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On			\$425.49			\$425.49		\$425.49		
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On			\$443.13			\$443.13		\$443.13		
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On			\$420.21			\$420.21		\$420.21		
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On			\$492.29			\$492.29		\$492.29		
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off			\$311.52			\$311.52		\$311.52		
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off			\$326.71			\$326.71		\$326.71		
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off			\$388.97			\$388.97		\$388.97		
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off			\$417.64			\$417.64		\$417.64		
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On			\$455.82			\$455.82		\$455.82		
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On			\$472.53			\$472.53		\$472.53		

Company Name Pennsylvania Health & Wellness, Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	2,183	854	0
					Adams	Berks	Lancaster	York
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On		\$399.26	\$399.26	
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On		\$282.64	\$282.64	
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On		\$384.89	\$384.89	
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On		\$292.54	\$292.54	
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On		\$341.37	\$341.37	
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On		\$382.13	\$382.13	
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On		\$386.56	\$386.56	
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On		\$366.92	\$366.92	
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On		\$362.37	\$362.37	
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On		\$424.53	\$424.53	
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On		\$413.89	\$413.89	
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On		\$292.99	\$292.99	
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On		\$398.99	\$398.99	
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On		\$303.26	\$303.26	
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On		\$353.88	\$353.88	
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On		\$400.73	\$400.73	
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On		\$380.36	\$380.36	
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On		\$396.13	\$396.13	
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On		\$375.65	\$375.65	
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On		\$440.09	\$440.09	
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off		\$278.49	\$278.49	
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off		\$292.06	\$292.06	
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off		\$347.72	\$347.72	
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off		\$373.35	\$373.35	
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On		\$407.48	\$407.48	
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On		\$422.41	\$422.41	

Company Name Pennsylvania Health & Wellness, Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	907	471	554	1,022	2,750
					Bucks	Chester	Delaware	Montgomery	Philadelphia
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On	\$312.32	\$312.32	\$312.32	\$312.32	\$312.32
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On	\$221.09	\$221.09	\$221.09	\$221.09	\$221.09
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On	\$301.07	\$301.07	\$301.07	\$301.07	\$301.07
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On	\$228.84	\$228.84	\$228.84	\$228.84	\$228.84
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On	\$267.03	\$267.03	\$267.03	\$267.03	\$267.03
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On	\$298.92	\$298.92	\$298.92	\$298.92	\$298.92
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On	\$302.38	\$302.38	\$302.38	\$302.38	\$302.38
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On	\$287.02	\$287.02	\$287.02	\$287.02	\$287.02
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On	\$283.46	\$283.46	\$283.46	\$283.46	\$283.46
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On	\$332.08	\$332.08	\$332.08	\$332.08	\$332.08
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On	\$323.76	\$323.76	\$323.76	\$323.76	\$323.76
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On	\$229.19	\$229.19	\$229.19	\$229.19	\$229.19
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On	\$312.10	\$312.10	\$312.10	\$312.10	\$312.10
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On	\$237.22	\$237.22	\$237.22	\$237.22	\$237.22
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On	\$276.82	\$276.82	\$276.82	\$276.82	\$276.82
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On	\$313.46	\$313.46	\$313.46	\$313.46	\$313.46
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On	\$297.54	\$297.54	\$297.54	\$297.54	\$297.54
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On	\$309.87	\$309.87	\$309.87	\$309.87	\$309.87
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On	\$293.84	\$293.84	\$293.84	\$293.84	\$293.84
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On	\$344.25	\$344.25	\$344.25	\$344.25	\$344.25
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off	\$217.84	\$217.84	\$217.84	\$217.84	\$217.84
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off	\$228.46	\$228.46	\$228.46	\$228.46	\$228.46
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off	\$292.05	\$292.05	\$292.05	\$292.05	\$292.05
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On	\$318.75	\$318.75	\$318.75	\$318.75	\$318.75
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On	\$330.43	\$330.43	\$330.43	\$330.43	\$330.43

Company Name Pennsylvania Health & Wellness, Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0
					Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
86199PA0010004	Ambetter Complete Silver	HMO	Silver	On							
86199PA0010022	Ambetter Choice Bronze HSA	HMO	Bronze	On							
86199PA0010025	Ambetter Complete Gold	HMO	Gold	On							
86199PA0010028	Ambetter Everyday Bronze	HMO	Bronze	On							
86199PA0010031	Ambetter Elite Bronze	HMO	Bronze	On							
86199PA0010032	Ambetter Clear Silver	HMO	Silver	On							
86199PA0010034	Ambetter Focused Silver	HMO	Silver	On							
86199PA0010035	Ambetter Everyday Gold	HMO	Gold	On							
86199PA0010039	Ambetter Clear Gold	HMO	Gold	On							
86199PA0010040	Ambetter Elite Gold	HMO	Gold	On							
86199PA0020004	Ambetter Complete Silver + Vision + Adult Dental	HMO	Silver	On							
86199PA0020022	Ambetter Choice Bronze HSA + Vision + Adult Dental	HMO	Bronze	On							
86199PA0020025	Ambetter Complete Gold + Vision + Adult Dental	HMO	Gold	On							
86199PA0020028	Ambetter Everyday Bronze + Vision + Adult Dental	HMO	Bronze	On							
86199PA0020031	Ambetter Elite Bronze + Vision + Adult Dental	HMO	Bronze	On							
86199PA0020034	Ambetter Focused Silver + Vision + Adult Dental	HMO	Silver	On							
86199PA0020035	Ambetter Everyday Gold + Vision + Adult Dental	HMO	Gold	On							
86199PA0020036	Ambetter Clear Silver + Vision + Adult Dental	HMO	Silver	On							
86199PA0020039	Ambetter Clear Gold + Vision + Adult Dental	HMO	Gold	On							
86199PA0020040	Ambetter Elite Gold + Vision + Adult Dental	HMO	Gold	On							
86199PA0030003	Ambetter Silver 201 HSA	HMO	Silver	Off							
86199PA0030004	Ambetter Silver 203	HMO	Silver	Off							
86199PA0030007	Ambetter Gold 201 HSA	HMO	Gold	Off							
86199PA0030008	Ambetter Gold 202	HMO	Gold	Off							
86199PA0010041	Ambetter Franklin Silver	HMO	Silver	On							
86199PA0020041	Ambetter Franklin Silver + Vision + Adult Dental	HMO	Silver	On							

Unified Rate Review v6.0

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.

Company Legal Name:	Pennsylvania Health & Wellness Inc.		
HIOS Issuer ID:	86199	State:	PA
Effective Date of Rate Change(s):	1/1/2024	Market:	Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/2022	to	12/31/2022
		Total	PMPM
Allowed Claims		\$26,445,567.23	\$256.74
Reinsurance		\$960,527.00	\$9.32
Incurred Claims in Experience Period		\$20,058,797.54	\$194.73
Risk Adjustment		\$16,029,157.46	\$155.61
Experience Period Premium		\$52,662,254.08	\$511.25
Experience Period Member Months		103,006	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$46.96	1.134	1.004	1.134	1.004	\$60.89
Outpatient Hospital	\$71.19	1.134	1.004	1.134	1.004	\$92.30
Professional	\$66.44	1.014	1.004	1.014	1.004	\$68.90
Other Medical	\$3.23	0.986	1.004	0.986	1.004	\$3.17
Capitation	\$2.05	1.000	1.000	1.000	1.000	\$2.05
Prescription Drug	\$66.04	1.034	1.009	1.034	1.009	\$71.93
Total	\$255.91					\$299.24

Morbidity Adjustment	1.041
Demographic Shift	1.055
Plan Design Changes	1.001
Other	1.011
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2024	\$332.42
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for 1/1/2024	\$332.42	\$61,337,473.56
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$243.27	-\$44,887,693.86
Exchange User Fees	3.62%	\$3,984,712.96
Market Adjusted Index Rate	\$597.29	\$110,209,880.38
Projected Member Months	184,518	

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.

Product-Plan Data Collection

Company Legal Name: Pennsylvania Health & Wellness Inc.
 HMO's Issued ID: 86199 State: PA
 Effective Date of Rate Change(s): 1/1/2024 Market: Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
 To validate, select the Validate button or Ctrl + Shift + V.
 To finalize, select the Finalize button or Ctrl + Shift + F.
 To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + R.
 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

Field # Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	Amberetter 86199PA001															
1.1	Product Name																
1.2	Product ID																
1.3	Plan Name	Complete Silver	Clear Silver	Everday Bronze	Choice Bronze	Complete Gold	Focused Silver	Elite Bronze	Everday Gold	Clear Gold	Elite Gold	Franklin Silver	Clear Bronze	Amberetter	Amberetter	Amberetter	Amberetter
1.4	Plan ID (Standard Component ID)	86199PA0010004	86199PA0010012	86199PA0010028	86199PA0010022	86199PA0010025	86199PA0010034	86199PA0010031	86199PA0010039	86199PA0010040	86199PA0010041	86199PA0010037	86199PA0010012	86199PA0010033	86199PA0010006	86199PA0010030	
1.5	Metal	Silver	Bronze	Bronze	Bronze	Gold	Silver	Bronze	Gold	Gold	Gold	Silver	Bronze	Silver	Bronze	Bronze	
1.6	AV Metal Value	0.715	0.710	0.647	0.645	0.808	0.702	0.649	0.783	0.786	0.816	0.714	0.614	0.682	0.660	0.649	
1.7	Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	Terminated	Terminated	Terminated	Terminated	
1.8	Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9	Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	
1.10	Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	
1.11	Cumulative Rate Change % (over 12 mos prior)	2.15%	6.90%	2.93%	0.99%	6.90%	9.70%	7.44%	9.44%	10.92%	13.26%	0.00%	0.00%	0.00%	0.00%	0.00%	
1.12	Product Rate Increase %	7.99%															
1.13	Submission Level Rate Increase %	7.92%															

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

Field #	Section II: Experience Period and Current Plan Level Information	86199PA0010004	86199PA0010012	86199PA0010028	86199PA0010022	86199PA0010025	86199PA0010034	86199PA0010031	86199PA0010039	86199PA0010040	86199PA0010041	86199PA0010037	86199PA0010012	86199PA0010033	86199PA0010006	86199PA0010030	
2.1	Plan ID (Standard Component ID)	Total															
2.2	Allowed Claims	\$26,445,567	\$2,344,915	\$9,238,221	\$712,173	\$2,818,710	\$2,637,869	\$9,613,816	\$432,718	\$1,605,712	\$0	\$0	\$0	\$2,240,773	\$1,221,282	\$536,741	\$370,563
2.3	Reinsurance	\$960,527	\$63,065	\$118,232	\$56,294	\$112,406	\$363,911	\$147,293	\$31,773	\$71,398	\$0	\$0	\$0	\$55,727	\$32,470	\$48,937	\$28,871
2.4	Member Cost Sharing	\$5,426,243	\$322,886	\$459,089	\$339,824	\$727,542	\$993,801	\$26,053	\$12,398	\$18,060	\$0	\$0	\$0	\$25,822	\$124,688	\$263,320	\$167,665
2.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6	Incurred Claims	\$20,058,798	\$1,959,044	\$2,660,900	\$1,116,095	\$1,978,761	\$1,980,157	\$2,940,438	\$268,550	\$1,016,295	\$0	\$0	\$0	\$1,931,424	\$1,054,125	\$276,681	\$174,028
2.7	Risk Adjustment Transfer Amount	\$16,029,157	\$273,568	\$2,020,041	\$1,141,016	\$2,535,394	\$886,816	\$2,395,616	\$983,183	\$2,095,093	\$0	\$0	\$0	\$47,667	\$371,172	\$1,044,488	\$682,907
2.8	Premium	\$52,662,214	\$4,029,724	\$7,430,845	\$2,665,238	\$4,842,836	\$3,827,727	\$8,165,434	\$1,687,848	\$4,191,871	\$0	\$0	\$0	\$3,282,751	\$2,009,716	\$2,099,291	\$1,581,261
2.9	Experience Period Member Months	103,006	6,763	12,679	6,033	12,064	6,854	15,799	3,407	7,602	0	0	0	5,976	3,482	5,205	3,096
2.10	Current Enrollment	13,921	781	1,286	712	1,177	2,456	1,666	993	1,372	0	0	0	1,841	0	0	0
2.11	Current Premium PMPM	\$551,44	\$597,33	\$649,20	\$466,69	\$429,64	\$577,03	\$572,86	\$544,37	\$593,13	\$640,35	\$0,00	\$482,72	\$0,00	\$0,00	\$0,00	\$0,00
2.12	Loss Ratio	52.13%	49.18%	28.02%	52.03%	49.18%	67.13%	50.93%	32.48%	48.18%	RDV/01	RDV/01	RDV/01	58.00%	62.43%	21.49%	24.21%
2.13	Allowed Claims	\$256,74	\$346,73	\$255,40	\$118,05	\$238,84	\$384,87	\$228,74	\$127,01	\$209,84	RDV/01	RDV/01	RDV/01	\$374,96	\$350,74	\$103,12	\$119,69
2.14	Reinsurance	\$9,32	\$9,32	\$9,32	\$9,32	\$9,32	\$9,32	\$9,32	\$9,32	\$9,32	RDV/01	RDV/01	RDV/01	\$9,32	\$9,32	\$9,32	\$9,32
2.15	Member Cost Sharing	\$52,48	\$47,73	\$36,21	\$56,33	\$60,36	\$84,44	\$33,30	\$38,86	\$67,70	RDV/01	RDV/01	RDV/01	\$42,44	\$38,68	\$50,24	\$54,16
2.16	Cost Sharing Reduction	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	RDV/01	RDV/01	RDV/01	\$0,00	\$0,00	\$0,00	\$0,00
2.17	Incurred Claims	\$194,73	\$289,67	\$209,87	\$51,39	\$164,16	\$288,51	\$186,12	\$79,82	\$137,81	RDV/01	RDV/01	RDV/01	\$322,20	\$302,74	\$43,55	\$56,21
2.18	Risk Adjustment Transfer Amount	\$150,61	\$40,15	\$150,61	\$208,68	\$208,68	\$208,68	\$208,68	\$208,68	\$208,68	RDV/01	RDV/01	RDV/01	\$2,94	\$106,60	\$208,67	\$273,59
2.19	Premium	\$531,25	\$595,85	\$586,07	\$444,44	\$401,75	\$558,47	\$516,83	\$495,44	\$547,81	RDV/01	RDV/01	RDV/01	\$459,32	\$591,53	\$403,32	\$330,74

Section III: Plan Adjustment Factors

Field #	Section III: Plan Adjustment Factors	86199PA0010004	86199PA0010012	86199PA0010028	86199PA0010022	86199PA0010025	86199PA0010034	86199PA0010031	86199PA0010039	86199PA0010040	86199PA0010041	86199PA0010037	86199PA0010012	86199PA0010033	86199PA0010006	86199PA0010030
3.1	Plan ID (Standard Component ID)	Total														
3.2	Market Adjusted Index Rate	5597.29														
3.3	AV and Cost Sharing Decat of Plan	0.9024	0.8637	0.6611	0.6888	0.8899	0.8737	0.7215	0.8293	0.8190	0.9995	0.9099	0.0000	0.0000	0.0000	0.0000
3.4	Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5	Benefits in Addition to PBM	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.6	Administrative Expense	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%	13.78%
3.7	Taxes and Fees	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
3.8	Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9	Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	Plan Adjusted Index Rate	\$644.49	\$618.75	\$473.66	\$457.67	\$627.22	\$625.95	\$552.73	\$594.11	\$586.77	\$687.39	\$659.79	\$0.00	\$0.00	\$0.00	\$0.00

3.11	Age Calibration Factor	0.5653														
3.12	Geographic Calibration Factor	1.0000														
3.13	Riskage Calibration Factor	0.9955														
3.14	Calibrated Plan Adjusted Index Rate	\$363.78	\$348.17	\$266.53	\$257.53	\$350.69	\$352.22	\$311.02	\$334.30	\$330.17	\$386.79	\$371.26	\$0.00	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information

Field #	Section IV: Projected Plan Level Information	86199PA0010004	86199PA0010012	86199PA0010028	86199PA0010022	86199PA0010025	86199PA0010034	86199PA0010031	86199PA0010039	86199PA0010040	86199PA0010041	86199PA0010037	86199PA0010012	86199PA0010033	86199PA0010006	86199PA0010030
4.1	Plan ID (Standard Component ID)	Total														
4.2	Allowed Claims	\$61,853,847	\$2,353,109	\$7,436,224	\$5,041,125	\$2,625,087	\$3,231,837	\$14,467,189	\$2,026,851	\$3,905,668	\$5,331,896	\$2,126,863	\$2,516,870	\$0	\$0	\$0
4.3	Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4	Member Cost Sharing	\$10,846,970	\$267,615	\$928,766	\$1,733,677	\$1,006,781	\$589,097	\$1,444,138	\$558,658	\$799,887	\$1,124,796	\$302,870	\$201,188	\$0	\$0	\$0
4.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6	Incurred Claims	\$51,006,878	\$2,085,494	\$6,509,459	\$3,307,448	\$1,618,306	\$2,642,740	\$13,013,051	\$1,467,994	\$3,105,781	\$4,206,900	\$1,825,992	\$2,315,473	\$0	\$0	\$0
4.7	Risk Adjustment Transfer Amount	\$17,014,662	\$1,268,910	\$4,021,275	\$3,373,339	\$1,872,849	\$2,127,993	\$7,468,387	\$1,384,354	\$2,613,179	\$3,378,831	\$1,354,152	\$1,311,860	\$0	\$0	\$0
4.8	Premium	\$109,529,735	\$4,087,091	\$12,396,715	\$8,432,631	\$4,270,698	\$6,407,393	\$23,914,888	\$3,812,755	\$7,750,218	\$10,462,431	\$4,837,602	\$4,312,866	\$0	\$0	\$0
4.9	Projected Member Months	1,84,518	6,322	20,095	17,801	9,331	10,602	38,206	6,897	13,012	17,831	6,747	6,536	0	0	0
4.10	Loss Ratio	70.36%	74.00%	77.72%	68.06%	67.49%	59.00%	80.10%	60.46%	60.6%	61.1%	55.61%	77.17%	RDV/01	RDV/01	RDV/01
4.11	Allowed Claims	\$335,22	\$372,21	\$371,26	\$283,16	\$283,16	\$304,83	\$378,40	\$293,85	\$300,16	\$299,01	\$315,53	\$385,05	RDV/01	RDV/01	RDV/01
4.12	Reinsurance	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	RDV/01	RDV/01	RDV/01
4.13	Member Cost Sharing	\$58,79	\$42,33	\$48,36	\$97,38	\$107,90	\$51,56	\$27,80	\$81,00	\$61,47	\$61,08	\$44,89	\$20,78	RDV/01	RDV/01	RDV/01
4.14	Cost Sharing Reduction	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	\$0,00	RDV/01	RDV/01	RDV/01
4.15	Incurred Claims	\$329,43	\$329,88	\$324,90	\$185,78	\$172,43	\$249,27	\$330,60	\$212,85	\$239,69	\$235,93	\$270,64	\$354,26	RDV/01	RDV/01	RDV/01
4.16	Risk Adjustment Transfer Amount	\$200,71	\$200,71	\$200,71	\$200,71	\$200,71	\$200,71	\$200,71	\$200,71	\$200,71	\$200,71	\$200,71	\$200,71	RDV/01	RDV/01	RDV/01
4.17	Premium	\$593,60	\$646,49	\$618,75												

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.

Select only the Rating Areas you are offering plans within and add a factor for each area.

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

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

Rating Area	Rating Factor
Rating Area 3	0.9655
Rating Area 6	1.2277
Rating Area 7	1.0975
Rating Area 8	0.8585

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	86199					
Rate Effective Date*	1/1/2024					
Rate Expiration Date*	12/31/2024					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco 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	Required: Enter the rate of an Individual tobacco enrollee on a plan	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.21	190.21	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.11	207.11	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	16	213.58	213.58	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	17	220.04	220.04	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	18	227.00	227.00	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	19	233.97	233.97	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.18	241.18	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	21	248.65	285.94	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	22	248.65	285.94	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	23	248.65	285.94	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	24	248.65	285.94	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	25	249.63	287.07	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	26	254.60	292.79	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	27	260.57	299.66	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.27	310.81	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.22	319.96	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.20	324.53	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.17	331.39	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	32	294.14	338.26	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	33	297.87	342.55	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	34	301.84	347.12	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	35	303.83	349.41	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	36	305.82	351.69	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	37	307.81	353.98	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	38	309.80	356.27	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	39	313.78	360.84	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	40	317.76	365.42	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	41	323.72	372.28	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	42	329.44	378.86	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	43	337.40	388.01	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	44	347.34	399.45	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	45	359.03	412.88	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	46	372.95	428.90	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	47	388.62	446.91	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	48	406.52	467.50	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	49	424.17	487.80	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	50	444.06	510.67	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	51	463.71	533.26	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	52	485.34	558.14	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	53	507.22	583.30	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	54	530.84	610.46	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	55	554.46	637.63	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	56	580.07	667.08	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	57	605.92	696.81	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	58	633.52	728.55	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	59	647.20	744.28	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	60	674.80	776.02	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	61	698.67	803.47	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	62	714.33	821.48	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	63	733.97	844.07	
86199PA0010022	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	745.90	857.78	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	241.86	241.86	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	15	263.36	263.36	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	16	271.58	271.58	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	17	279.80	279.80	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	18	288.65	288.65	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	19	297.50	297.50	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	20	306.67	306.67	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	21	316.17	363.59	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	22	316.17	363.59	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	23	316.17	363.59	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	24	316.17	363.59	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	25	317.42	365.04	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	26	323.74	372.31	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	27	331.33	381.03	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	28	343.66	395.21	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	29	353.78	406.85	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	30	358.84	412.66	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	31	366.43	421.39	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	32	374.01	430.12	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	33	378.76	435.57	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	34	383.81	441.39	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	35	386.34	444.30	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	36	388.87	447.20	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	37	391.40	450.11	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	38	393.93	453.02	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	39	398.99	458.84	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	40	404.05	464.66	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	41	411.64	473.38	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	42	418.91	481.74	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	43	429.03	493.38	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	44	441.67	507.92	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	45	456.53	525.01	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	46	474.24	545.37	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	47	494.15	568.28	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	48	516.92	594.45	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	49	539.36	620.27	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	50	564.66	649.36	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	51	589.63	678.08	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	52	617.14	709.71	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	53	644.96	741.70	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	54	675.00	776.24	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	55	705.03	810.78	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	56	737.59	848.23	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	57	770.47	886.05	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	58	805.57	926.40	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	59	822.96	946.40	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	60	858.05	986.76	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	61	888.40	1021.66	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	62	908.32	1044.57	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	63	933.30	1073.29	
86199PA0010022	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	948.46	1090.73	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	216.21	216.21	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	15	235.43	235.43	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	16	242.78	242.78	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	17	250.13	250.13	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	18	258.04	258.04	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	19	265.95	265.95	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	20	274.15	274.15	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	21	282.64	325.03	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	22	282.64	325.03	
86199PA0010022	Rating Area 7	Tobacco User/Non-Tobacco User	23	282.64	325.03	

86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	52	503.12	578.59
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	53	525.80	604.67
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	54	550.29	632.83
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	55	574.77	660.99
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	56	601.32	691.52
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	57	628.13	722.35
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	58	656.74	755.25
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	59	670.91	771.55
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	60	699.52	804.45
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	61	724.27	832.91
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	62	740.50	851.58
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	63	760.87	875.00
86199PA0020022	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	773.23	889.21
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	250.72	250.72
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	15	273.01	273.01
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	16	281.53	281.53
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	17	290.05	290.05
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	18	299.23	299.23
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	19	308.41	308.41
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	20	317.91	317.91
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	21	327.75	376.91
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	22	327.75	376.91
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	23	327.75	376.91
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	24	327.75	376.91
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	25	329.05	378.41
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	26	335.61	385.95
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	27	343.47	394.99
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	28	356.26	409.69
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	29	366.74	421.75
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	30	371.99	427.79
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	31	379.85	436.83
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	32	387.72	445.88
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	33	392.64	451.53
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	34	397.88	457.56
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	35	400.50	460.58
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	36	403.12	463.59
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	37	405.74	466.61
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	38	408.37	469.62
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	39	413.61	475.65
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	40	418.85	481.68
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	41	426.72	490.73
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	42	434.26	499.40
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	43	444.75	511.46
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	44	457.86	526.53
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	45	473.26	544.25
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	46	491.61	565.36
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	47	512.26	589.10
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	48	535.86	616.24
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	49	559.13	643.00
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	50	585.35	673.15
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	51	611.24	702.92
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	52	639.75	735.72
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	53	668.59	768.88
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	54	699.73	804.69
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	55	730.86	840.49
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	56	764.62	879.32
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	57	798.71	918.51
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	58	835.09	960.35
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	59	853.11	981.08
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	60	889.49	1022.92
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	61	920.96	1059.10
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	62	941.60	1082.84
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	63	967.49	1112.62
86199PA0020022	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	983.22	1130.70
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	224.13	224.13
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	15	244.06	244.06
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	16	251.67	251.67
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	17	259.29	259.29
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	18	267.49	267.49
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	19	275.70	275.70
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	20	284.19	284.19
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	21	292.99	336.94
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	22	292.99	336.94
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	23	292.99	336.94
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	24	292.99	336.94
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	25	294.16	338.28
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	26	300.02	345.02
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	27	307.05	353.10
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	28	318.47	366.25
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	29	327.85	377.03
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	30	332.54	382.42
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	31	339.57	390.50
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	32	346.60	398.59
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	33	351.00	403.64
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	34	355.68	409.04
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	35	358.03	411.73
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	36	360.37	414.43
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	37	362.71	417.12
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	38	365.06	419.82
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	39	369.75	425.21
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	40	374.43	430.60
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	41	381.47	438.69
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	42	388.20	446.43
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	43	397.58	457.22
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	44	409.30	470.69
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	45	423.07	486.53
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	46	439.48	505.40
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	47	457.93	526.62
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	48	479.03	550.88
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	49	499.83	574.81
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	50	523.27	601.76
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	51	546.42	628.38
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	52	571.91	657.69
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	53	597.69	687.34
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	54	625.52	719.35
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	55	653.36	751.36
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	56	683.53	786.06
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	57	714.00	821.10
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	58	746.52	858.50
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	59	762.64	877.03
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	60	795.16	914.43
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	61	823.29	946.78
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	62	841.74	968.01
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	63	864.89	994.62
86199PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	878.94	1010.79
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	175.32	175.32
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	15	190.91	190.91
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	16	196.87	196.87
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	17	202.83	202.83
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	18	209.24	209.24
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	19	215.66	215.66
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	20	222.31	222.31
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	21	229.19	263.57
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	22	229.19	263.57
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	23	229.19	263.57
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	24	229.19	263.57
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	25	230.10	264.61
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	26	234.68	269.88
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	27	240.18	276.21
86199PA0020022	Rating Area 8	Tobacco User/Non-Tobacco User	28	249.12	286.49

86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	57	930.58	1070.16
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	58	972.96	1118.91
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	59	993.97	1143.06
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	60	1036.35	1191.80
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	61	1073.01	1233.96
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	62	1097.07	1261.63
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	63	1127.23	1296.32
86199PA0010031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1145.55	1317.39
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	261.14	261.14
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	15	284.35	284.35
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	16	293.23	293.23
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	17	302.10	302.10
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	18	311.66	311.66
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	19	321.22	321.22
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	20	331.12	331.12
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	21	341.37	392.57
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	22	341.37	392.57
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	23	341.37	392.57
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	24	341.37	392.57
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	25	342.72	394.13
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	26	349.55	401.98
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	27	357.74	411.40
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	28	371.06	426.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	29	381.98	439.28
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	30	387.44	445.56
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	31	395.63	454.98
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	32	403.83	464.40
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	33	408.95	470.29
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	34	414.41	476.57
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	35	417.14	479.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	36	419.87	482.85
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	37	422.60	485.99
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	38	425.33	489.13
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	39	430.79	495.41
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	40	436.25	501.69
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	41	444.45	511.11
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	42	452.30	520.14
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	43	463.22	532.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	44	476.88	548.41
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	45	492.92	566.86
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	46	512.04	588.84
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	47	533.54	613.57
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	48	558.12	641.84
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	49	582.36	669.71
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	50	609.66	701.11
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	51	636.63	732.13
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	52	666.33	766.28
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	53	696.37	800.82
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	54	728.80	838.12
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	55	761.23	875.41
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	56	796.39	915.85
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	57	831.89	956.67
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	58	869.78	1000.25
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	59	888.55	1021.84
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	60	926.44	1065.41
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	61	959.21	1103.10
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	62	980.72	1127.83
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	63	1007.69	1158.84
86199PA0010031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1024.06	1177.67
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	204.27	204.27
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	15	222.43	222.43
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	16	229.37	229.37
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	17	236.31	236.31
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	18	243.79	243.79
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	19	251.27	251.27
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	20	259.01	259.01
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	21	267.03	307.08
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	22	267.03	307.08
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	23	267.03	307.08
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	24	267.03	307.08
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	25	268.09	308.30
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	26	273.43	314.44
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	27	279.84	321.81
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	28	290.25	333.79
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	29	298.80	343.62
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	30	303.07	348.53
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	31	309.48	355.90
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	32	315.89	363.27
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	33	319.89	367.87
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	34	324.16	372.79
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	35	326.30	375.24
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	36	328.44	377.70
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	37	330.57	380.16
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	38	332.71	382.61
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	39	336.98	387.53
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	40	341.25	392.44
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	41	347.66	399.81
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	42	353.80	406.87
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	43	362.35	416.70
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	44	373.03	428.98
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	45	385.58	443.41
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	46	400.53	460.61
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	47	417.35	479.96
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	48	436.58	502.07
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	49	455.54	523.87
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	50	476.90	548.43
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	51	497.99	572.69
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	52	521.22	599.41
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	53	544.72	626.43
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	54	570.09	655.60
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	55	595.46	684.78
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	56	622.96	716.40
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	57	650.73	748.34
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	58	680.37	782.42
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	59	695.06	799.31
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	60	724.69	833.40
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	61	750.33	862.88
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	62	767.15	882.22
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	63	788.25	906.48
86199PA0010031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	801.05	921.21
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	238.15	238.15
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	15	259.32	259.32
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	16	267.41	267.41
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	17	275.51	275.51
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	18	284.22	284.22
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	19	292.94	292.94
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	20	301.97	301.97
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	21	311.32	358.01
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	22	311.32	358.01
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	23	311.32	358.01
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	24	311.32	358.01
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	25	312.55	359.43
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	26	318.78	366.59
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	27	326.25	375.19
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	28	338.39	389.15
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	29	348.35	400.60
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	30	353.33	406.33
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	31	360.80	414.92
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	32	368.27	423.52
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	33	372.94	428.89

86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	34	377.92	434.61
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	35	380.42	437.48
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	36	382.91	440.34
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	37	385.40	443.21
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	38	387.89	446.07
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	39	392.87	451.80
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	40	397.85	457.53
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	41	405.32	466.12
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	42	412.48	474.35
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	43	422.44	485.81
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	44	434.89	500.13
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	45	449.52	516.95
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	46	466.96	537.00
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	47	486.57	559.56
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	48	508.98	585.33
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	49	531.09	610.75
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	50	555.99	639.39
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	51	580.58	667.67
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	52	607.67	698.82
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	53	635.06	730.32
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	54	664.64	764.33
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	55	694.21	798.34
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	56	726.28	835.22
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	57	758.65	872.45
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	58	793.21	912.19
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	59	810.33	931.88
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	60	844.88	971.61
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	61	874.77	1005.98
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	62	894.38	1028.54
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	63	918.97	1056.82
86199PA0020031	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	933.91	1073.99
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	302.82	302.82
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	15	329.74	329.74
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	16	340.03	340.03
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	17	350.32	350.32
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	18	361.41	361.41
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	19	372.49	372.49
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	20	383.97	383.97
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	21	395.86	455.23
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	22	395.86	455.23
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	23	395.86	455.23
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	24	395.86	455.23
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	25	397.43	457.04
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	26	405.35	466.15
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	27	414.85	477.07
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	28	430.28	494.83
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	29	442.95	509.39
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	30	449.29	516.68
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	31	458.79	527.60
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	32	468.29	538.53
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	33	474.22	545.36
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	34	480.56	552.64
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	35	483.72	556.28
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	36	486.89	559.92
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	37	490.06	563.57
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	38	493.22	567.21
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	39	499.56	574.49
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	40	505.89	581.78
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	41	515.39	592.70
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	42	524.50	603.17
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	43	537.16	617.74
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	44	553.00	635.95
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	45	571.60	657.34
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	46	593.77	682.83
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	47	618.71	711.51
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	48	647.21	744.29
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	49	675.31	776.61
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	50	706.98	813.03
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	51	738.25	848.99
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	52	772.69	888.60
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	53	807.53	928.66
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	54	845.13	971.90
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	55	882.74	1015.15
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	56	923.51	1062.04
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	57	964.68	1109.38
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	58	1008.62	1159.91
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	59	1030.39	1184.95
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	60	1074.33	1235.48
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	61	1112.33	1279.18
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	62	1137.27	1307.86
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	63	1168.54	1343.82
86199PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1187.53	1365.66
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	270.71	270.71
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	15	294.77	294.77
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	16	303.97	303.97
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	17	313.17	313.17
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	18	323.08	323.08
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	19	332.99	332.99
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	20	343.25	343.25
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	21	353.88	406.96
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	22	353.88	406.96
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	23	353.88	406.96
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	24	353.88	406.96
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	25	355.28	408.57
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	26	362.36	416.71
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	27	370.85	426.48
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	28	384.65	442.35
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	29	395.98	455.37
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	30	401.64	461.88
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	31	410.13	471.65
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	32	418.62	481.42
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	33	423.93	487.52
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	34	429.59	494.03
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	35	432.42	497.29
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	36	435.26	500.54
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	37	438.09	503.80
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	38	440.92	507.05
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	39	446.58	513.57
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	40	452.24	520.08
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	41	460.73	529.84
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	42	468.87	539.20
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	43	480.20	552.23
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	44	494.35	568.50
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	45	510.98	587.63
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	46	530.80	610.42
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	47	553.09	636.06
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	48	578.57	665.36
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	49	603.70	694.25
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	50	632.00	726.81
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	51	659.96	758.95
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	52	690.75	794.36
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	53	721.89	830.17
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	54	755.50	868.83
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	55	789.12	907.49
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	56	825.57	949.40
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	57	862.37	991.73
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	58	901.65	1036.90
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	59	921.11	1059.28
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	60	960.39	1104.45
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	61	994.36	1143.52

86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	62	1016.66	1169.16
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	63	1044.61	1201.30
86199PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1061.59	1220.83
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	211.76	211.76
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	15	230.58	230.58
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	16	237.78	237.78
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	17	244.97	244.97
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	18	252.72	252.72
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	19	260.47	260.47
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	20	268.50	268.50
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	21	276.82	318.34
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	22	276.82	318.34
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	23	276.82	318.34
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	24	276.82	318.34
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	25	277.91	319.60
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	26	283.45	325.97
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	27	290.09	333.61
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	28	300.89	346.02
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	29	309.75	356.21
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	30	314.17	361.30
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	31	320.82	368.94
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	32	327.46	376.58
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	33	331.61	381.35
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	34	336.04	386.45
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	35	338.26	388.99
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	36	340.47	391.54
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	37	342.69	394.09
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	38	344.90	396.63
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	39	349.33	401.73
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	40	353.76	406.82
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	41	360.40	414.46
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	42	366.77	421.78
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	43	375.62	431.97
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	44	386.70	444.70
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	45	399.71	459.66
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	46	415.21	477.49
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	47	432.65	497.54
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	48	452.58	520.46
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	49	472.23	543.06
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	50	494.37	568.53
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	51	516.24	593.68
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	52	540.32	621.37
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	53	564.68	649.39
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	54	590.98	679.63
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	55	617.28	709.87
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	56	645.79	742.65
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	57	674.57	775.76
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	58	705.30	811.10
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	59	720.52	828.60
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	60	751.25	863.94
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	61	777.82	894.50
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	62	795.26	914.55
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	63	817.13	939.70
86199PA0020031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	830.41	954.97
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	196.87	196.87
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	15	214.37	214.37
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	16	221.06	221.06
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	17	227.75	227.75
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	18	234.96	234.96
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	19	242.16	242.16
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	20	249.63	249.63
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	21	257.36	295.96
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	22	257.36	295.96
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	23	257.36	295.96
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	24	257.36	295.96
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	25	258.38	297.13
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	26	263.52	303.05
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	27	269.70	310.15
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	28	279.74	321.70
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	29	287.97	331.17
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	30	292.09	335.90
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	31	298.26	343.00
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	32	304.44	350.11
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	33	308.30	354.55
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	34	312.42	359.28
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	35	314.48	361.65
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	36	316.54	364.02
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	37	318.59	366.38
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	38	320.65	368.75
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	39	324.77	373.49
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	40	328.89	378.22
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	41	335.06	385.32
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	42	340.98	392.13
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	43	349.22	401.60
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	44	359.51	413.44
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	45	371.61	427.35
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	46	386.02	443.92
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	47	402.23	462.57
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	48	420.76	483.87
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	49	439.03	504.89
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	50	459.62	528.56
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	51	479.95	551.94
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	52	502.34	577.69
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	53	524.99	603.73
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	54	549.43	631.85
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	55	573.88	659.96
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	56	600.39	690.45
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	57	627.15	721.22
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	58	655.72	754.08
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	59	669.87	770.35
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	60	698.44	803.20
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	61	723.14	831.61
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	62	739.35	850.26
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	63	759.69	873.64
86199PA0010028	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	772.03	887.83
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	250.33	250.33
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	15	272.59	272.59
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	16	281.09	281.09
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	17	289.60	289.60
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	18	298.76	298.76
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	19	307.93	307.93
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	20	317.42	317.42
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	21	327.24	376.33
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	22	327.24	376.33
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	23	327.24	376.33
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	24	327.24	376.33
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	25	328.54	377.82
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	26	335.09	385.35
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	27	342.94	394.38
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	28	355.70	409.06
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	29	366.17	421.10
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	30	371.41	427.12
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	31	379.26	436.15
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	32	387.12	445.18
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	33	392.03	450.83
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	34	397.26	456.85
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	35	399.88	459.86
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	36	402.50	462.87
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	37	405.11	465.88
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	38	407.73	468.89

86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	39	412.97	474.91
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	40	418.20	480.93
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	41	426.06	489.97
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	42	433.58	498.62
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	43	444.06	510.66
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	44	457.14	525.72
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	45	472.52	543.40
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	46	490.85	564.48
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	47	511.47	588.19
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	48	535.03	615.28
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	49	558.26	642.00
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	50	584.44	672.10
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	51	610.29	701.83
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	52	638.76	734.57
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	53	667.56	767.69
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	54	698.64	803.44
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	55	729.73	839.19
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	56	763.43	877.95
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	57	797.47	917.09
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	58	833.79	958.86
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	59	851.79	979.56
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	60	888.11	1021.33
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	61	919.53	1057.45
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	62	940.14	1081.16
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	63	965.99	1110.89
86199PA0010028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	981.69	1128.94
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	223.79	223.79
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	15	243.68	243.68
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	16	251.28	251.28
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	17	258.89	258.89
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	18	267.08	267.08
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	19	275.27	275.27
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	20	283.75	283.75
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	21	292.54	336.42
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	22	292.54	336.42
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	23	292.54	336.42
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	24	292.54	336.42
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	25	293.70	337.75
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	26	299.55	344.48
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	27	306.57	352.56
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	28	317.98	365.68
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	29	327.34	376.44
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	30	332.02	381.82
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	31	339.04	389.90
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	32	346.06	397.97
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	33	350.45	403.02
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	34	355.13	408.40
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	35	357.47	411.09
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	36	359.81	413.78
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	37	362.15	416.47
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	38	364.49	419.17
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	39	369.17	424.55
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	40	373.85	429.93
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	41	380.87	438.00
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	42	387.60	445.74
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	43	396.96	456.51
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	44	408.66	469.96
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	45	422.41	485.77
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	46	438.79	504.61
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	47	457.22	525.81
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	48	478.29	550.03
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	49	499.06	573.91
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	50	522.46	600.83
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	51	545.57	627.40
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	52	571.02	656.67
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	53	596.76	686.27
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	54	624.55	718.23
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	55	652.34	750.19
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	56	682.47	784.84
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	57	712.89	819.83
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	58	745.36	857.17
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	59	761.45	875.67
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	60	793.92	913.01
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	61	822.01	945.31
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	62	840.44	966.50
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	63	863.55	993.08
86199PA0010028	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	877.58	1009.22
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	175.05	175.05
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	15	190.61	190.61
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	16	196.56	196.56
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	17	202.51	202.51
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	18	208.92	208.92
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	19	215.33	215.33
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	20	221.96	221.96
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	21	228.84	263.16
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	22	228.84	263.16
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	23	228.84	263.16
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	24	228.84	263.16
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	25	229.74	264.20
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	26	234.32	269.47
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	27	239.81	275.78
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	28	248.73	286.04
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	29	256.06	294.46
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	30	259.72	298.68
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	31	265.21	304.99
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	32	270.70	311.31
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	33	274.13	315.25
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	34	277.79	319.46
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	35	279.63	321.57
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	36	281.46	323.67
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	37	283.29	325.78
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	38	285.12	327.88
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	39	288.78	332.10
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	40	292.44	336.31
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	41	297.93	342.62
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	42	303.19	348.67
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	43	310.52	357.09
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	44	319.67	367.62
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	45	330.42	379.99
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	46	343.24	394.72
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	47	357.65	411.30
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	48	374.13	430.25
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	49	390.38	448.93
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	50	408.68	469.99
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	51	426.76	490.77
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	52	446.67	513.67
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	53	466.80	536.83
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	54	488.54	561.82
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	55	510.28	586.82
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	56	533.85	613.93
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	57	557.65	641.30
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	58	583.05	670.51
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	59	595.63	684.98
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	60	621.03	714.19
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	61	643.00	739.45
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	62	657.42	756.03
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	63	675.49	776.82
86199PA0010028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	686.47	789.44
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	204.08	204.08
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	15	222.22	222.22

86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	16	229.16	229.16
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	17	236.10	236.10
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	18	243.57	243.57
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	19	251.04	251.04
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	20	258.77	258.77
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	21	266.79	306.80
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	22	266.79	306.80
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	23	266.79	306.80
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	24	266.79	306.80
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	25	267.84	308.02
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	26	273.18	314.16
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	27	279.58	321.52
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	28	289.99	333.48
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	29	298.52	343.30
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	30	302.79	348.21
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	31	309.19	355.57
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	32	315.60	362.94
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	33	319.60	367.54
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	34	323.87	372.45
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	35	326.00	374.90
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	36	328.13	377.35
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	37	330.27	379.81
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	38	332.40	382.26
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	39	336.67	387.17
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	40	340.94	392.08
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	41	347.34	399.44
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	42	353.48	406.50
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	43	362.01	416.32
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	44	372.69	428.59
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	45	385.22	443.01
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	46	400.16	460.19
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	47	416.97	479.52
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	48	436.18	501.61
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	49	455.12	523.39
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	50	476.46	547.93
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	51	497.54	572.17
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	52	520.75	598.86
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	53	544.22	625.86
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	54	569.57	655.00
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	55	594.91	684.15
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	56	622.39	715.75
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	57	650.13	747.65
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	58	679.74	781.71
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	59	694.42	798.58
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	60	724.03	832.63
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	61	749.64	862.09
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	62	766.45	881.41
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	63	787.52	905.65
86199PA0020028	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	800.32	920.37
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	259.51	259.51
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	15	282.57	282.57
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	16	291.39	291.39
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	17	300.21	300.21
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	18	309.71	309.71
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	19	319.21	319.21
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	20	329.05	329.05
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	21	339.23	390.12
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	22	339.23	390.12
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	23	339.23	390.12
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	24	339.23	390.12
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	25	340.58	391.67
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	26	347.37	399.47
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	27	355.51	408.83
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	28	368.74	424.05
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	29	379.59	436.53
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	30	385.02	442.77
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	31	393.16	452.13
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	32	401.30	461.50
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	33	406.39	467.35
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	34	411.82	473.59
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	35	414.53	476.71
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	36	417.25	479.83
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	37	419.96	482.95
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	38	422.67	486.07
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	39	428.10	492.32
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	40	433.53	498.56
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	41	441.67	507.92
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	42	449.47	516.89
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	43	460.33	529.38
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	44	473.90	544.98
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	45	489.84	563.32
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	46	508.84	585.16
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	47	530.21	609.74
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	48	554.63	637.83
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	49	578.72	665.52
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	50	605.85	696.73
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	51	632.65	727.55
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	52	662.17	761.49
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	53	692.02	795.82
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	54	724.24	832.88
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	55	756.47	869.94
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	56	791.41	910.12
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	57	826.69	950.69
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	58	864.34	993.99
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	59	883.00	1015.45
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	60	920.65	1058.75
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	61	953.22	1096.20
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	62	974.59	1120.78
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	63	1001.39	1151.60
86199PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1017.66	1170.31
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	231.99	231.99
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	15	252.61	252.61
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	16	260.49	260.49
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	17	268.37	268.37
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	18	276.87	276.87
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	19	285.36	285.36
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	20	294.15	294.15
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	21	303.26	348.75
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	22	303.26	348.75
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	23	303.26	348.75
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	24	303.26	348.75
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	25	304.46	350.13
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	26	310.53	357.11
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	27	317.80	365.48
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	28	329.63	379.08
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	29	339.34	390.24
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	30	344.19	395.82
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	31	351.47	404.18
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	32	358.74	412.55
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	33	363.29	417.79
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	34	368.14	423.37
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	35	370.57	426.16
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	36	373.00	428.95
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	37	375.42	431.73
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	38	377.85	434.52
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	39	382.70	440.10
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	40	387.55	445.68
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	41	394.83	454.05
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	42	401.80	462.08
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	43	411.51	473.23

86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	44	423.64	487.18
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	45	437.89	503.57
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	46	454.87	523.10
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	47	473.98	545.07
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	48	495.81	570.18
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	49	517.34	594.94
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	50	541.60	622.84
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	51	565.56	650.39
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	52	591.94	680.73
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	53	618.63	711.42
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	54	647.44	744.55
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	55	676.24	777.68
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	56	707.48	813.60
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	57	739.02	849.87
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	58	772.68	888.58
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	59	789.36	907.76
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	60	823.02	946.47
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	61	852.13	979.95
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	62	871.23	1001.92
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	63	895.19	1029.47
86199PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	909.74	1046.20
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	181.47	181.47
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	15	197.60	197.60
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	16	203.76	203.76
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	17	209.93	209.93
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	18	216.57	216.57
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	19	223.22	223.22
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	20	230.09	230.09
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	21	237.22	272.80
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	22	237.22	272.80
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	23	237.22	272.80
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	24	237.22	272.80
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	25	238.16	273.88
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	26	242.90	279.34
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	27	248.60	285.89
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	28	257.85	296.53
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	29	265.44	305.25
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	30	269.23	309.62
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	31	274.93	316.17
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	32	280.62	322.71
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	33	284.18	326.81
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	34	287.97	331.17
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	35	289.87	333.35
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	36	291.77	335.53
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	37	293.67	337.72
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	38	295.56	339.90
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	39	299.36	344.26
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	40	303.16	348.63
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	41	308.85	355.18
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	42	314.30	361.45
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	43	321.90	370.18
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	44	331.38	381.09
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	45	342.53	393.91
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	46	355.82	409.19
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	47	370.76	426.37
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	48	387.84	446.02
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	49	404.68	465.38
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	50	423.66	487.21
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	51	442.40	508.76
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	52	463.04	532.49
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	53	483.91	556.50
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	54	506.45	582.41
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	55	528.98	608.33
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	56	553.41	636.42
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	57	578.08	664.80
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	58	604.41	695.08
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	59	617.46	710.08
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	60	643.79	740.36
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	61	666.56	766.55
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	62	681.51	783.73
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	63	700.25	805.28
86199PA0020028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	711.62	818.37
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	243.86	243.86
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	15	265.54	265.54
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	16	273.83	273.83
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	17	282.12	282.12
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	18	291.04	291.04
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	19	299.97	299.97
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	20	309.21	309.21
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	21	318.79	366.60
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	22	318.79	366.60
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	23	318.79	366.60
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	24	318.79	366.60
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	25	320.05	368.06
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	26	326.43	375.39
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	27	334.08	384.19
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	28	346.51	398.49
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	29	356.71	410.22
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	30	361.81	416.08
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	31	369.46	424.88
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	32	377.11	433.68
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	33	381.89	439.18
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	34	386.99	445.04
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	35	389.54	447.98
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	36	392.09	450.91
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	37	394.64	453.84
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	38	397.19	456.77
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	39	402.30	462.64
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	40	407.40	468.51
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	41	415.05	477.30
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	42	422.38	485.73
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	43	432.58	497.47
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	44	445.33	512.13
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	45	460.31	529.36
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	46	478.16	549.89
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	47	498.25	572.98
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	48	521.20	599.38
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	49	543.83	625.41
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	50	569.33	654.73
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	51	594.52	683.69
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	52	622.25	715.59
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	53	650.30	747.85
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	54	680.59	782.67
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	55	710.87	817.50
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	56	743.70	855.26
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	57	776.86	893.39
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	58	812.24	934.08
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	59	829.77	954.24
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	60	865.16	994.93
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	61	895.76	1030.12
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	62	915.84	1053.22
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	63	941.03	1082.18
86199PA0010039	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	956.32	1099.77
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	310.09	310.09
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	15	337.65	337.65
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	16	348.19	348.19
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	17	358.73	358.73
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	18	370.08	370.08
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	19	381.43	381.43
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	20	393.19	393.19

86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	21	405.36	466.16
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	22	405.36	466.16
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	23	405.36	466.16
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	24	405.36	466.16
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	25	406.97	468.01
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	26	415.07	477.34
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	27	424.80	488.52
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	28	440.61	506.70
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	29	453.58	521.62
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	30	460.07	529.08
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	31	469.80	540.27
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	32	479.52	551.45
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	33	485.60	558.44
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	34	492.09	565.90
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	35	495.33	569.63
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	36	498.58	573.36
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	37	501.82	577.09
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	38	505.06	580.82
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	39	511.55	588.28
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	40	518.03	595.74
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	41	527.76	606.92
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	42	537.08	617.65
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	43	550.05	632.56
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	44	566.27	651.21
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	45	585.32	673.12
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	46	608.02	699.22
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	47	633.56	728.59
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	48	662.74	762.15
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	49	691.52	795.25
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	50	723.95	832.54
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	51	755.97	869.37
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	52	791.23	909.92
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	53	826.91	950.94
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	54	865.41	995.23
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	55	903.92	1039.51
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	56	945.67	1087.52
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	57	987.83	1136.00
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	58	1032.82	1187.74
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	59	1055.11	1213.38
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	60	1100.11	1265.12
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	61	1139.02	1309.87
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	62	1164.56	1339.24
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	63	1196.58	1376.07
86199PA0010039	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1216.03	1398.43
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	277.20	277.20
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	15	301.84	301.84
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	16	311.27	311.27
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	17	320.69	320.69
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	18	330.83	330.83
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	19	340.98	340.98
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	20	351.49	351.49
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	21	362.37	416.72
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	22	362.37	416.72
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	23	362.37	416.72
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	24	362.37	416.72
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	25	363.81	418.38
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	26	371.05	426.71
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	27	379.75	436.71
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	28	393.88	452.97
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	29	405.48	466.30
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	30	411.28	472.97
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	31	419.97	482.97
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	32	428.67	492.97
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	33	434.10	499.22
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	34	439.90	505.89
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	35	442.80	509.22
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	36	445.70	512.56
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	37	448.60	515.89
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	38	451.50	519.22
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	39	457.30	525.89
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	40	463.09	532.56
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	41	471.79	542.56
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	42	480.12	552.14
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	43	491.72	565.48
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	44	506.21	582.15
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	45	523.24	601.73
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	46	543.54	625.07
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	47	566.37	651.32
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	48	592.46	681.32
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	49	618.18	710.91
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	50	647.17	744.25
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	51	675.80	777.17
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	52	707.32	813.42
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	53	739.21	850.09
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	54	773.63	889.68
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	55	808.06	929.27
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	56	845.38	972.19
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	57	883.07	1015.53
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	58	923.29	1061.78
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	59	943.22	1084.70
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	60	983.44	1130.96
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	61	1018.23	1170.96
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	62	1041.05	1197.21
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	63	1069.68	1230.13
86199PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1087.06	1250.13
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	216.84	216.84
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	15	236.11	236.11
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	16	243.48	243.48
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	17	250.85	250.85
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	18	258.79	258.79
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	19	266.72	266.72
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	20	274.94	274.94
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	21	283.46	325.98
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	22	283.46	325.98
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	23	283.46	325.98
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	24	283.46	325.98
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	25	284.58	327.27
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	26	290.25	333.79
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	27	297.05	341.61
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	28	308.11	354.32
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	29	317.18	364.76
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	30	321.71	369.97
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	31	328.52	377.79
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	32	335.32	385.62
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	33	339.57	390.51
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	34	344.11	395.72
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	35	346.37	398.33
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	36	348.64	400.94
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	37	350.91	403.55
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	38	353.18	406.15
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	39	357.71	411.37
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	40	362.25	416.58
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	41	369.05	424.41
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	42	375.57	431.90
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	43	384.64	442.33
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	44	395.98	455.37
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	45	409.30	470.69
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	46	425.17	488.95
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	47	443.03	509.48
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	48	463.44	532.95

86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	49	483.56	556.10
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	50	506.24	582.17
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	51	528.63	607.93
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	52	553.29	636.28
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	53	578.23	664.97
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	54	605.16	695.94
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	55	632.09	726.90
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	56	661.28	760.48
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	57	690.76	794.38
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	58	722.23	830.56
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	59	737.82	848.49
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	60	769.28	884.67
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	61	796.49	915.96
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	62	814.35	936.50
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	63	836.74	962.25
86199PA0010039	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	850.33	977.89
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	252.80	252.80
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	15	275.27	275.27
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	16	283.86	283.86
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	17	292.45	292.45
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	18	301.71	301.71
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	19	310.96	310.96
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	20	320.54	320.54
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	21	330.47	380.04
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	22	330.47	380.04
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	23	330.47	380.04
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	24	330.47	380.04
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	25	331.78	381.55
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	26	338.39	389.15
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	27	346.32	398.27
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	28	359.21	413.09
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	29	369.78	425.25
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	30	375.07	431.33
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	31	383.00	440.45
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	32	390.93	449.57
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	33	395.89	455.27
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	34	401.17	461.35
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	35	403.82	464.39
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	36	406.46	467.43
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	37	409.11	470.47
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	38	411.75	473.51
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	39	417.04	479.59
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	40	422.32	485.67
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	41	430.25	494.79
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	42	437.86	503.53
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	43	448.43	515.69
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	44	461.65	530.90
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	45	477.18	548.76
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	46	495.69	570.04
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	47	516.50	593.98
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	48	540.30	621.34
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	49	563.76	648.32
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	50	590.20	678.73
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	51	616.30	708.75
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	52	645.05	741.81
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	53	674.13	775.25
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	54	705.53	811.35
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	55	736.92	847.46
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	56	770.96	886.60
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	57	805.32	926.12
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	58	842.00	968.30
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	59	860.18	989.21
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	60	896.86	1031.39
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	61	928.58	1067.87
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	62	949.40	1091.81
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	63	975.51	1121.84
86199PA0020039	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	991.36	1140.07
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	321.45	321.45
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	15	350.03	350.03
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	16	360.95	360.95
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	17	371.88	371.88
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	18	383.64	383.64
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	19	395.41	395.41
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	20	407.59	407.59
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	21	420.21	483.24
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	22	420.21	483.24
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	23	420.21	483.24
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	24	420.21	483.24
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	25	421.88	485.16
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	26	430.28	494.83
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	27	440.37	506.42
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	28	456.76	525.27
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	29	470.20	540.73
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	30	476.93	548.46
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	31	487.01	560.06
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	32	497.10	571.66
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	33	503.40	578.91
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	34	510.12	586.64
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	35	513.48	590.51
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	36	516.84	594.37
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	37	520.21	598.24
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	38	523.57	602.10
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	39	530.29	609.83
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	40	537.01	617.57
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	41	547.10	629.16
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	42	556.76	640.28
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	43	570.21	655.74
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	44	587.02	675.07
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	45	606.77	697.78
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	46	630.30	724.84
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	47	656.77	755.29
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	48	687.03	790.08
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	49	716.86	824.39
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	50	750.48	863.05
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	51	783.67	901.22
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	52	820.23	943.26
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	53	857.21	985.79
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	54	897.12	1031.69
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	55	937.04	1077.60
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	56	980.32	1127.37
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	57	1024.02	1177.63
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	58	1070.67	1231.27
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	59	1093.78	1257.84
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	60	1140.42	1311.48
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	61	1180.76	1357.87
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	62	1207.23	1388.32
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	63	1240.43	1426.49
86199PA0020039	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1260.59	1449.68
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	287.36	287.36
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	15	312.90	312.90
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	16	322.67	322.67
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	17	332.44	332.44
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	18	342.96	342.96
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	19	353.47	353.47
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	20	364.37	364.37
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	21	375.65	431.99
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	22	375.65	431.99
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	23	375.65	431.99
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	24	375.65	431.99
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	25	377.14	433.71

86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	26	384.65	442.35
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	27	393.67	452.72
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	28	408.32	469.56
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	29	420.34	483.39
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	30	426.35	490.30
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	31	435.36	500.67
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	32	444.38	511.03
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	33	450.01	517.51
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	34	456.02	524.43
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	35	459.03	527.88
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	36	462.03	531.34
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	37	465.04	534.79
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	38	468.04	538.25
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	39	474.05	545.16
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	40	480.06	552.07
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	41	489.08	562.44
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	42	497.72	572.38
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	43	509.74	586.20
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	44	524.76	603.48
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	45	542.42	623.78
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	46	563.45	647.97
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	47	587.12	675.19
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	48	614.16	706.29
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	49	640.83	736.96
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	50	670.89	771.52
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	51	700.56	805.65
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	52	733.24	843.23
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	53	766.30	881.24
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	54	801.98	922.28
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	55	837.67	963.32
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	56	876.36	1007.81
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	57	915.42	1052.74
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	58	957.12	1100.69
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	59	977.78	1124.45
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	60	1019.48	1172.40
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	61	1055.54	1213.87
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	62	1079.20	1241.08
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	63	1108.88	1275.21
86199PA0020039	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1126.90	1295.93
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	224.78	224.78
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	15	244.76	244.76
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	16	252.40	252.40
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	17	260.04	260.04
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	18	268.27	268.27
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	19	276.50	276.50
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	20	285.02	285.02
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	21	293.84	337.92
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	22	293.84	337.92
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	23	293.84	337.92
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	24	293.84	337.92
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	25	295.01	339.26
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	26	300.89	346.02
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	27	307.94	354.13
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	28	319.40	367.31
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	29	328.80	378.12
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	30	333.50	383.53
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	31	340.55	391.64
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	32	347.61	399.75
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	33	352.01	404.82
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	34	356.72	410.22
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	35	359.07	412.93
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	36	361.42	415.63
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	37	363.77	418.33
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	38	366.12	421.04
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	39	370.82	426.44
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	40	375.52	431.85
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	41	382.57	439.96
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	42	389.33	447.73
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	43	398.73	458.54
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	44	410.49	472.06
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	45	424.30	487.94
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	46	440.75	506.86
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	47	459.26	528.15
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	48	480.42	552.48
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	49	501.28	576.47
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	50	524.79	603.51
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	51	548.00	630.20
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	52	573.57	659.60
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	53	599.42	689.34
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	54	627.34	721.44
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	55	655.25	753.54
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	56	685.52	788.34
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	57	716.07	823.49
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	58	748.69	860.99
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	59	764.85	879.58
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	60	797.47	917.09
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	61	825.68	949.53
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	62	844.19	970.81
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	63	867.40	997.51
86199PA0020039	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	881.49	1013.72
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	259.02	259.02
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	282.04	282.04
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	290.84	290.84
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	299.65	299.65
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	309.13	309.13
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	318.61	318.61
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	328.43	328.43
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	338.60	389.38
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	338.60	389.38
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	338.60	389.38
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	24	338.60	389.38
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	25	339.94	390.93
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	26	346.71	398.72
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	27	354.84	408.06
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	28	368.04	423.25
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	29	378.88	435.71
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	30	384.29	441.94
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	31	392.42	451.28
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	32	400.55	460.63
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	33	405.63	466.47
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	34	411.04	472.70
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	35	413.75	475.81
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	36	416.46	478.93
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	37	419.17	482.04
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	38	421.88	485.16
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	39	427.29	491.39
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	40	432.71	497.62
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	41	440.84	506.96
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	42	448.63	515.92
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	43	459.46	528.38
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	44	473.00	543.95
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	45	488.92	562.25
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	46	507.88	584.06
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	47	529.21	608.59
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	48	553.59	636.63
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	49	577.63	664.27
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	50	604.71	695.42
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	51	631.46	726.18
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	52	660.92	760.06
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	53	690.71	794.32

86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	54	722.88	831.31
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	55	755.05	868.30
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	789.92	908.41
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	825.13	948.90
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	862.72	992.12
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	881.34	1013.54
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	918.92	1056.76
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	951.42	1094.14
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	972.76	1118.67
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	999.50	1149.43
86199PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1015.75	1168.11
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	329.36	329.36
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	358.64	358.64
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	16	369.83	369.83
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	17	381.02	381.02
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	18	393.08	393.08
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	19	405.13	405.13
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	20	417.62	417.62
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	21	430.54	495.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	22	430.54	495.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	23	430.54	495.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	24	430.54	495.12
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	25	432.26	497.10
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	26	440.87	507.00
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	27	451.20	518.88
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	28	467.99	538.19
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	29	481.77	554.03
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	488.66	561.96
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	31	498.99	573.84
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	32	509.32	585.72
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	33	515.78	593.15
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	34	522.67	601.07
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	35	526.11	605.03
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	36	529.56	608.99
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	37	533.00	612.95
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	38	536.45	616.91
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	39	543.33	624.83
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	40	550.22	632.76
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	41	560.56	644.64
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	42	570.46	656.03
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	43	584.24	671.87
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	44	601.46	691.68
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	45	621.69	714.95
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	46	645.80	742.67
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	47	672.93	773.86
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	48	703.92	809.51
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	49	734.49	844.67
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	50	768.93	884.28
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	51	802.95	923.39
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	52	840.40	966.46
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	53	878.29	1010.03
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	54	919.19	1057.07
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	55	960.09	1104.11
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	56	1004.44	1155.10
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	57	1049.21	1206.59
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	58	1097.00	1261.55
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	59	1120.68	1288.78
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1168.47	1343.74
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1209.80	1391.27
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1236.93	1422.46
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1270.94	1461.58
86199PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1291.59	1485.33
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	294.43	294.43
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	15	320.60	320.60
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	16	330.61	330.61
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	17	340.61	340.61
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	18	351.39	351.39
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	19	362.17	362.17
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	20	373.33	373.33
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	21	384.89	442.62
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	22	384.89	442.62
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	23	384.89	442.62
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	24	384.89	442.62
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	25	386.42	444.38
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	26	394.11	453.23
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	27	403.35	463.85
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	28	418.36	481.11
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	29	430.68	495.28
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	30	436.83	502.36
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	31	446.07	512.98
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	32	455.31	523.60
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	33	461.08	530.24
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	34	467.24	537.32
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	470.32	540.87
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	36	473.40	544.41
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	37	476.48	547.95
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	38	479.56	551.49
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	39	485.71	558.57
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	40	491.87	565.65
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	41	501.11	576.27
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	42	509.96	586.45
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	43	522.28	600.62
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	44	537.67	618.32
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	45	555.76	639.12
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	46	577.31	663.91
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	47	601.56	691.79
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	48	629.27	723.66
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	49	656.60	755.09
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	50	687.39	790.50
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	51	717.79	825.46
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	52	751.28	863.97
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	53	785.15	902.92
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	54	821.71	944.97
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	858.27	987.01
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	897.91	1032.60
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	937.94	1078.63
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	980.66	1127.76
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	59	1001.83	1152.11
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1044.55	1201.24
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1081.50	1243.73
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1105.75	1271.61
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1136.15	1306.58
86199PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1154.62	1327.81
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	230.31	230.31
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	250.78	250.78
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	258.61	258.61
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	266.44	266.44
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	274.87	274.87
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	283.30	283.30
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	292.03	292.03
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	301.07	346.23
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	301.07	346.23
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	301.07	346.23
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	301.07	346.23
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	302.27	347.61
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	308.29	354.53
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	315.51	362.84
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	327.25	376.34
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	336.89	387.42
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	341.71	392.96

86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	348.93	401.27
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	356.16	409.58
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	360.67	414.77
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	365.49	420.31
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	367.90	423.08
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	370.31	425.85
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	372.71	428.62
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	375.12	431.39
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	379.94	436.93
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	384.76	442.47
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	391.98	450.78
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	398.91	458.74
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	408.54	469.82
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	420.58	483.67
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	434.73	499.94
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	451.59	519.33
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	470.56	541.14
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	492.24	566.07
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	513.61	590.65
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	537.70	618.35
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	561.48	645.70
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	587.67	675.82
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	614.17	706.29
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	642.77	739.18
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	671.37	772.07
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	702.38	807.73
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	733.69	843.74
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	767.11	882.17
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	783.66	901.21
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	817.08	939.65
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	845.98	972.88
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	864.95	994.69
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	888.74	1022.05
86199PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	903.18	1038.65
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	268.51	268.51
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	15	292.38	292.38
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	16	301.50	301.50
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	17	310.63	310.63
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	18	320.46	320.46
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	19	330.28	330.28
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	20	340.46	340.46
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	21	351.00	403.65
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	22	351.00	403.65
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	23	351.00	403.65
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	24	351.00	403.65
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	25	352.40	405.26
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	26	359.42	413.33
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	27	367.84	423.02
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	28	381.53	438.76
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	29	392.76	451.67
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	30	398.38	458.13
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	31	406.80	467.82
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	32	415.22	477.51
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	33	420.49	483.56
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	34	426.10	490.02
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	35	428.91	493.25
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	36	431.72	496.48
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	37	434.53	499.71
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	38	437.34	502.94
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	39	442.95	509.39
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	40	448.57	515.85
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	41	456.99	525.54
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	42	465.06	534.82
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	43	476.30	547.74
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	44	490.34	563.89
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	45	506.83	582.86
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	46	526.49	605.46
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	47	548.60	630.89
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	48	573.87	659.95
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	49	598.79	688.61
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	50	626.87	720.90
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	51	654.60	752.79
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	52	685.14	787.91
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	53	716.02	823.43
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	54	749.37	861.77
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	55	782.71	900.12
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	56	818.86	941.69
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	57	855.37	983.67
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	58	894.33	1028.48
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	59	913.63	1050.68
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	60	952.59	1095.48
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	61	986.29	1134.23
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	62	1008.40	1159.66
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	63	1036.13	1191.55
86199PA0020025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1052.97	1210.91
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	341.43	341.43
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	15	371.78	371.78
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	16	383.38	383.38
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	17	394.99	394.99
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	18	407.48	407.48
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	19	419.98	419.98
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	20	432.92	432.92
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	21	446.32	513.27
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	22	446.32	513.27
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	23	446.32	513.27
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	24	446.32	513.27
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	25	448.10	515.31
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	26	457.02	525.58
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	27	467.73	537.89
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	28	485.14	557.91
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	29	499.42	574.33
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	30	506.56	582.55
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	31	517.27	594.87
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	32	527.99	607.18
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	33	534.68	614.88
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	34	541.82	623.09
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	35	545.39	627.20
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	36	548.96	631.31
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	37	552.53	635.41
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	38	556.10	639.52
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	39	563.24	647.73
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	40	570.39	655.94
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	41	581.10	668.26
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	42	591.36	680.07
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	43	605.64	696.49
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	44	623.50	717.02
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	45	644.47	741.14
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	46	669.47	769.89
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	47	697.58	802.22
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	48	729.72	839.18
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	49	761.41	875.62
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	50	797.11	916.68
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	51	832.37	957.22
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	52	871.20	1001.88
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	53	910.47	1047.04
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	54	952.87	1095.80
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	55	995.27	1144.56
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	56	1041.24	1197.43
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	57	1087.66	1250.81
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	58	1137.20	1307.78

86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	59	1161.75	1336.01
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1211.29	1392.98
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1254.13	1442.25
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1282.25	1474.59
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1317.51	1515.14
86199PA0020025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1338.92	1539.76
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	305.22	305.22
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	15	332.35	332.35
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	16	342.72	342.72
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	17	353.10	353.10
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	18	364.27	364.27
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	19	375.44	375.44
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	20	387.01	387.01
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	21	398.99	458.84
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	22	398.99	458.84
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	23	398.99	458.84
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	24	398.99	458.84
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	25	400.57	460.66
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	26	408.55	469.84
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	27	418.13	480.85
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	28	433.69	498.74
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	29	446.46	513.43
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	30	452.84	520.77
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	31	462.42	531.78
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	32	471.99	542.79
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	33	477.98	549.67
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	34	484.36	557.01
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	35	487.55	560.68
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	36	490.74	564.36
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	37	493.94	568.03
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	38	497.13	571.70
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	39	503.51	579.04
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	40	509.89	586.38
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	41	519.47	597.39
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	42	528.65	607.94
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	43	541.41	622.63
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	44	557.37	640.98
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	45	576.13	662.54
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	46	598.47	688.24
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	47	623.60	717.14
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	48	652.33	750.18
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	49	680.66	782.76
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	50	712.58	819.46
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	51	744.10	855.71
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	52	778.81	895.63
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	53	813.92	936.00
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	54	851.82	979.59
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	55	889.72	1023.18
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	56	930.82	1070.44
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	57	972.31	1118.16
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	58	1016.60	1169.09
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	59	1038.54	1194.32
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1082.83	1245.25
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1121.13	1289.30
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1146.27	1318.21
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1177.78	1354.45
86199PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1196.93	1376.47
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	238.75	238.75
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	15	259.97	259.97
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	16	268.09	268.09
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	17	276.20	276.20
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	18	284.94	284.94
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	19	293.68	293.68
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	20	302.73	302.73
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	21	312.10	358.92
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	22	312.10	358.92
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	23	312.10	358.92
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	24	312.10	358.92
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	25	313.34	360.34
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	26	319.58	367.52
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	27	327.07	376.14
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	28	339.25	390.13
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	29	349.23	401.62
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	30	354.23	407.36
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	31	361.72	415.97
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	32	369.21	424.59
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	33	373.89	429.97
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	34	378.88	435.71
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	35	381.38	438.59
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	36	383.88	441.46
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	37	386.37	444.33
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	38	388.87	447.20
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	39	393.86	452.94
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	40	398.86	458.68
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	41	406.35	467.30
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	42	413.52	475.55
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	43	423.51	487.04
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	44	436.00	501.39
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	45	450.66	518.26
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	46	468.14	538.36
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	47	487.80	560.97
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	48	510.27	586.81
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	49	532.43	612.30
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	50	557.40	641.01
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	51	582.06	669.36
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	52	609.21	700.59
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	53	636.67	732.17
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	54	666.32	766.27
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	55	695.97	800.36
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	56	728.12	837.33
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	57	760.57	874.66
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	58	795.22	914.50
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	59	812.38	934.24
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	60	847.02	974.08
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	61	876.98	1008.53
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	62	896.65	1031.14
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	63	921.30	1059.50
86199PA0020025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	936.27	1076.71
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	285.70	285.70
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	15	311.09	311.09
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	16	320.80	320.80
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	17	330.51	330.51
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	18	340.97	340.97
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	19	351.43	351.43
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	20	362.26	362.26
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	21	373.47	429.49
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	22	373.47	429.49
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	23	373.47	429.49
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	24	373.47	429.49
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	25	374.96	431.20
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	26	382.43	439.79
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	27	391.39	450.10
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	28	405.95	466.85
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	29	417.90	480.59
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	30	423.88	487.46
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	31	432.84	497.77
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	32	441.81	508.08
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	33	447.41	514.52
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	34	453.38	521.39
86199PA0010040	Rating Area 3	Tobacco User/Non-Tobacco User	35	456.37	524.83

86199PA0010040	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1273.55	1464.59
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	254.04	254.04
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	15	276.62	276.62
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	16	285.25	285.25
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	17	293.89	293.89
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	18	303.18	303.18
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	19	312.48	312.48
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	20	322.11	322.11
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	21	332.08	381.90
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	22	332.08	381.90
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	23	332.08	381.90
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	24	332.08	381.90
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	25	333.40	383.41
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	26	340.04	391.05
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	27	348.01	400.22
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	28	360.96	415.11
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	29	371.59	427.33
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	30	376.90	433.44
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	31	384.87	442.60
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	32	392.84	451.77
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	33	397.82	457.50
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	34	403.14	463.61
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	35	405.79	466.66
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	36	408.45	469.72
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	37	411.11	472.77
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	38	413.76	475.83
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	39	419.08	481.94
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	40	424.39	488.05
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	41	432.36	497.21
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	42	440.00	506.00
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	43	450.62	518.22
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	44	463.91	533.49
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	45	479.51	551.44
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	46	498.11	572.83
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	47	519.03	596.89
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	48	542.94	624.38
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	49	566.52	651.50
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	50	593.08	682.05
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	51	619.32	712.22
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	52	648.21	745.44
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	53	677.43	779.05
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	54	708.98	815.32
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	55	740.53	851.60
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	56	774.73	890.94
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	57	809.26	930.65
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	58	846.12	973.04
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	59	864.39	994.05
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	60	901.25	1036.44
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	61	933.13	1073.10
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	62	954.05	1097.16
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	63	980.28	1127.32
86199PA0010040	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	996.21	1145.65
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	296.17	296.17
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	15	322.49	322.49
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	16	332.56	332.56
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	17	342.63	342.63
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	18	353.47	353.47
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	19	364.31	364.31
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	20	375.53	375.53
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	21	387.16	445.23
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	22	387.16	445.23
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	23	387.16	445.23
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	24	387.16	445.23
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	25	388.70	447.00
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	26	396.44	455.90
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	27	405.73	466.59
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	28	420.83	483.95
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	29	433.22	498.20
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	30	439.41	505.32
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	31	448.70	516.01
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	32	458.00	526.69
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	33	463.80	533.37
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	34	470.00	540.50
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	35	473.09	544.06
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	36	476.19	547.62
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	37	479.29	551.18
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	38	482.39	554.74
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	39	488.58	561.87
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	40	494.77	568.99
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	41	504.07	579.68
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	42	512.97	589.92
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	43	525.36	604.16
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	44	540.84	621.97
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	45	559.04	642.90
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	46	580.72	667.83
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	47	605.11	695.88
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	48	632.99	727.93
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	49	660.47	759.54
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	50	691.44	795.16
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	51	722.03	830.33
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	52	755.71	869.07
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	53	789.78	908.25
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	54	826.56	950.54
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	55	863.34	992.84
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	56	903.21	1038.70
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	57	943.48	1085.00
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	58	986.45	1134.42
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	59	1007.74	1158.91
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	60	1050.72	1208.33
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	61	1087.88	1251.07
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	62	1112.27	1279.12
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	63	1142.86	1314.29
86199PA0020040	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1161.43	1335.65
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	376.60	376.60
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	15	410.07	410.07
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	16	422.87	422.87
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	17	435.67	435.67
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	18	449.46	449.46
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	19	463.24	463.24
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	20	477.52	477.52
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	21	492.29	566.14
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	22	492.29	566.14
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	23	492.29	566.14
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	24	492.29	566.14
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	25	494.25	568.39
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	26	504.10	579.71
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	27	515.91	593.30
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	28	535.11	615.38
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	29	550.87	633.50
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	30	558.74	642.55
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	31	570.56	656.14
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	32	582.37	669.73
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	33	589.76	678.22
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	34	597.63	687.28
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	35	601.57	691.81
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	36	605.51	696.34
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	37	609.45	700.87
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	38	613.39	705.39
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	39	621.26	714.45
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	40	629.14	723.51

86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	41	640.95	737.10
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	42	652.28	750.12
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	43	668.03	768.23
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	44	687.72	790.88
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	45	710.86	817.49
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	46	738.43	849.19
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	47	769.44	884.86
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	48	804.89	925.62
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	49	839.84	965.81
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	50	879.22	1011.10
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	51	918.11	1055.83
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	52	960.94	1105.08
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	53	1004.26	1154.90
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	54	1051.03	1208.68
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	55	1097.79	1262.46
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	56	1148.50	1320.77
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	57	1199.70	1379.65
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	58	1254.34	1442.49
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	59	1281.42	1473.63
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	60	1336.06	1536.47
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	61	1383.32	1590.82
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	62	1414.33	1626.48
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	63	1453.22	1671.21
86199PA0020040	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1476.84	1698.37
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	336.66	336.66
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	15	366.58	366.58
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	16	378.03	378.03
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	17	389.47	389.47
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	18	401.79	401.79
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	19	414.11	414.11
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	20	426.87	426.87
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	21	440.09	506.10
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	22	440.09	506.10
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	23	440.09	506.10
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	24	440.09	506.10
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	25	441.84	508.11
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	26	450.64	518.23
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	27	461.20	530.38
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	28	478.36	550.12
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	29	492.45	566.31
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	30	499.49	574.41
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	31	510.05	586.56
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	32	520.61	598.70
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	33	527.21	606.29
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	34	534.25	614.39
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	35	537.77	618.44
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	36	541.29	622.49
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	37	544.81	626.54
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	38	548.34	630.59
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	39	555.38	638.68
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	40	562.42	646.78
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	41	572.98	658.93
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	42	583.10	670.57
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	43	597.18	686.76
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	44	614.79	707.01
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	45	635.47	730.79
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	46	660.12	759.13
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	47	687.84	791.02
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	48	719.53	827.45
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	49	750.77	863.39
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	50	785.98	903.87
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	51	820.74	943.85
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	52	859.03	987.88
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	53	897.76	1032.42
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	54	939.56	1080.50
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	55	981.37	1128.58
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	56	1026.70	1180.70
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	57	1072.47	1233.34
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	58	1121.32	1289.51
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	59	1145.52	1317.35
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	60	1194.37	1373.52
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	61	1236.62	1422.11
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	62	1264.34	1453.99
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	63	1299.11	1493.97
86199PA0020040	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1320.22	1518.25
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	263.35	263.35
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	15	286.75	286.75
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	16	295.70	295.70
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	17	304.65	304.65
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	18	314.29	314.29
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	19	323.93	323.93
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	20	333.91	333.91
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	21	344.25	395.89
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	22	344.25	395.89
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	23	344.25	395.89
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	24	344.25	395.89
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	25	345.62	397.46
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	26	352.50	405.38
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	27	360.77	414.88
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	28	374.19	430.32
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	29	385.21	442.99
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	30	390.71	449.32
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	31	398.98	458.82
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	32	407.24	468.32
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	33	412.40	474.26
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	34	417.91	480.60
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	35	420.66	483.76
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	36	423.42	486.93
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	37	426.17	490.10
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	38	428.93	493.26
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	39	434.43	499.60
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	40	439.94	505.93
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	41	448.20	515.43
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	42	456.12	524.54
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	43	467.14	537.21
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	44	480.91	553.04
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	45	497.09	571.65
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	46	516.36	593.82
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	47	538.05	618.76
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	48	562.84	647.26
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	49	587.28	675.37
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	50	614.82	707.04
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	51	642.01	738.31
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	52	671.96	772.75
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	53	702.25	807.59
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	54	734.96	845.20
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	55	767.66	882.81
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	56	803.12	923.58
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	57	838.92	964.76
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	58	877.13	1008.70
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	59	896.06	1030.47
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	60	934.27	1074.41
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	61	967.32	1112.42
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	62	989.01	1137.36
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	63	1016.20	1168.63
86199PA0020040	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	1032.72	1187.63
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	246.93	246.93
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	268.88	268.88
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	277.27	277.27
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	285.66	285.66

86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	294.70	294.70
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	303.74	303.74
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	313.10	313.10
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	322.79	371.21
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	322.79	371.21
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	322.79	371.21
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	322.79	371.21
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	324.07	372.68
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	330.53	380.11
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	338.27	389.01
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	350.86	403.49
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	361.19	415.37
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	366.36	421.31
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	374.10	430.22
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	381.85	439.13
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	386.69	444.69
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	391.85	450.63
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	394.44	453.60
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	397.02	456.57
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	399.60	459.54
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	402.18	462.51
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	407.35	468.45
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	412.51	474.39
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	420.26	483.30
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	427.68	491.84
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	438.01	503.71
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	450.92	518.56
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	466.09	536.01
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	484.17	556.80
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	504.51	580.18
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	527.75	606.91
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	550.66	633.26
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	576.49	662.96
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	601.98	692.28
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	630.07	724.58
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	658.47	757.24
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	689.14	792.51
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	719.80	827.77
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	753.05	866.00
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	786.61	904.61
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	822.44	945.81
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	840.20	966.23
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	876.02	1007.43
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	907.01	1043.06
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	927.35	1066.45
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	952.85	1095.77
86199PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	968.33	1113.58
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	313.98	313.98
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	341.89	341.89
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	352.57	352.57
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	363.24	363.24
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	374.73	374.73
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	386.22	386.22
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	398.12	398.12
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	410.45	472.01
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	410.45	472.01
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	410.45	472.01
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	410.45	472.01
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	412.08	473.89
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	420.29	483.33
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	430.14	494.66
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	446.15	513.07
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	459.28	528.17
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	465.85	535.72
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	475.70	547.05
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	485.55	558.38
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	491.70	565.46
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	498.27	573.01
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	501.55	576.79
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	504.84	580.56
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	508.12	584.34
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	511.40	588.12
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	517.97	595.67
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	524.54	603.22
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	534.39	614.55
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	543.83	625.40
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	556.96	640.51
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	573.38	659.39
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	592.67	681.57
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	615.66	708.00
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	641.51	737.74
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	671.06	771.72
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	700.21	805.24
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	733.04	843.00
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	765.47	880.28
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	801.17	921.35
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	837.29	962.89
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	876.28	1007.73
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	915.27	1052.57
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	56	957.55	1101.18
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	57	1000.24	1150.27
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	58	1045.79	1202.66
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	59	1068.37	1228.62
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	60	1113.93	1281.02
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	61	1153.33	1326.33
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	62	1179.19	1356.06
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1211.61	1393.35
86199PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1231.30	1416.00
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	280.69	280.69
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	15	305.64	305.64
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	16	315.18	315.18
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	17	324.71	324.71
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	18	334.99	334.99
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	19	345.26	345.26
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	20	355.90	355.90
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	21	366.92	421.96
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	22	366.92	421.96
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	23	366.92	421.96
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	24	366.92	421.96
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	25	368.38	423.63
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	26	375.72	432.07
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	27	384.52	442.20
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	28	398.83	458.66
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	29	410.57	472.16
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	30	416.44	478.91
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	31	425.25	489.04
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	32	434.05	499.16
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	33	439.56	505.49
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	34	445.43	512.24
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	35	448.36	515.62
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	36	451.30	518.99
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	37	454.23	522.37
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	38	457.17	525.74
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	39	463.04	532.50
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	40	468.91	539.25
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	41	477.72	549.37
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	42	486.15	559.08
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	43	497.90	572.58
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	44	512.57	589.46
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	45	529.82	609.29

86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	46	550.36	632.92
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	47	573.48	659.50
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	48	599.90	689.88
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	49	625.95	719.84
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	50	655.30	753.60
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	51	684.29	786.93
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	52	716.21	823.64
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	53	748.50	860.77
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	54	783.35	900.85
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	55	818.21	940.94
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	56	856.00	984.40
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	57	894.16	1028.28
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	58	934.89	1075.12
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	59	955.07	1098.32
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	60	995.79	1145.16
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	61	1031.02	1185.67
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	62	1054.13	1212.25
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	63	1083.12	1245.58
86199PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1100.72	1265.83
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	219.56	219.56
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	15	239.08	239.08
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	16	246.54	246.54
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	17	254.00	254.00
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	18	262.04	262.04
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	19	270.07	270.07
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	20	278.40	278.40
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	21	287.02	330.07
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	22	287.02	330.07
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	23	287.02	330.07
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	24	287.02	330.07
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	25	288.16	331.38
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	26	293.90	337.98
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	27	300.78	345.90
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	28	311.98	358.77
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	29	321.16	369.34
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	30	325.75	374.62
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	31	332.64	382.54
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	32	339.53	390.46
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	33	343.84	395.41
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	34	348.43	400.69
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	35	350.72	403.33
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	36	353.02	405.97
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	37	355.32	408.61
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	38	357.61	411.25
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	39	362.20	416.54
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	40	366.80	421.82
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	41	373.68	429.74
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	42	380.29	437.33
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	43	389.47	447.89
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	44	400.95	461.09
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	45	414.44	476.61
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	46	430.51	495.09
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	47	448.59	515.88
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	48	469.26	539.65
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	49	489.64	563.08
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	50	512.60	589.49
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	51	535.27	615.56
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	52	560.24	644.28
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	53	585.50	673.32
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	54	612.76	704.68
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	55	640.03	736.03
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	56	669.59	770.03
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	57	699.44	804.36
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	58	731.30	840.99
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	59	747.08	859.15
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	60	778.94	895.78
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	61	806.49	927.47
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	62	824.58	948.26
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	63	847.25	974.34
86199PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	861.02	990.17
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	255.97	255.97
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	15	278.73	278.73
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	16	287.43	287.43
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	17	296.13	296.13
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	18	305.50	305.50
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	19	314.87	314.87
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	20	324.57	324.57
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	21	334.62	384.81
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	22	334.62	384.81
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	23	334.62	384.81
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	24	334.62	384.81
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	25	335.95	386.34
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	26	342.64	394.03
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	27	350.67	403.27
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	28	363.72	418.28
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	29	374.43	430.59
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	30	379.78	436.75
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	31	387.81	445.98
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	32	395.84	455.22
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	33	400.86	460.99
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	34	406.21	467.15
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	35	408.89	470.22
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	36	411.57	473.30
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	37	414.24	476.38
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	38	416.92	479.46
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	39	422.27	485.62
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	40	427.63	491.77
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	41	435.66	501.01
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	42	443.36	509.86
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	43	454.06	522.17
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	44	467.45	537.56
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	45	483.17	555.65
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	46	501.91	577.20
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	47	522.99	601.44
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	48	547.08	629.15
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	49	570.84	656.47
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	50	597.61	687.25
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	51	624.04	717.65
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	52	653.15	751.13
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	53	682.60	784.99
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	54	714.39	821.55
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	55	746.18	858.10
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	56	780.64	897.74
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	57	815.44	937.75
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	58	852.58	980.47
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	59	870.98	1001.63
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	60	908.13	1044.34
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	61	940.25	1081.28
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	62	961.33	1105.53
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	63	987.76	1135.93
86199PA0020035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1003.81	1154.39
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	325.49	325.49
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	15	354.42	354.42
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	16	365.48	365.48
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	17	376.55	376.55
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	18	388.46	388.46
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	19	400.37	400.37
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	20	412.71	412.71
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	21	425.49	489.31
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	22	425.49	489.31

86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	23	425.49	489.31
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	24	425.49	489.31
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	25	427.18	491.26
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	26	435.69	501.04
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	27	445.90	512.78
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	28	462.49	531.87
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	29	476.11	547.52
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	30	482.92	555.35
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	31	493.13	567.10
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	32	503.34	578.84
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	33	509.72	586.18
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	34	516.53	594.01
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	35	519.93	597.92
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	36	523.34	601.84
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	37	526.74	605.75
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	38	530.14	609.67
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	39	536.95	617.49
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	40	543.76	625.32
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	41	553.97	637.07
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	42	563.76	648.32
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	43	577.37	663.98
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	44	594.39	683.55
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	45	614.39	706.55
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	46	638.22	733.95
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	47	665.02	764.77
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	48	695.65	800.00
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	49	725.86	834.74
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	50	759.90	873.89
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	51	793.51	912.54
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	52	830.53	955.11
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	53	867.97	998.17
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	54	908.39	1044.65
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	55	948.81	1091.14
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	56	992.64	1141.53
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	57	1036.89	1192.42
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	58	1084.11	1246.73
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	59	1107.52	1273.64
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	60	1154.74	1327.96
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	61	1195.59	1374.93
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	62	1222.39	1405.75
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1256.01	1444.41
86199PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1276.42	1467.88
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	290.97	290.97
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	15	316.83	316.83
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	16	326.72	326.72
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	17	336.61	336.61
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	18	347.26	347.26
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	19	357.91	357.91
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	20	368.94	368.94
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	21	380.36	437.42
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	22	380.36	437.42
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	23	380.36	437.42
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	24	380.36	437.42
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	25	381.88	439.16
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	26	389.48	447.90
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	27	398.61	458.40
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	28	413.44	475.46
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	29	425.62	489.46
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	30	431.70	496.46
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	31	440.83	506.95
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	32	449.96	517.45
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	33	455.66	524.01
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	34	461.75	531.01
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	35	464.79	534.51
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	36	467.84	538.01
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	37	470.88	541.51
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	38	473.92	545.01
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	39	480.01	552.01
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	40	486.09	559.01
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	41	495.22	569.50
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	42	503.97	579.56
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	43	516.14	593.56
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	44	531.35	611.06
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	45	549.23	631.62
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	46	570.53	656.11
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	47	594.49	683.67
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	48	621.88	715.16
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	49	648.88	746.22
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	50	679.31	781.21
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	51	709.36	815.76
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	52	742.45	853.82
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	53	775.92	892.31
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	54	812.06	933.86
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	55	848.19	975.42
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	56	887.37	1020.47
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	57	926.92	1065.96
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	58	969.14	1114.51
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	59	990.06	1138.57
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	60	1032.28	1187.12
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	61	1068.79	1229.11
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	62	1092.76	1256.67
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	63	1122.81	1291.23
86199PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1141.05	1312.21
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	227.61	227.61
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	15	247.84	247.84
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	16	255.57	255.57
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	17	263.31	263.31
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	18	271.64	271.64
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	19	279.97	279.97
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	20	288.60	288.60
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	21	297.54	342.16
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	22	297.54	342.16
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	23	297.54	342.16
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	24	297.54	342.16
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	25	298.72	343.52
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	26	304.67	350.37
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	27	311.81	358.58
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	28	323.41	371.92
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	29	332.93	382.87
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	30	337.69	388.34
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	31	344.83	396.56
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	32	351.97	404.77
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	33	356.44	409.90
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	34	361.20	415.38
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	35	363.58	418.11
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	36	365.96	420.85
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	37	368.34	423.59
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	38	370.72	426.32
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	39	375.48	431.80
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	40	380.24	437.27
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	41	387.38	445.48
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	42	394.22	453.35
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	43	403.74	464.30
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	44	415.64	477.99
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	45	429.63	494.07
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	46	446.29	513.23
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	47	465.03	534.79
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	48	486.45	559.42
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	49	507.58	583.71
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	50	531.38	611.09

86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	51	554.88	638.12
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	52	580.77	667.88
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	53	606.95	697.99
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	54	635.22	730.50
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	55	663.48	763.00
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	56	694.13	798.25
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	57	725.07	833.83
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	58	758.09	871.81
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	59	774.46	890.63
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	60	807.48	928.61
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	61	836.05	961.45
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	62	854.79	983.01
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	63	878.29	1010.04
86199PA0020035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	892.57	1026.45
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	234.00	234.00
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	15	254.80	254.80
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	16	262.76	262.76
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	17	270.71	270.71
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	18	279.27	279.27
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	19	287.84	287.84
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	20	296.71	296.71
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	21	305.90	351.78
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	22	305.90	351.78
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	23	305.90	351.78
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	24	305.90	351.78
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	25	307.11	353.18
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	26	313.23	360.21
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	27	320.57	368.65
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	28	332.50	382.37
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	29	342.29	393.63
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	30	347.18	399.26
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	31	354.52	407.70
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	32	361.86	416.14
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	33	366.45	421.42
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	34	371.35	427.05
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	35	373.79	429.86
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	36	376.24	432.68
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	37	378.69	435.49
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	38	381.13	438.30
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	39	386.03	443.93
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	40	390.92	449.56
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	41	398.26	458.00
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	42	405.30	466.09
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	43	415.09	477.35
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	44	427.32	491.42
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	45	441.70	507.95
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	46	458.83	527.65
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	47	478.10	549.81
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	48	500.12	575.14
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	49	521.84	600.12
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	50	546.31	628.26
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	51	570.48	656.05
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	52	597.09	686.65
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	53	624.01	717.61
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	54	653.07	751.03
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	55	682.13	784.44
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	56	713.63	820.68
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	57	745.44	857.26
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	58	779.40	896.31
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	59	796.22	915.65
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	60	830.17	954.70
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	61	859.54	988.47
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	62	878.81	1010.63
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	63	902.98	1038.42
86199PA0030007	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	917.65	1055.30
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	297.55	297.55
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	15	324.00	324.00
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	16	334.11	334.11
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	17	344.23	344.23
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	18	355.12	355.12
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	19	366.01	366.01
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	20	377.29	377.29
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	21	388.97	447.31
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	22	388.97	447.31
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	23	388.97	447.31
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	24	388.97	447.31
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	25	390.51	449.09
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	26	398.29	458.03
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	27	407.62	468.77
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	28	422.79	486.21
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	29	435.24	500.53
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	30	441.46	507.68
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	31	450.80	518.42
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	32	460.13	529.15
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	33	465.97	535.86
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	34	472.19	543.02
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	35	475.30	546.60
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	36	478.41	550.18
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	37	481.53	553.76
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	38	484.64	557.33
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	39	490.86	564.49
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	40	497.08	571.65
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	41	506.42	582.38
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	42	515.37	592.67
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	43	527.81	606.98
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	44	543.37	624.88
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	45	561.65	645.90
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	46	583.43	670.95
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	47	607.94	699.13
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	48	635.94	731.33
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	49	663.56	763.09
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	50	694.67	798.87
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	51	725.40	834.21
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	52	759.24	873.13
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	53	793.47	912.49
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	54	830.42	954.98
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	55	867.37	997.48
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	56	907.43	1043.55
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	57	947.88	1090.07
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	58	991.06	1139.72
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	59	1012.45	1164.32
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	60	1055.62	1213.97
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	61	1092.96	1256.91
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	62	1117.47	1285.09
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	63	1148.20	1320.42
86199PA0030007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1166.86	1341.88
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	265.99	265.99
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	15	289.64	289.64
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	16	298.68	298.68
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	17	307.72	307.72
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	18	317.46	317.46
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	19	327.19	327.19
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	20	337.27	337.27
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	21	347.72	399.87
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	22	347.72	399.87
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	23	347.72	399.87
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	24	347.72	399.87
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	25	349.10	401.46
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	26	356.05	409.46
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	27	364.40	419.05

86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	28	377.96	434.65
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	29	389.08	447.44
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	30	394.65	453.84
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	31	402.99	463.44
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	32	411.34	473.04
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	33	416.55	479.03
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	34	422.11	485.43
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	35	424.90	488.63
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	36	427.68	491.83
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	37	430.46	495.03
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	38	433.24	498.23
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	39	438.80	504.63
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	40	444.37	511.02
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	41	452.71	520.62
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	42	460.71	529.82
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	43	471.84	542.61
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	44	485.74	558.61
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	45	502.09	577.40
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	46	521.56	599.79
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	47	543.46	624.98
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	48	568.50	653.77
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	49	593.19	682.16
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	50	621.00	714.15
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	51	648.47	745.74
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	52	678.72	780.53
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	53	709.32	815.72
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	54	742.35	853.70
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	55	775.38	891.69
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	56	811.20	932.88
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	57	847.36	974.46
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	58	885.95	1018.85
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	59	905.08	1040.84
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	60	943.67	1085.22
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	61	977.05	1123.61
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	62	998.96	1148.80
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	63	1026.43	1180.39
86199PA0030007	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1043.11	1199.57
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	208.07	208.07
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	15	226.56	226.56
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	16	233.64	233.64
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	17	240.71	240.71
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	18	248.32	248.32
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	19	255.94	255.94
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	20	263.83	263.83
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	21	272.00	312.79
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	22	272.00	312.79
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	23	272.00	312.79
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	24	272.00	312.79
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	25	273.07	314.04
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	26	278.51	320.29
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	27	285.04	327.80
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	28	295.65	340.00
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	29	304.35	350.01
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	30	308.70	355.01
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	31	315.23	362.52
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	32	321.76	370.02
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	33	325.84	374.72
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	34	330.19	379.72
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	35	332.37	382.22
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	36	334.54	384.72
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	37	336.72	387.23
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	38	338.90	389.73
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	39	343.25	394.73
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	40	347.60	399.74
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	41	354.13	407.25
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	42	360.38	414.44
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	43	369.09	424.45
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	44	379.97	436.96
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	45	392.75	451.66
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	46	407.98	469.18
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	47	425.11	488.88
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	48	444.70	511.40
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	49	464.01	533.61
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	50	485.77	558.63
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	51	507.25	583.34
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	52	530.92	610.56
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	53	554.85	638.08
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	54	580.69	667.79
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	55	606.53	697.51
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	56	634.54	729.73
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	57	662.83	762.26
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	58	693.02	796.97
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	59	707.98	814.18
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	60	738.17	848.90
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	61	764.28	878.92
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	62	781.42	898.63
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	63	802.90	923.34
86199PA0030007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	815.95	938.34
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	251.25	251.25
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	15	273.59	273.59
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	16	282.13	282.13
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	17	290.66	290.66
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	18	299.86	299.86
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	19	309.06	309.06
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	20	318.58	318.58
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	21	328.44	377.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	22	328.44	377.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	23	328.44	377.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	24	328.44	377.71
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	25	329.75	379.21
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	26	336.32	386.76
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	27	344.20	395.83
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	28	357.01	410.56
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	29	367.52	422.65
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	30	372.77	428.69
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	31	380.66	437.75
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	32	388.54	446.82
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	33	393.46	452.48
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	34	398.72	458.53
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	35	401.35	461.55
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	36	403.97	464.57
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	37	406.60	467.59
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	38	409.23	470.61
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	39	414.48	476.66
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	40	419.74	482.70
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	41	427.62	491.77
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	42	435.18	500.45
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	43	445.69	512.54
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	44	458.82	527.65
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	45	474.26	545.40
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	46	492.65	566.55
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	47	513.34	590.35
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	48	536.99	617.54
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	49	560.31	644.36
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	50	586.58	674.57
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	51	612.53	704.41
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	52	641.10	737.27
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	53	670.01	770.51
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	54	701.21	806.39
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	55	732.41	842.27

86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	56	766.24	881.17
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	57	800.40	920.45
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	58	836.85	962.38
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	59	854.92	983.15
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	60	891.37	1025.08
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	61	922.90	1061.34
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	62	943.59	1085.13
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	63	969.54	1114.97
86199PA0030008	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	985.29	1133.09
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	319.49	319.49
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	15	347.88	347.88
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	16	358.74	358.74
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	17	369.60	369.60
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	18	381.29	381.29
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	19	392.99	392.99
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	20	405.10	405.10
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	21	417.64	480.28
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	22	417.64	480.28
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	23	417.64	480.28
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	24	417.64	480.28
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	25	419.30	482.19
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	26	427.65	491.80
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	27	437.67	503.32
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	28	453.96	522.06
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	29	467.33	537.42
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	30	474.01	545.11
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	31	484.03	556.63
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	32	494.05	568.16
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	33	500.32	575.37
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	34	507.00	583.05
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	35	510.34	586.89
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	36	513.68	590.73
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	37	517.02	594.58
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	38	520.36	598.42
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	39	527.05	606.10
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	40	533.73	613.79
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	41	543.75	625.31
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	42	553.36	636.36
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	43	566.72	651.73
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	44	583.43	670.94
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	45	603.05	693.51
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	46	626.44	720.41
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	47	652.75	750.66
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	48	682.82	785.24
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	49	712.47	819.34
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	50	745.88	857.77
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	51	778.88	895.71
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	52	815.21	937.49
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	53	851.96	979.75
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	54	891.63	1025.38
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	55	931.31	1071.01
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	56	974.33	1120.47
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	57	1017.76	1170.42
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1064.11	1223.73
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1087.08	1250.15
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1133.44	1303.46
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1173.53	1349.56
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1199.84	1379.82
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1232.84	1417.76
86199PA0030008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1252.87	1440.81
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	285.60	285.60
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	15	310.99	310.99
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	16	320.70	320.70
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	17	330.40	330.40
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	18	340.86	340.86
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	19	351.31	351.31
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	20	362.14	362.14
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	21	373.35	429.35
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	22	373.35	429.35
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	23	373.35	429.35
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	24	373.35	429.35
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	25	374.83	431.06
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	26	382.30	439.64
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	27	391.26	449.95
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	28	405.82	466.69
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	29	417.76	480.43
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	30	423.74	487.30
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	31	432.70	497.60
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	32	441.66	507.91
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	33	447.26	514.35
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	34	453.23	521.22
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	35	456.22	524.65
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	36	459.20	528.09
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	37	462.19	531.52
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	38	465.18	534.96
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	39	471.15	541.82
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	40	477.13	548.69
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	41	486.09	559.00
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	42	494.67	568.87
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	43	506.62	582.61
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	44	521.55	599.79
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	45	539.10	619.96
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	46	560.01	644.01
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	47	583.53	671.06
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	48	610.41	701.97
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	49	636.91	732.45
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	50	666.78	766.80
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	51	696.27	800.72
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	52	728.75	838.07
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	53	761.61	875.85
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	54	797.08	916.64
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	55	832.54	957.42
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	56	871.00	1001.65
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	57	909.82	1046.30
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	58	951.26	1093.95
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	59	971.80	1117.57
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1013.24	1165.22
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1049.08	1206.44
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1072.60	1233.49
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1102.09	1267.41
86199PA0030008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1120.00	1288.00
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	223.41	223.41
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	15	243.27	243.27
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	16	250.86	250.86
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	17	258.45	258.45
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	18	266.63	266.63
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	19	274.81	274.81
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	20	283.28	283.28
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	21	292.05	335.85
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	22	292.05	335.85
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	23	292.05	335.85
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	24	292.05	335.85
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	25	293.20	337.19
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	26	299.05	343.90
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	27	306.05	351.96
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	28	317.44	365.06
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	29	326.79	375.81
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	30	331.46	381.18
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	31	338.47	389.24
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	32	345.48	397.30

86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	33	349.86	402.34
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	34	354.53	407.71
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	35	356.87	410.40
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	36	359.20	413.09
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	37	361.54	415.77
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	38	363.88	418.46
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	39	368.55	423.83
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	40	373.22	429.21
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	41	380.23	437.27
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	42	386.95	444.99
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	43	396.29	455.74
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	44	407.98	469.17
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	45	421.70	484.96
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	46	438.05	503.76
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	47	456.45	524.92
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	48	477.48	549.10
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	49	498.21	572.95
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	50	521.58	599.81
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	51	544.65	626.35
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	52	570.06	655.56
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	53	595.75	685.12
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	54	623.50	717.02
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	55	651.24	748.93
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	56	681.32	783.52
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	57	711.69	818.45
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	58	744.11	855.73
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	59	760.17	874.20
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	60	792.59	911.48
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	61	820.62	943.72
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	62	839.02	964.87
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	63	862.09	991.41
86199PA0030008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	876.10	1007.52
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	257.16	257.16
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	15	280.02	280.02
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	16	288.76	288.76
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	17	297.50	297.50
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	18	306.92	306.92
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	19	316.33	316.33
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	20	326.08	326.08
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	21	336.17	386.60
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	22	336.17	386.60
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	23	336.17	386.60
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	24	336.17	386.60
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	25	337.51	388.13
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	26	344.23	395.86
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	27	352.30	405.14
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	28	365.41	420.22
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	29	376.17	432.59
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	30	381.54	438.78
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	31	389.61	448.05
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	32	397.68	457.33
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	33	402.72	463.13
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	34	408.10	469.32
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	35	410.79	472.41
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	36	413.48	475.50
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	37	416.17	478.59
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	38	418.86	481.69
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	39	424.24	487.87
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	40	429.61	494.06
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	41	437.68	503.34
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	42	445.41	512.23
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	43	456.17	524.60
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	44	469.62	540.06
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	45	485.42	558.23
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	46	504.24	579.88
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	47	525.42	604.23
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	48	549.62	632.07
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	49	573.49	659.52
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	50	600.39	690.44
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	51	626.94	720.98
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	52	656.19	754.62
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	53	685.77	788.64
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	54	717.71	825.36
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	55	749.64	862.09
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	56	784.27	901.91
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	57	819.23	942.11
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	58	856.54	985.02
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	59	875.03	1006.28
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	60	912.34	1049.19
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	61	944.61	1086.31
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	62	965.79	1110.66
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	63	992.35	1141.20
86199PA0010032	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1008.48	1159.75
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	327.00	327.00
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	15	356.07	356.07
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	16	367.18	367.18
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	17	378.30	378.30
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	18	390.26	390.26
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	19	402.23	402.23
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	20	414.63	414.63
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	21	427.46	491.58
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	22	427.46	491.58
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	23	427.46	491.58
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	24	427.46	491.58
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	25	429.16	493.54
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	26	437.71	503.37
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	27	447.97	515.17
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	28	464.64	534.34
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	29	478.32	550.07
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	30	485.16	557.93
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	31	495.42	569.73
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	32	505.68	581.53
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	33	512.09	588.90
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	34	518.93	596.77
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	35	522.35	600.70
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	36	525.77	604.63
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	37	529.19	608.56
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	38	532.61	612.50
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	39	539.45	620.36
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	40	546.28	628.23
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	41	556.54	640.03
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	42	566.38	651.33
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	43	580.05	667.06
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	44	597.15	686.72
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	45	617.24	709.83
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	46	641.18	737.36
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	47	668.11	768.33
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	48	698.89	803.72
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	49	729.23	838.62
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	50	763.43	877.95
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	51	797.20	916.78
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	52	834.39	959.55
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	53	872.00	1002.80
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	54	912.61	1049.50
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	55	953.22	1096.20
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	56	997.25	1146.84
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	57	1041.70	1197.96
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	58	1089.15	1252.52
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	59	1122.66	1279.56
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	60	1160.11	1334.12

86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	61	1201.14	1381.31
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	62	1228.07	1412.28
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	63	1261.84	1451.12
86199PA0010032	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1282.35	1474.70
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	292.32	292.32
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	15	318.31	318.31
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	16	328.24	328.24
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	17	338.18	338.18
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	18	348.88	348.88
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	19	359.58	359.58
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	20	370.66	370.66
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	21	382.13	439.45
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	22	382.13	439.45
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	23	382.13	439.45
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	24	382.13	439.45
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	25	383.65	441.20
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	26	391.29	449.99
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	27	400.46	460.53
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	28	415.37	477.67
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	29	427.59	491.73
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	30	433.71	498.76
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	31	442.88	509.31
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	32	452.05	519.86
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	33	457.78	526.45
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	34	463.89	533.48
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	35	466.95	536.99
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	36	470.01	540.51
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	37	473.07	544.03
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	38	476.12	547.54
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	39	482.24	554.57
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	40	488.35	561.60
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	41	497.52	572.15
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	42	506.31	582.26
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	43	518.54	596.32
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	44	533.82	613.90
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	45	551.78	634.55
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	46	573.18	659.16
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	47	597.25	686.84
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	48	624.77	718.48
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	49	651.90	749.68
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	50	682.47	784.84
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	51	712.66	819.55
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	52	745.90	857.78
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	53	779.53	896.46
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	54	815.83	938.20
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	55	852.13	979.95
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	56	891.49	1025.21
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	57	931.23	1070.91
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	58	973.64	1119.69
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	59	994.66	1143.86
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	60	1037.08	1192.64
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	61	1073.76	1234.82
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	62	1097.83	1262.51
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	63	1128.02	1297.22
86199PA0010032	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1146.35	1318.31
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	228.66	228.66
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	15	248.99	248.99
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	16	256.76	256.76
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	17	264.53	264.53
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	18	272.90	272.90
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	19	281.27	281.27
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	20	289.94	289.94
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	21	298.92	343.75
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	22	298.92	343.75
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	23	298.92	343.75
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	24	298.92	343.75
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	25	300.10	345.12
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	26	306.08	351.99
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	27	313.25	360.24
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	28	324.91	373.65
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	29	334.48	384.65
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	30	339.26	390.15
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	31	346.43	398.40
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	32	353.61	406.65
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	33	358.09	411.80
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	34	362.87	417.30
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	35	365.26	420.05
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	36	367.66	422.80
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	37	370.05	425.55
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	38	372.44	428.30
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	39	377.22	433.80
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	40	382.00	439.30
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	41	389.18	447.55
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	42	396.05	455.46
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	43	405.62	466.46
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	44	417.57	480.21
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	45	431.62	496.37
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	46	448.36	515.61
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	47	467.19	537.27
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	48	488.71	562.02
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	49	509.94	586.43
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	50	533.85	613.93
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	51	557.46	641.08
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	52	583.47	670.99
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	53	609.77	701.24
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	54	638.17	733.89
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	55	666.56	766.55
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	56	697.35	801.95
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	57	728.44	837.70
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	58	761.62	875.86
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	59	778.06	894.76
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	60	811.23	932.92
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	61	839.93	965.92
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	62	858.76	987.57
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	63	882.37	1014.73
86199PA0010032	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	896.71	1031.22
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	266.59	266.59
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	15	290.28	290.28
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	16	299.34	299.34
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	17	308.40	308.40
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	18	318.16	318.16
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	19	327.92	327.92
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	20	338.03	338.03
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	21	348.49	400.76
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	22	348.49	400.76
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	23	348.49	400.76
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	24	348.49	400.76
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	25	349.87	402.35
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	26	356.84	410.37
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	27	365.21	419.99
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	28	378.80	435.62
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	29	389.95	448.44
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	30	395.52	454.85
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	31	403.89	464.47
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	32	412.25	474.09
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	33	417.48	480.10
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	34	423.05	486.51
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	35	425.84	489.72
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	36	428.63	492.92
86199PA0020036	Rating Area 3	Tobacco User/Non-Tobacco User	37	431.42	496.13

86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	15	258.11	258.11
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	16	266.17	266.17
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	17	274.23	274.23
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	18	282.90	282.90
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	19	291.58	291.58
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	20	300.56	300.56
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	21	309.87	309.87
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	22	309.87	356.35
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	23	309.87	356.35
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	24	309.87	356.35
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	25	311.10	357.76
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	26	317.30	364.89
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	27	324.73	373.44
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	28	336.82	387.34
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	29	346.73	398.74
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	30	351.69	404.44
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	31	359.13	413.00
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	32	366.56	421.55
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	33	371.21	426.89
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	34	376.17	432.60
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	35	378.65	435.45
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	36	381.13	438.30
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	37	383.61	441.15
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	38	386.09	444.00
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	39	391.04	449.70
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	40	396.00	455.40
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	41	403.44	463.95
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	42	410.56	472.15
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	43	420.48	483.55
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	44	432.87	497.81
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	45	447.44	514.55
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	46	464.79	534.51
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	47	484.31	566.96
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	48	506.62	582.61
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	49	528.62	607.91
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	50	553.41	636.42
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	51	577.89	664.57
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	52	604.85	695.57
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	53	632.11	726.93
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	54	661.55	760.78
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	55	690.99	794.64
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	56	722.90	831.34
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	57	755.13	868.40
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	58	789.52	907.95
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	59	806.57	927.55
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	60	840.96	967.10
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	61	870.71	1001.31
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	62	890.23	1023.76
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	63	914.71	1051.91
86199PA0020036	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	929.57	1069.01
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	268.69	268.69
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	15	292.57	292.57
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	16	301.71	301.71
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	17	310.84	310.84
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	18	320.67	320.67
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	19	330.51	330.51
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	20	340.69	340.69
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	21	351.24	403.92
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	22	351.24	403.92
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	23	351.24	403.92
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	24	351.24	403.92
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	25	352.63	405.53
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	26	359.66	413.61
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	27	368.09	423.30
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	28	381.79	439.05
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	29	393.03	451.98
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	30	398.65	458.44
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	31	407.08	468.14
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	32	415.50	477.83
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	33	420.77	483.89
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	34	426.39	490.35
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	35	429.20	493.58
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	36	432.01	496.81
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	37	434.82	500.05
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	38	437.63	503.28
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	39	443.25	509.74
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	40	448.87	516.20
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	41	457.30	525.90
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	42	465.38	535.19
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	43	476.62	548.11
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	44	490.67	564.27
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	45	507.18	583.25
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	46	526.84	605.87
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	47	548.97	631.32
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	48	574.26	660.40
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	49	599.20	689.08
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	50	627.30	721.39
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	51	655.04	753.30
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	52	685.60	788.44
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	53	716.51	823.98
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	54	749.88	862.36
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	55	783.24	900.73
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	56	819.42	942.33
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	57	855.95	984.34
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	58	894.93	1029.17
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	59	914.25	1051.39
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	60	953.24	1096.22
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	61	986.96	1135.00
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1009.08	1160.45
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1036.83	1192.35
86199PA0010004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1053.68	1211.73
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	341.66	341.66
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	15	372.03	372.03
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	16	383.64	383.64
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	17	395.25	395.25
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	18	407.76	407.76
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	19	420.26	420.26
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	20	433.21	433.21
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	21	446.62	513.61
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	22	446.62	513.61
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	23	446.62	513.61
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	24	446.62	513.61
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	25	448.40	515.66
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	26	457.33	525.93
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	27	468.05	538.26
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	28	485.47	558.29
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	29	499.76	574.72
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	30	506.91	582.94
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	31	517.62	595.27
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	32	528.34	607.59
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	33	535.04	615.30
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	34	542.19	623.52
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	35	545.76	627.62
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	36	549.33	631.73
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	37	552.91	635.84
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	38	556.48	639.95
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	39	563.63	648.17
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	40	570.77	656.39
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	41	581.49	668.71
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	42	591.76	680.53

86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	43	606.05	696.96
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	44	623.92	717.51
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	45	644.91	741.65
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	46	669.92	770.41
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	47	698.06	802.76
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	48	730.21	839.74
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	49	761.92	876.21
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	50	797.65	917.30
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	51	832.93	957.87
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	52	871.79	1002.56
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	53	911.09	1047.75
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	54	953.52	1096.55
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	55	995.95	1145.34
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1041.95	1198.24
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1088.40	1251.65
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1137.97	1308.66
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1162.53	1336.91
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1212.11	1393.92
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1254.98	1443.23
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1283.12	1475.59
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1318.40	1516.16
86199PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1339.83	1540.80
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	305.43	305.43
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	15	332.57	332.57
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	16	342.95	342.95
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	17	353.33	353.33
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	18	364.51	364.51
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	19	375.69	375.69
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	20	387.27	387.27
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	21	399.26	459.15
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	22	399.26	459.15
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	23	399.26	459.15
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	24	399.26	459.15
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	25	400.85	460.97
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	26	408.83	470.16
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	27	418.41	481.17
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	28	433.98	499.08
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	29	446.76	513.77
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	30	453.15	521.12
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	31	462.73	532.14
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	32	472.31	543.16
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	33	478.30	550.04
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	34	484.69	557.39
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	35	487.88	561.06
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	36	491.08	564.74
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	37	494.27	568.41
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	38	497.46	572.08
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	39	503.85	579.43
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	40	510.24	586.78
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	41	519.82	597.79
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	42	529.00	608.35
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	43	541.78	623.05
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	44	557.75	641.41
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	45	576.51	662.99
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	46	598.87	688.70
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	47	624.03	717.63
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	48	652.77	750.69
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	49	681.12	783.29
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	50	713.06	820.02
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	51	744.60	856.29
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	52	779.33	896.23
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	53	814.47	936.64
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	54	852.40	980.26
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	55	890.32	1023.87
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	56	931.45	1071.16
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	57	972.97	1118.91
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	58	1017.29	1169.88
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	59	1039.24	1195.13
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	60	1083.56	1246.09
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	61	1121.89	1290.17
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	62	1147.04	1319.10
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	63	1178.58	1355.37
86199PA0010004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1197.74	1377.40
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	238.91	238.91
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	15	260.15	260.15
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	16	268.27	268.27
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	17	276.39	276.39
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	18	285.13	285.13
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	19	293.88	293.88
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	20	302.94	302.94
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	21	312.32	359.16
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	22	312.32	359.16
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	23	312.32	359.16
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	24	312.32	359.16
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	25	313.55	360.59
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	26	319.80	367.77
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	27	327.30	376.39
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	28	339.48	390.40
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	29	349.47	401.89
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	30	354.47	407.64
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	31	361.96	416.26
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	32	369.46	424.88
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	374.14	430.26
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	34	379.14	436.01
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	35	381.64	438.88
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	36	384.14	441.76
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	37	386.63	444.63
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	38	389.13	447.50
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	39	394.13	453.25
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	40	399.13	458.99
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	41	406.62	467.61
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	42	413.80	475.87
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	43	423.80	487.37
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	44	436.29	501.73
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	45	450.97	518.61
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	46	468.46	538.73
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	47	488.13	561.35
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	48	510.62	587.21
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	49	532.79	612.71
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	50	557.78	641.44
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	51	582.45	669.82
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	52	609.62	701.06
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	53	637.10	732.67
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	54	666.77	766.79
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	55	696.44	800.91
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	56	728.61	837.90
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	57	761.09	875.25
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	58	795.75	915.12
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	59	812.93	934.87
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	60	847.60	974.74
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	61	877.58	1009.21
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	62	897.25	1031.84
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	63	921.92	1060.21
86199PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	936.91	1077.44
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	278.54	278.54
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	15	303.30	303.30
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	16	312.76	312.76
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	17	322.23	322.23
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	18	332.42	332.42
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	19	342.62	342.62

86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	20	353.18	353.18
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	21	364.11	418.72
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	22	364.11	418.72
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	23	364.11	418.72
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	24	364.11	418.72
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	25	365.56	420.39
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	26	372.84	428.76
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	27	381.58	438.81
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	28	395.78	455.14
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	29	407.43	468.54
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	30	413.25	475.24
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	31	421.99	485.29
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	32	430.73	495.34
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	33	436.19	501.62
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	34	442.02	508.32
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	35	444.93	511.67
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	36	447.84	515.02
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	37	450.76	518.37
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	38	453.67	521.72
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	39	459.49	528.42
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	40	465.32	535.12
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	41	474.06	545.17
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	42	482.43	554.80
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	43	494.08	568.20
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	44	508.65	584.94
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	45	525.76	604.62
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	46	546.15	628.07
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	47	569.09	654.45
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	48	595.30	684.60
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	49	621.15	714.33
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	50	650.28	747.82
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	51	679.05	780.90
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	52	710.72	817.33
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	53	742.76	854.18
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	54	777.35	893.96
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	55	811.94	933.73
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	56	849.44	976.86
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	57	887.31	1020.41
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	58	927.73	1066.88
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	59	947.75	1089.91
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	60	988.17	1136.39
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	61	1023.12	1176.59
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1046.06	1202.97
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1074.82	1236.05
86199PA0020004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1092.29	1256.13
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	354.18	354.18
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	15	385.66	385.66
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	16	397.70	397.70
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	17	409.74	409.74
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	18	422.70	422.70
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	19	435.66	435.66
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	20	449.09	449.09
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	21	462.99	532.43
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	22	462.99	532.43
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	23	462.99	532.43
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	24	462.99	532.43
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	25	464.83	534.55
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	26	474.09	545.20
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	27	485.20	557.98
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	28	503.26	578.75
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	29	518.07	595.78
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	30	525.48	604.30
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	31	536.59	617.08
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	32	547.70	629.86
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	33	554.65	637.84
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	34	562.06	646.36
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	35	565.76	650.62
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	36	569.46	654.88
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	37	573.17	659.14
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	38	576.87	663.40
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	39	584.28	671.92
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	40	591.69	680.44
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	41	602.80	693.22
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	42	613.45	705.46
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	43	628.26	722.50
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	44	646.78	743.80
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	45	668.54	768.82
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	46	694.47	798.64
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	47	723.63	832.18
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	48	756.97	870.51
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	49	789.84	908.32
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	50	826.88	950.91
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	51	863.45	992.97
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	52	903.73	1039.29
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	53	944.48	1086.15
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	54	988.46	1136.73
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	55	1032.44	1187.31
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1080.13	1242.15
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1128.28	1297.52
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1179.67	1356.62
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1205.13	1385.90
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1256.52	1445.00
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1300.97	1496.11
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1330.14	1529.66
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1366.71	1571.72
86199PA0020004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1388.92	1597.26
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	316.62	316.62
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	15	344.76	344.76
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	16	355.52	355.52
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	17	366.28	366.28
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	18	377.87	377.87
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	19	389.46	389.46
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	20	401.46	401.46
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	21	413.89	475.97
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	22	413.89	475.97
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	23	413.89	475.97
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	24	413.89	475.97
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	25	415.53	477.86
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	26	423.81	487.38
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	27	433.74	498.81
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	28	449.89	517.37
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	29	463.13	532.60
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	30	469.75	540.21
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	31	479.68	551.64
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	32	489.62	563.06
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	33	495.83	570.20
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	34	502.45	577.82
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	35	505.76	581.62
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	36	509.07	585.43
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	37	512.38	589.24
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	38	515.69	593.05
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	39	522.31	600.66
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	40	528.94	608.28
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	41	538.87	619.70
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	42	548.39	630.65
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	43	561.63	645.88
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	44	578.19	664.92
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	45	597.64	687.29
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	46	620.82	713.94
86199PA0020004	Rating Area 7	Tobacco User/Non-Tobacco User	47	646.89	743.93

86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	25	434.14	499.26
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	26	442.79	509.21
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	27	453.17	521.14
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	28	470.03	540.53
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	29	483.87	556.45
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	30	490.79	564.40
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	31	501.16	576.34
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	32	511.54	588.27
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	33	518.03	595.73
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	34	524.95	603.69
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	35	528.41	607.67
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	36	531.86	611.64
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	37	535.32	615.62
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	38	538.78	619.60
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	39	545.70	627.56
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	40	552.62	635.51
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	41	563.00	647.45
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	42	572.94	658.89
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	43	586.78	674.80
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	44	604.08	694.69
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	45	624.40	718.06
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	46	648.62	745.91
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	47	675.86	777.24
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	48	706.99	813.04
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	49	737.69	848.35
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	50	772.29	888.13
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	51	806.45	927.41
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	52	844.07	970.67
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	53	882.12	1014.43
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	54	923.20	1061.68
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	55	964.28	1108.92
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	56	1008.81	1160.14
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	57	1053.78	1211.85
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	58	1101.78	1267.05
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	59	1125.56	1294.40
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	60	1173.56	1349.60
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	61	1215.07	1397.33
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	62	1242.32	1428.66
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	63	1276.48	1467.95
86199PA0010034	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1297.22	1491.81
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	295.71	295.71
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	15	322.00	322.00
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	16	332.05	332.05
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	17	342.10	342.10
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	18	352.92	352.92
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	19	363.75	363.75
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	20	374.96	374.96
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	21	386.56	444.55
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	22	386.56	444.55
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	23	386.56	444.55
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	24	386.56	444.55
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	25	388.10	446.31
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	26	395.83	455.20
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	27	405.11	465.87
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	28	420.18	483.21
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	29	432.55	497.44
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	30	438.74	504.55
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	31	448.01	515.22
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	32	457.29	525.89
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	33	463.09	532.55
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	34	469.27	539.67
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	35	472.37	543.22
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	36	475.46	546.78
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	37	478.55	550.33
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	38	481.64	553.89
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	39	487.83	561.00
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	40	494.01	568.12
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	41	503.29	578.78
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	42	512.18	589.01
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	43	524.55	603.23
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	44	540.01	621.02
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	45	558.18	641.91
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	46	579.83	666.80
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	47	604.18	694.81
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	48	632.01	726.82
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	49	659.46	758.38
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	50	690.38	793.94
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	51	720.92	829.06
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	52	754.55	867.73
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	53	788.57	906.85
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	54	825.29	949.08
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	55	862.01	991.31
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	56	901.83	1037.10
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	57	942.03	1083.33
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	58	984.94	1132.68
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	59	1006.20	1157.13
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	60	1049.10	1206.47
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	61	1086.21	1249.14
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	62	1110.57	1277.15
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	63	1141.10	1312.27
86199PA0010034	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1159.65	1333.60
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	231.32	231.32
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	15	251.88	251.88
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	16	259.74	259.74
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	17	267.60	267.60
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	18	276.07	276.07
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	19	284.53	284.53
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	20	293.30	293.30
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	21	302.38	347.74
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	22	302.38	347.74
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	23	302.38	347.74
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	24	302.38	347.74
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	25	303.58	349.12
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	26	309.63	356.08
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	27	316.89	364.42
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	28	328.68	377.98
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	29	338.36	389.11
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	30	343.19	394.67
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	31	350.45	403.02
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	32	357.71	411.36
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	33	362.24	416.58
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	34	367.08	422.14
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	35	369.50	424.93
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	36	371.92	427.71
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	37	374.34	430.49
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	38	376.76	433.27
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	39	381.60	438.84
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	40	386.43	444.40
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	41	393.69	452.74
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	42	400.65	460.74
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	43	410.32	471.87
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	44	422.42	485.78
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	45	436.63	502.12
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	46	453.56	521.59
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	47	472.61	543.50
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	48	494.38	568.54
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	49	515.85	593.23
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	50	540.04	621.05
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	51	563.93	648.52
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	52	590.23	678.77

86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	53	616.84	709.37
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	54	645.57	742.40
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	55	674.29	775.44
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	56	705.44	811.25
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	57	736.89	847.42
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	58	770.45	886.02
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	59	787.08	905.14
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	60	820.64	943.74
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	61	849.67	977.12
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	62	868.72	999.03
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	63	892.61	1026.50
86199PA0010034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	907.11	1043.18
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	269.68	269.68
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	15	293.65	293.65
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	16	302.82	302.82
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	17	311.98	311.98
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	18	321.85	321.85
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	19	331.72	331.72
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	20	341.95	341.95
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	21	352.53	405.41
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	22	352.53	405.41
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	23	352.53	405.41
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	24	352.53	405.41
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	25	353.93	407.02
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	26	360.98	415.13
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	27	369.44	424.86
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	28	383.19	440.67
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	29	394.47	453.64
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	30	400.11	460.13
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	31	408.57	469.86
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	32	417.03	479.59
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	33	422.32	485.67
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	34	427.96	492.16
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	35	430.78	495.40
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	36	433.60	498.64
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	37	436.42	501.88
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	38	439.24	505.13
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	39	444.88	511.61
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	40	450.52	518.10
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	41	458.98	527.83
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	42	467.09	537.15
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	43	478.37	550.13
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	44	492.47	566.34
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	45	509.04	585.40
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	46	528.78	608.10
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	47	550.99	633.64
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	48	576.37	662.83
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	49	601.40	691.61
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	50	629.60	724.04
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	51	657.45	756.07
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	52	688.12	791.34
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	53	719.14	827.02
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	54	752.63	865.53
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	55	786.12	904.04
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	56	822.43	945.80
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	57	859.09	987.96
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	58	898.22	1032.96
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	59	917.61	1055.25
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	60	956.74	1100.25
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	61	990.58	1139.17
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	62	1012.79	1164.71
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	63	1040.64	1196.74
86199PA0020034	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1057.55	1216.19
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	342.92	342.92
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	15	373.40	373.40
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	16	385.05	385.05
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	17	396.71	396.71
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	18	409.26	409.26
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	19	421.81	421.81
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	20	434.81	434.81
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	21	448.27	515.50
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	22	448.27	515.50
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	23	448.27	515.50
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	24	448.27	515.50
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	25	450.05	517.56
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	26	459.01	527.87
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	27	469.77	540.24
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	28	487.25	560.34
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	29	501.60	576.84
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	30	508.77	585.09
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	31	519.53	597.46
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	32	530.29	609.83
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	33	537.01	617.56
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	34	544.18	625.81
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	35	547.77	629.93
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	36	551.35	634.06
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	37	554.94	638.18
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	38	558.53	642.30
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	39	565.70	650.55
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	40	572.87	658.80
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	41	583.63	671.17
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	42	593.94	683.03
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	43	608.28	699.52
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	44	626.21	720.14
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	45	647.28	744.37
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	46	672.38	773.24
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	47	700.62	805.72
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	48	732.90	842.83
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	49	764.72	879.43
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	50	800.58	920.67
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	51	836.00	961.40
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	52	874.99	1006.24
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	53	914.44	1051.61
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	54	957.02	1100.58
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	55	999.61	1149.55
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	56	1045.78	1202.65
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	57	1092.40	1256.26
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	58	1142.15	1313.48
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	59	1166.81	1341.83
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	60	1216.56	1399.05
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	61	1259.60	1448.54
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	62	1287.84	1481.01
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	63	1323.25	1521.74
86199PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1344.76	1546.47
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	306.55	306.55
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	15	333.80	333.80
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	16	344.22	344.22
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	17	354.63	354.63
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	18	365.85	365.85
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	19	377.07	377.07
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	20	388.70	388.70
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	21	400.73	460.83
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	22	400.73	460.83
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	23	400.73	460.83
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	24	400.73	460.83
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	25	402.32	462.67
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	26	410.33	471.88
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	27	419.95	482.94
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	28	435.58	500.92
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	29	448.40	515.66

86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	30	454.81	523.04
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	31	464.43	534.10
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	32	474.05	545.16
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	33	480.06	552.07
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	34	486.47	559.44
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	35	489.68	563.13
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	36	492.88	566.81
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	37	496.09	570.50
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	38	499.29	574.19
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	39	505.70	581.56
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	40	512.12	588.93
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	41	521.73	599.99
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	42	530.95	610.59
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	43	543.77	625.34
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	44	559.80	643.77
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	45	578.64	665.43
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	46	601.08	691.24
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	47	626.32	720.27
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	48	655.17	753.45
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	49	683.62	786.17
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	50	715.68	823.03
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	51	747.34	859.44
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	52	782.20	899.53
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	53	817.46	940.08
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	54	855.53	983.86
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	55	893.60	1027.64
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	56	934.87	1075.10
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	57	976.55	1123.03
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	58	1021.03	1174.18
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	59	1043.07	1199.53
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	60	1087.55	1250.68
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	61	1126.01	1294.92
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	62	1151.26	1323.95
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	63	1182.92	1360.35
86199PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1202.14	1382.46
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	239.79	239.79
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	15	261.11	261.11
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	16	269.26	269.26
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	17	277.41	277.41
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	18	286.18	286.18
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	19	294.96	294.96
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	20	304.05	304.05
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	21	313.46	360.48
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	22	313.46	360.48
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	23	313.46	360.48
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	24	313.46	360.48
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	25	314.71	361.91
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	26	320.98	369.12
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	27	328.50	377.77
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	28	340.72	391.83
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	29	350.75	403.37
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	30	355.77	409.14
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	31	363.29	417.79
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	32	370.82	426.44
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	33	375.52	431.85
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	34	380.53	437.61
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	35	383.04	440.50
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	36	385.55	443.38
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	37	388.06	446.26
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	38	390.56	449.15
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	39	395.58	454.92
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	40	400.59	460.68
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	41	408.12	469.33
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	42	415.33	477.63
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	43	425.36	489.16
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	44	437.89	503.58
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	45	452.63	520.52
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	46	470.18	540.71
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	47	489.93	563.42
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	48	512.50	589.37
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	49	534.75	614.96
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	50	559.83	643.80
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	51	584.59	672.28
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	52	611.86	703.64
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	53	639.45	735.36
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	54	669.22	769.61
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	55	699.00	803.85
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	56	731.29	840.98
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	57	763.89	878.47
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	58	798.68	918.48
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	59	815.92	938.31
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	60	850.71	978.32
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	61	880.80	1012.93
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	62	900.55	1035.64
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	63	925.32	1064.11
86199PA0020034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	940.35	1081.41
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	274.23	274.23
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	15	298.60	298.60
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	16	307.92	307.92
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	17	317.24	317.24
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	18	327.28	327.28
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	19	337.32	337.32
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	20	347.71	347.71
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	21	358.47	412.24
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	22	358.47	412.24
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	23	358.47	412.24
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	24	358.47	412.24
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	25	359.90	413.88
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	26	367.07	422.13
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	27	375.67	432.02
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	28	389.65	448.10
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	29	401.12	461.29
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	30	406.86	467.89
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	31	415.46	477.78
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	32	424.06	487.67
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	33	429.44	493.86
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	34	435.18	500.45
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	35	438.04	503.75
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	36	440.91	507.05
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	37	443.78	510.35
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	38	446.65	513.64
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	39	452.38	520.24
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	40	458.12	526.84
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	41	466.72	536.73
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	42	474.97	546.21
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	43	486.44	559.40
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	44	500.78	575.89
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	45	517.62	595.27
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	46	537.70	618.35
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	47	560.28	644.32
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	48	586.09	674.00
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	49	611.54	703.27
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	50	640.22	736.25
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	51	668.54	768.82
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	52	699.72	804.68
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	53	731.27	840.96
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	54	765.32	880.12
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	55	799.38	919.28
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	56	836.30	961.74
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	57	873.58	1004.62

86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	58	913.37	1050.37
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	59	933.08	1073.05
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	60	972.87	1118.80
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	61	1007.29	1158.38
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	62	1029.87	1184.35
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	63	1058.19	1216.92
86199PA0010041	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1075.38	1236.69
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	348.70	348.70
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	15	379.69	379.69
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	16	391.54	391.54
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	17	403.39	403.39
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	18	416.16	416.16
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	19	428.92	428.92
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	20	442.14	442.14
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	21	455.82	524.19
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	22	455.82	524.19
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	23	455.82	524.19
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	24	455.82	524.19
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	25	457.64	526.28
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	26	466.75	536.77
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	27	477.69	549.35
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	28	495.47	569.79
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	29	510.05	586.56
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	30	517.35	594.95
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	31	528.29	607.53
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	32	539.23	620.11
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	33	546.06	627.97
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	34	553.36	636.36
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	35	557.00	640.55
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	36	560.65	644.75
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	37	564.30	648.94
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	38	567.94	653.13
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	39	575.24	661.52
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	40	582.53	669.91
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	41	593.47	682.49
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	42	603.95	694.54
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	43	618.54	711.32
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	44	636.77	732.29
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	45	658.19	756.92
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	46	683.72	786.28
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	47	712.44	819.30
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	48	745.25	857.04
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	49	777.62	894.26
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	50	814.08	936.19
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	51	850.09	977.60
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	52	889.75	1023.21
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	53	929.86	1069.34
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	54	973.16	1119.13
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	55	1016.46	1168.93
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	56	1063.41	1222.92
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	57	1110.82	1277.44
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	58	1161.41	1335.62
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	59	1186.48	1364.45
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	60	1237.08	1422.64
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	61	1280.83	1472.96
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	62	1309.55	1505.98
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	63	1345.56	1547.39
86199PA0010041	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1367.43	1572.54
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	311.72	311.72
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	15	339.43	339.43
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	16	350.02	350.02
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	17	360.61	360.61
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	18	372.02	372.02
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	19	383.43	383.43
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	20	395.25	395.25
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	21	407.48	468.60
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	22	407.48	468.60
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	23	407.48	468.60
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	24	407.48	468.60
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	25	409.10	470.47
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	26	417.25	479.84
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	27	427.03	491.09
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	28	442.92	509.36
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	29	455.96	524.36
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	30	462.48	531.85
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	31	472.26	543.10
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	32	482.04	554.35
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	33	488.15	561.38
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	34	494.67	568.87
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	35	497.93	572.62
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	36	501.19	576.37
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	37	504.45	580.12
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	38	507.71	583.87
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	39	514.23	591.37
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	40	520.75	598.86
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	41	530.53	610.11
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	42	539.90	620.89
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	43	552.94	635.88
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	44	569.24	654.63
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	45	588.39	676.65
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	46	611.21	702.89
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	47	636.88	732.41
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	48	666.22	766.15
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	49	695.15	799.42
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	50	727.75	836.91
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	51	759.94	873.93
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	52	795.39	914.70
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	53	831.25	955.93
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	54	869.96	1000.45
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	55	908.66	1044.96
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	56	950.63	1093.23
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	57	993.01	1141.96
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	58	1038.24	1193.98
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	59	1060.65	1219.75
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	60	1105.88	1271.76
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	61	1145.00	1316.75
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	62	1170.67	1346.27
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	63	1202.86	1383.29
86199PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1222.41	1405.77
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	243.84	243.84
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	15	265.51	265.51
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	16	273.80	273.80
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	17	282.08	282.08
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	18	291.01	291.01
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	19	299.93	299.93
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	20	309.18	309.18
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	21	318.75	366.56
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	22	318.75	366.56
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	23	318.75	366.56
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	24	318.75	366.56
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	25	320.01	368.02
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	26	326.39	375.35
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	27	334.04	384.14
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	28	346.47	398.44
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	29	356.67	410.17
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	30	361.77	416.03
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	31	369.42	424.83
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	32	377.07	433.63
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	33	381.85	439.13
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	34	386.95	444.99

86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	35	389.50	447.92
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	36	392.05	450.86
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	37	394.60	453.79
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	38	397.15	456.72
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	39	402.25	462.59
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	40	407.35	468.45
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	41	415.00	477.25
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	42	422.33	485.68
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	43	432.53	497.41
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	44	445.28	512.07
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	45	460.26	529.30
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	46	478.11	549.82
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	47	498.19	572.92
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	48	521.14	599.31
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	49	543.77	625.33
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	50	569.27	654.66
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	51	594.45	683.61
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	52	622.18	715.50
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	53	650.23	747.76
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	54	680.51	782.58
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	55	710.79	817.41
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	56	743.62	855.16
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	57	776.77	893.28
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	58	812.15	933.97
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	59	829.68	954.13
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	60	865.06	994.82
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	61	895.66	1030.00
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	62	915.74	1053.10
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	63	940.92	1082.05
86199PA0010041	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	956.21	1099.64
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	284.27	284.27
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	15	309.54	309.54
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	16	319.20	319.20
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	17	328.87	328.87
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	18	339.27	339.27
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	19	349.68	349.68
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	20	360.45	360.45
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	21	371.61	427.35
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	22	371.61	427.35
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	23	371.61	427.35
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	24	371.61	427.35
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	25	373.09	429.05
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	26	380.52	437.60
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	27	389.44	447.85
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	28	403.93	464.52
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	29	415.82	478.19
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	30	421.77	485.03
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	31	430.68	495.29
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	32	439.60	505.54
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	33	445.18	511.95
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	34	451.12	518.79
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	35	454.10	522.21
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	36	457.07	525.63
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	37	460.04	529.05
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	38	463.01	532.47
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	39	468.96	539.30
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	40	474.91	546.14
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	41	483.82	556.40
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	42	492.37	566.23
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	43	504.26	579.90
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	44	519.13	596.99
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	45	536.59	617.08
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	46	557.40	641.01
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	47	580.81	667.93
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	48	607.57	698.70
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	49	633.95	729.04
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	50	663.68	763.23
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	51	693.03	796.99
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	52	725.36	834.17
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	53	758.06	871.77
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	54	793.37	912.37
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	55	828.67	952.97
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	56	866.94	996.98
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	57	905.59	1041.43
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	58	946.84	1088.86
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	59	967.28	1112.37
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	60	1008.52	1159.80
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	61	1044.20	1200.83
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	62	1067.61	1227.75
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	63	1096.96	1261.51
86199PA0020041	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	1114.79	1282.01
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	361.47	361.47
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	15	393.61	393.61
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	16	405.89	405.89
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	17	418.18	418.18
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	18	431.41	431.41
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	19	444.64	444.64
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	20	458.34	458.34
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	21	472.53	543.40
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	22	472.53	543.40
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	23	472.53	543.40
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	24	472.53	543.40
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	25	474.41	545.57
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	26	483.86	556.43
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	27	495.20	569.48
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	28	513.62	590.67
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	29	528.74	608.06
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	30	536.30	616.75
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	31	547.65	629.79
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	32	558.99	642.83
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	33	566.07	650.98
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	34	573.63	659.68
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	35	577.41	664.03
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	36	581.19	668.37
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	37	584.97	672.72
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	38	588.75	677.07
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	39	596.31	685.76
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	40	603.87	694.46
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	41	615.21	707.50
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	42	626.08	720.00
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	43	641.20	737.38
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	44	660.10	759.12
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	45	682.31	784.66
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	46	708.77	815.09
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	47	738.54	849.32
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	48	772.56	888.45
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	49	806.11	927.03
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	50	843.91	970.50
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	51	881.24	1013.43
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	52	922.35	1060.70
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	53	963.93	1108.52
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	54	1008.82	1160.14
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	55	1053.71	1211.77
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	56	1102.38	1267.73
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	57	1151.52	1324.25
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	58	1203.97	1384.56
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	59	1229.96	1414.45
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	60	1282.41	1474.77
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	61	1327.77	1526.93
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	62	1357.54	1561.17

86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	63	1394.87	1604.09
86199PA0020041	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	1417.54	1630.17
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	323.14	323.14
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	15	351.86	351.86
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	16	362.85	362.85
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	17	373.83	373.83
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	18	385.65	385.65
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	19	397.48	397.48
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	20	409.73	409.73
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	21	422.41	485.77
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	22	422.41	485.77
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	23	422.41	485.77
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	24	422.41	485.77
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	25	424.09	487.71
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	26	432.54	497.42
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	27	442.68	509.08
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	28	459.15	528.03
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	29	472.67	543.57
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	30	479.43	551.34
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	31	489.57	563.00
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	32	499.70	574.66
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	33	506.04	581.95
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	34	512.80	589.72
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	35	516.18	593.60
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	36	519.56	597.49
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	37	522.94	601.38
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	38	526.32	605.26
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	39	533.07	613.04
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	40	539.83	620.81
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	41	549.97	632.47
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	42	559.69	643.64
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	43	573.20	659.18
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	44	590.10	678.61
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	45	609.95	701.44
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	46	633.61	728.65
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	47	660.22	759.25
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	48	690.63	794.23
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	49	720.62	828.71
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	50	754.41	867.58
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	51	787.78	905.95
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	52	824.53	948.21
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	53	861.70	990.96
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	54	901.83	1037.11
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	55	941.96	1083.26
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	56	985.47	1133.29
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	57	1029.40	1183.81
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	58	1076.29	1237.73
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	59	1099.52	1264.45
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	60	1146.40	1318.37
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	61	1186.96	1365.00
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	62	1213.57	1395.60
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	63	1246.94	1433.98
86199PA0020041	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	1267.20	1457.28
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	252.77	252.77
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	15	275.24	275.24
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	16	283.83	283.83
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	17	292.42	292.42
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	18	301.67	301.67
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	19	310.92	310.92
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	20	320.51	320.51
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	21	330.43	379.99
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	22	330.43	379.99
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	23	330.43	379.99
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	24	330.43	379.99
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	25	331.74	381.50
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	26	338.35	389.10
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	27	346.28	398.22
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	28	359.16	413.04
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	29	369.74	425.20
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	30	375.02	431.28
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	31	382.95	440.40
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	32	390.88	449.52
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	33	395.84	455.22
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	34	401.13	461.30
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	35	403.77	464.34
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	36	406.41	467.38
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	37	409.06	470.42
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	38	411.70	473.46
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	39	416.99	479.54
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	40	422.27	485.62
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	41	430.20	494.74
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	42	437.80	503.47
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	43	448.38	515.63
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	44	461.59	530.83
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	45	477.12	548.69
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	46	495.63	569.97
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	47	516.44	593.91
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	48	540.23	621.27
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	49	563.69	648.25
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	50	590.13	678.65
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	51	616.23	708.66
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	52	644.98	741.72
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	53	674.05	775.16
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	54	705.44	811.26
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	55	736.83	847.36
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	56	770.87	886.50
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	57	805.23	926.01
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	58	841.91	968.19
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	59	860.08	989.09
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	60	896.75	1031.27
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	61	928.48	1067.75
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	62	949.29	1091.69
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	63	975.39	1121.70
86199PA0020041	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	991.24	1139.93
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	187.41	187.41
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	15	204.07	204.07
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	16	210.44	210.44
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	17	216.81	216.81
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	18	223.67	223.67
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	19	230.53	230.53
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	20	237.63	237.63
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	21	244.99	281.74
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	22	244.99	281.74
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	23	244.99	281.74
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	24	244.99	281.74
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	25	245.96	282.86
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	26	250.86	288.49
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	27	256.74	295.25
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	28	266.30	306.24
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	29	274.14	315.26
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	30	278.06	319.76
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	31	283.93	326.53
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	32	289.81	333.29
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	33	293.49	337.51
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	34	297.41	342.02
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	35	299.37	344.27
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	36	301.33	346.53
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	37	303.29	348.78
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	38	305.25	351.04
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	39	309.17	355.54

86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	40	313.09	360.05
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	41	318.97	366.81
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	42	324.60	373.29
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	43	332.44	382.31
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	44	342.24	393.58
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	45	353.75	406.82
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	46	367.47	422.60
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	47	382.91	440.34
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	48	400.55	460.63
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	49	417.94	480.63
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	50	437.54	503.17
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	51	456.89	525.43
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	52	478.21	549.94
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	53	499.76	574.73
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	54	523.04	601.49
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	55	546.31	628.26
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	56	571.54	657.28
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	57	597.02	686.58
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	58	624.22	717.85
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	59	637.69	733.34
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	60	664.88	764.62
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	61	688.40	791.66
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	62	703.84	809.41
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	63	723.19	831.67
86199PA0030003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	734.94	845.18
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	238.31	238.31
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	15	259.49	259.49
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	16	267.59	267.59
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	17	275.69	275.69
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	18	284.41	284.41
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	19	293.13	293.13
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	20	302.17	302.17
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	21	311.52	311.52
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	22	311.52	358.25
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	23	311.52	358.25
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	24	311.52	358.25
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	25	312.76	359.67
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	26	318.99	366.84
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	27	326.46	375.43
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	28	338.61	389.41
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	29	348.58	400.87
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	30	353.57	406.60
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	31	361.04	415.20
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	32	368.52	423.80
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	33	373.19	429.17
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	34	378.18	434.90
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	35	380.67	437.77
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	36	383.16	440.63
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	37	385.65	443.50
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	38	388.14	446.37
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	39	393.13	452.10
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	40	398.11	457.83
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	41	405.59	466.43
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	42	412.75	474.67
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	43	422.72	486.13
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	44	435.18	500.46
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	45	449.82	517.30
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	46	467.27	537.36
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	47	486.89	559.93
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	48	509.32	585.72
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	49	531.44	611.16
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	50	556.36	639.82
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	51	580.97	668.12
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	52	608.07	699.28
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	53	635.49	730.81
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	54	665.08	764.84
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	55	694.67	798.87
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	56	726.76	835.77
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	57	759.16	873.03
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	58	793.73	912.79
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	59	810.87	932.50
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	60	845.44	972.26
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	61	875.35	1006.65
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	62	894.98	1029.22
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	63	919.58	1057.52
86199PA0030003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	934.53	1074.71
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	213.03	213.03
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	15	231.97	231.97
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	16	239.21	239.21
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	17	246.45	246.45
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	18	254.25	254.25
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	19	262.05	262.05
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	20	270.12	270.12
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	21	278.49	320.26
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	22	278.49	320.26
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	23	278.49	320.26
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	24	278.49	320.26
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	25	279.59	321.53
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	26	285.16	327.93
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	27	291.84	335.62
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	28	302.70	348.11
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	29	311.61	358.36
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	30	316.07	363.48
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	31	322.75	371.17
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	32	329.44	378.85
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	33	333.61	383.66
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	34	338.07	388.78
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	35	340.30	391.34
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	36	342.53	393.90
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	37	344.75	396.47
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	38	346.98	399.03
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	39	351.44	404.15
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	40	355.89	409.28
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	41	362.58	416.96
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	42	368.98	424.33
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	43	377.89	434.58
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	44	389.03	447.39
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	45	402.12	462.44
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	46	417.71	480.37
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	47	435.26	500.55
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	48	455.31	523.60
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	49	475.08	546.34
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	50	497.36	571.96
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	51	519.36	597.26
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	52	543.58	625.12
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	53	568.09	653.30
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	54	594.55	683.73
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	55	621.00	714.15
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	56	649.68	747.14
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	57	678.65	780.44
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	58	709.56	815.99
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	59	724.87	833.60
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	60	755.78	869.15
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	61	782.52	899.89
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	62	800.06	920.07
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	63	822.06	945.37
86199PA0030003	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	835.42	960.73
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	166.64	166.64
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	15	181.45	181.45
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	16	187.12	187.12

86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	17	192.78	192.78
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	18	198.88	198.88
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	19	204.98	204.98
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	20	211.30	211.30
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	21	217.84	250.52
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	22	217.84	250.52
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	23	217.84	250.52
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	24	217.84	250.52
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	25	218.70	251.51
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	26	223.06	256.52
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	27	228.29	262.53
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	28	236.78	272.30
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	29	243.75	280.32
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	30	247.24	284.33
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	31	252.47	290.34
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	32	257.70	296.35
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	33	260.96	300.11
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	34	264.45	304.12
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	35	266.19	306.12
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	36	267.93	308.12
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	37	269.68	310.13
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	38	271.42	312.13
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	39	274.91	316.14
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	40	278.39	320.15
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	41	283.62	326.16
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	42	288.63	331.92
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	43	295.60	339.94
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	44	304.31	349.96
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	45	314.55	361.73
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	46	326.75	375.76
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	47	340.47	391.54
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	48	356.16	409.58
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	49	371.62	427.37
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	50	389.05	447.41
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	51	406.26	467.20
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	52	425.21	488.99
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	53	444.38	511.04
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	54	465.07	534.83
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	55	485.77	558.63
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	56	508.20	584.43
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	57	530.86	610.49
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	58	555.04	638.29
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	59	567.02	652.07
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	60	591.20	679.88
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	61	612.11	703.93
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	62	625.83	719.71
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	63	643.04	739.50
86199PA0030003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	653.49	751.51
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	196.55	196.55
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	15	214.02	214.02
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	16	220.70	220.70
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	17	227.38	227.38
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	18	234.57	234.57
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	19	241.77	241.77
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	20	249.22	249.22
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	21	256.93	295.47
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	22	256.93	295.47
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	23	256.93	295.47
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	24	256.93	295.47
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	25	257.95	296.64
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	26	263.09	302.55
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	27	269.26	309.65
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	28	279.28	321.17
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	29	287.50	330.62
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	30	291.61	335.35
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	31	297.78	342.44
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	32	303.94	349.53
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	33	307.80	353.96
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	34	311.91	358.69
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	35	313.96	361.06
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	36	316.02	363.42
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	37	318.07	365.78
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	38	320.13	368.15
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	39	324.24	372.87
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	40	328.35	377.60
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	41	334.52	384.69
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	42	340.42	391.49
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	43	348.65	400.94
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	44	358.92	412.76
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	45	371.00	426.65
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	46	385.39	443.19
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	47	401.57	461.81
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	48	420.07	483.08
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	49	438.31	504.06
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	50	458.87	527.70
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	51	479.16	551.04
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	52	501.52	576.74
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	53	524.13	602.74
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	54	548.53	630.81
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	55	572.94	658.88
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	56	599.40	689.32
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	57	626.12	720.04
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	58	654.64	752.84
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	59	668.77	769.09
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	60	697.29	801.89
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	61	721.96	830.25
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	62	738.14	848.87
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	63	758.44	872.21
86199PA0030004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and Over	770.76	886.38
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	249.92	249.92
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	15	272.14	272.14
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	16	280.63	280.63
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	17	289.13	289.13
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	18	298.27	298.27
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	19	307.42	307.42
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	20	316.90	316.90
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	21	326.71	375.71
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	22	326.71	375.71
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	23	326.71	375.71
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	24	326.71	375.71
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	25	328.00	377.20
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	26	334.54	384.72
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	27	342.38	393.74
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	28	355.12	408.39
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	29	365.57	420.41
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	30	370.80	426.42
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	31	378.64	435.44
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	32	386.48	444.46
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	33	391.38	450.09
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	34	396.61	456.10
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	35	399.22	459.11
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	36	401.84	462.11
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	37	404.45	465.12
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	38	407.06	468.12
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	39	412.29	474.14
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	40	417.52	480.15
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	41	425.36	489.16
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	42	432.87	497.80
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	43	443.33	509.83
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	44	456.40	524.86

86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	45	471.75	542.51
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	46	490.05	563.55
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	47	510.63	587.22
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	48	534.15	614.27
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	49	557.35	640.95
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	50	583.48	671.00
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	51	609.29	700.68
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	52	637.71	733.37
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	53	666.46	766.43
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	54	697.50	802.12
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	55	728.53	837.81
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	56	762.18	876.51
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	57	796.16	915.59
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	58	832.42	957.29
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	59	850.39	977.95
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	60	886.66	1019.65
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	61	918.02	1055.72
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	62	938.60	1079.39
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	63	964.41	1109.07
86199PA0030004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and Over	980.08	1127.10
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	223.42	223.42
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	15	243.28	243.28
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	16	250.87	250.87
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	17	258.46	258.46
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	18	266.64	266.64
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	19	274.82	274.82
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	20	283.29	283.29
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	21	292.06	335.87
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	22	292.06	335.87
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	23	292.06	335.87
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	24	292.06	335.87
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	25	293.22	337.20
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	26	299.06	343.92
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	27	306.07	351.98
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	28	317.46	365.08
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	29	326.80	375.82
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	30	331.48	381.20
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	31	338.49	389.26
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	32	345.50	397.32
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	33	349.88	402.36
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	34	354.55	407.73
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	35	356.89	410.42
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	36	359.22	413.11
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	37	361.56	415.79
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	38	363.89	418.48
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	39	368.57	423.85
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	40	373.24	429.23
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	41	380.25	437.29
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	42	386.97	445.01
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	43	396.31	455.76
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	44	407.99	469.19
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	45	421.72	484.98
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	46	438.08	503.79
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	47	456.47	524.95
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	48	477.50	549.13
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	49	498.24	572.97
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	50	521.60	599.84
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	51	544.67	626.37
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	52	570.08	655.59
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	53	595.78	685.15
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	54	623.53	717.06
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	55	651.27	748.96
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	56	681.35	783.56
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	57	711.73	818.49
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	58	744.14	855.77
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	59	760.21	874.24
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	60	792.62	911.52
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	61	820.66	943.76
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	62	839.06	964.92
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	63	862.13	991.45
86199PA0030004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and Over	876.14	1007.56
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	174.77	174.77
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	15	190.30	190.30
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	16	196.24	196.24
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	17	202.18	202.18
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	18	208.58	208.58
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	19	214.97	214.97
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	20	221.60	221.60
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	21	228.46	262.73
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	22	228.46	262.73
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	23	228.46	262.73
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	24	228.46	262.73
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	25	229.37	263.77
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	26	233.93	269.02
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	27	239.42	275.33
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	28	248.33	285.58
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	29	255.64	293.98
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	30	259.29	298.19
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	31	264.77	304.49
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	32	270.26	310.80
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	33	273.68	314.74
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	34	277.34	318.94
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	35	279.17	321.04
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	36	280.99	323.14
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	37	282.82	325.25
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	38	284.65	327.35
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	39	288.31	331.55
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	40	291.96	335.75
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	41	297.44	342.06
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	42	302.70	348.10
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	43	310.01	356.51
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	44	319.15	367.02
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	45	329.88	379.37
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	46	342.68	394.08
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	47	357.07	410.63
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	48	373.52	429.55
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	49	389.74	448.20
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	50	408.01	469.22
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	51	426.06	489.97
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	52	445.94	512.83
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	53	466.04	535.95
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	54	487.74	560.90
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	55	509.45	585.86
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	56	532.98	612.92
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	57	556.74	640.25
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	58	582.09	669.41
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	59	594.66	683.86
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	60	620.02	713.02
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	61	641.95	738.24
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	62	656.34	754.79
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	63	674.39	775.55
86199PA0030004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and Over	685.34	788.15

Part III: Actuarial Memorandum

Redacted

Pennsylvania Health & Wellness Inc.

Annual Individual Health Rate Filing

Pennsylvania

Assuming CSR Subsidies are Unfunded

Effective January 1, 2024

Forms: 86199PA001, 86199PA002, 86199PA003

TABLE OF CONTENTS

1. General Information.....	3
2. Proposed Rate Changes.....	6
3. Single Risk Pool.....	8
4. Experience and Current Period Premium, Claims and Enrollment.....	9
5. Benefit Categories.....	10
6. Trend Factors.....	11
7. Adjustments to Trended EHB Allowed Claims PMPM.....	12
8. Manual Rate Adjustments.....	14
9. Credibility of Experience.....	15
10. Establishing the Index Rate.....	16
11. Development of the Market-Wide Adjusted Index Rate.....	17
12. Plan Adjusted Index Rate.....	20
13. Calibration.....	22
14. Consumer Adjusted Premium Rate Development.....	24
15. Projected Loss Ratio.....	25
16. AV Metal Values.....	26
17. Membership projections.....	27
18. Terminated Plans and Products.....	28
19. Plan Type.....	29
20. Effective Rate Review Information.....	30
21. Reliance.....	31
22. Actuarial Certification.....	32

1. *General Information*

Scope and Purpose:

This document contains the Part III Actuarial Memorandum for Pennsylvania Health & Wellness Inc.'s individual health block of business annual rate filing, effective January 1, 2024. This Actuarial Memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT). This is a renewal rate filing.

The purpose of this Actuarial Memorandum is to provide certain information related to the submission, including support for the values entered into the Part I URRT. In combination, these documents support compliance with the market reform rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

Consistent with the October 12, 2017 payment memo from the U.S. Department of Health and Human Services (HHS)¹, the premium rates developed and supported by this Actuarial Memorandum assume that cost-sharing reduction (CSR) subsidies will not be funded. Future modifications in legislation, regulation and/or court decisions regarding the funding of CSR payments may affect the extent which the premium rates are sufficient and neither excessive nor deficient.

Pennsylvania Health & Wellness Inc. asserts that the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of submission.

Pennsylvania Health & Wellness Inc. reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate. In addition to CSR payments and risk adjustment program payments and disruption, material rating impacts could arise from changes to various factors, including but not limited to:

- Advance Premium Tax Credits, including extension of Advanced Premium Tax Credits as provisioned in the Inflation Reduction Act
- The resumption of Medicaid redeterminations due to the end of the continuous enrollment condition under the Consolidated Appropriations Act, 2023
- Constraints on age rating factors
- Open enrollment and grace periods
- Enrollment of other populations, such as Medicare, Medicaid, and high risk pools
- Taxes and fees, notably the suspension of the ACA Insurer Fee
- Emerging experience as it relates to impacts from the current COVID-19 pandemic potentially extending into the benefit year.
- Emerging experience as it relates to both claims and risk adjustment, notably the updated HCC coefficients in the 2024 model as laid out in the Final Rule for the 2024 Annual Notice of Benefit and Payment Parameters

¹ <https://www.hhs.gov/sites/default/files/csr-payment-memo.pdf>

- Enrollment and emerging experience of members with an FPL under 150% as it relates to the special enrollment period granting year-round enrollment

If there are material deviations in market level premiums from our projected statewide average premium (SWAP) assumption for 2024 - for example, based on changes in the number of carriers in the market or carriers' pricing assumptions for 2024 - we would like to work with the Pennsylvania Insurance Department after initial submissions to revise our filing to update our estimated risk adjustment transfer. Market disruption, resulting from changes or carriers' perceived changes in the risk adjustment program, could also necessitate working with the Department to update other critical pricing assumptions such as market morbidity and relative risk.

Additional uncertainty remains around the impact of the COVID-19 pandemic on claim costs and required premium rates in 2024. We have incorporated an overall premium adjustment to account for the combined impact of several key COVID-19-related cost drivers.

This information is intended for the sole use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of the Pennsylvania Health & Wellness Inc. individual rate filing. However, we recognize that this certification may become a public document.

These results are actuarial projections. Actual results will vary from those projected in the filing for a number of reasons, including but not limited to changes in membership, claims experience, and random variation from selected assumptions.

Company Identifying Information:

- Company Legal Name: Pennsylvania Health & Wellness Inc.
- State: The State of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 86199
- Market: Individual
- Effective Date: January 1, 2024

Company Contact Information:

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

Description of Benefits:

These products are issued by Pennsylvania Health & Wellness Inc. as HMO health policies. The major provisions of this form for each plan design and product can be found in Appendix 1.1.

Rate Guarantees:

Rates are guaranteed not to change through December 31, 2024.

Renewability:

Each policy is renewable by paying the applicable renewal premiums, unless the policyholder no longer meets the eligibility requirements of the policy or Pennsylvania Health & Wellness Inc. decides to discontinue that specific policy.

Applicability:

These rates will apply to both new and renewing business.

General Marketing Method:

This product will be sold through agents, direct mailings, the internet, and the Health Insurance Exchange.

Estimated Average Annual Premium:

The estimated average annual premium per policy in calendar year 2024 is \$7,123.

Distribution of Business:

See Appendix 1.2 for the expected age and geographic distributions for these products.

Rate Tables:

See Appendix 1.3 for allowable rating factors and Appendices 1.3b and 1.3c for clarification on service area definitions. Appendix 1.4 also includes an example of how rating factors will be applied. Note that for family coverage, rates for children are charged to no more than the three oldest covered children under age 21 consistent with the Family Structure rules of the Patient Protection and Affordable Care Act (ACA).

2. *Proposed Rate Changes*

The rate increases for each product offered in the single risk pool by Pennsylvania Health & Wellness Inc. in the state of Pennsylvania are reflected in Worksheet 2, Section I of the Part I URRT.

Reasons for Rate Increase(s):

The rate projections for 2024 have been updated from the previous year's projections to reflect the most recent information available.

The following provides a narrative description of the significant factors driving the proposed rate increase for 2024.

- Risk Adjustment and Statewide Average Premium (1.7% of premium impact versus 2023 filed rates)

Risk adjustment transfer experience for calendar year 2022 was projected forward to 2024, including consideration of changes to the statewide average premium, Risk Adjustment program, Pennsylvania Health & Wellness Inc. enrollee population morbidity relative to the Pennsylvania single risk pool, and the existing risk pool administered in the Risk Adjustment program during 2022.

- Single risk pool experience and its anticipated changes in the average morbidity (-6.1% of premium impact versus 2023 filed rates)

The individual single risk pool experience underlying the rate projections has been updated, inclusive of a morbidity adjustment to account for the estimated impacts of the COVID-19 pandemic on base period costs and utilization. The current model reflects the projected utilization trend applied to adjusted experience (from 2022 to 2024). There is a full description of utilization trend and other projection factors applied to experience in Section 6, "Trend Factors."

- Unit Cost trend (4.9% of premium impact versus 2023 filed rates)

Unit costs and reimbursement agreements with providers have changed between 2022 and 2024.

- Utilization trend (1.4% of premium impact versus 2023 filed rates)

The current model reflects the projected utilization trend from 2022 to 2024. The projected utilization trends are consistent with the Milliman Health Cost Guidelines and also informed by

our own experience. There is a description of the Health Cost Guidelines in Section 8, "Manual Rate Adjustments".

- Changes in Administrative Expenses and Profit (3.2% of premium impact versus 2023 filed rates)

Changes in general administrative expenses incorporated into 2024 rates are resulting in a rate change due to differences from prior year expense assumptions. See Section 12, "Plan Adjusted Index Rate", for details on projected non-benefit expenses.

- Revision of COVID-19 Adjustment (-0.89% of premium impact versus 2023 filed rates)

The premium adjustment used in 2023 to estimate impact of the COVID-19 pandemic and associated secondary effects on the cost to provide healthcare coverage has been revised for 2024

- Other

These components include capitation contracts, changes in the 1332 program, and interactions between prior steps.

Note that the requested rate change may not be the same across all plans within a product due to changes to the member cost sharing amounts by plan. Additionally, the defunding of CSR subsidies has contributed to the rate levels being higher than if the subsidies were to be funded.

3. *Single Risk Pool*

The Index Rate is based on the single risk pool defined by the state of Pennsylvania, which was established according to the requirements in 45 CFR Part 156.80. The single risk pool is defined as including all non-grandfathered individual business in Pennsylvania.

The single risk pool for the experience period does not include transitional products/plans. The single risk pool for the 2024 projection period does not include members who still remain enrolled in transitional plans.

4. *Experience and Current Period Premium, Claims and Enrollment*

The following information supports the best estimate of premium and claims for the single risk pool during the experience period, as reported in Worksheet 1, Section I of the URRT. The experience period for this rate filing is incurral year 2022, and includes claims paid through 03/31/2023.

Allowed and Incurred Claims incurred During the Experience Period:

A breakout of the claims shown in Worksheet 1, Section I is provided in Appendix 4.1.

Allowed and incurred claims, as defined by the URR instructions, were determined from Pennsylvania Health & Wellness Inc.'s claim record system. Incurred but not paid amounts were estimated using a combination, as appropriate, of the loss development and Bornhuetter-Ferguson completion methodologies. There are no material differences in the methodology for estimating completed allowed versus completed incurred claims. The estimation for incurred but not paid amounts is based on the experience period claims reported. Actual claims run-out may reflect some variability from future expectations. There are no unusually high or low completion factors being applied to allowed or incurred claims resulting from internal shifts in administration practices.

Cost-sharing reduction (CSR) subsidies were unfunded for the entirety of the base period. For rating purposes, we assumed that CSR subsidies will continue to be unfunded throughout the projection period.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

The risk adjustment transfer and reinsurance receivables for the experience period are shown on Worksheet 1, Section I of the URRT. The final amounts for risk adjustment and any applicable reinsurance receivables were not known at the time of rate development. These amounts were estimated using data available through 03/31/2023. There were no state or federal reinsurance recoveries in 2022.

Current Enrollment and Premium:

The current enrollment and premium values on Worksheet 2, Section II are reported as of 4/11/2023.

Earned premium in the experience period is not adjusted for taxes, assessments, risk adjustment receivables or payables or MLR rebates.

5. *Benefit Categories*

The benefit categories in Worksheet 1, Section II of the Part I URRT were populated using the Milliman Health Cost Guidelines (HCG) methodology. Due to the high detail of the HCG's benefit categories, the HCG categories were consolidated via a mapping to the URRT's benefit categories. See Appendix 5.1 for a description of this mapping.

The algorithm used to assign both the experience and manual utilization data and cost information is summarized as follows.

Inpatient Hospital

Inpatient hospital includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

Outpatient Hospital

Outpatient hospital includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, and other services provided in an outpatient facility setting and billed by the facility

Professional

Professional includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services other than hospital based professionals whose payments are included in facility fees.

Other Medical

Other medical includes non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, dental services, and other services. The measurement units for utilization used in this category are a mix of visits, cases, procedures, etc.

Capitation

Capitation includes all services provided under one or more capitated arrangements.

Prescription Drug

Prescription drug includes drugs dispensed by a pharmacy and is net of rebates.

6. *Trend Factors*

This section describes and supports the factors used to project the 2022 experience period allowed claims to the 2024 projection period as shown in Worksheet 1, Section II of the URRT.

Trend Factors:

Trend Factors (cost/utilization):

Experience period claims were trended 24 months to 2024. The annualized cost trend factors reflect the following:

- Changes in contractual reimbursement and discounts between the experience and projection periods for a fixed basket of services. This is for providers that were already part of the network in 2022, based on its actual 2022 contracts and ongoing provider and PBM contracting efforts for 2024, controlling for changes in service mix, the geographic distribution of its enrollees, and pharmacy rebates. This also includes the change in distribution of services among network providers other than changes driven by expanding the provider network.
- Average charge trend between the experience and projection periods normalized for demographics, morbidity, and benefit design based on the Milliman Health Cost Guidelines

Appendix 6.1 decomposes the cost trend factor into its constituent parts.

The annualized utilization trend factors reflect the following:

- Assumed changes in the mix or intensity of services provided for a fixed level of illness burden.
- Secular utilization trend, normalized for demographics, morbidity, and benefit design, informed by consideration of multiple sources, including typical industry trend assumptions, the Milliman Health Cost Guidelines, and analysis of observed historical trends for Ambetter products.

Appendix 6.2 decomposes the utilization trend factor into its constituent parts.

7. *Adjustments to Trended EHB Allowed Claims PMPM*

This section describes and supports the adjustments other than trend used to project the 2022 experience period Essential Health Benefit (EHB) allowed claims to the 2024 projection period as shown in Worksheet 1, Section II of the URRT. Each factor represents the change between the experience period and projection period. The factors, therefore, are not annualized values.

Morbidity Adjustments:

Claims were adjusted for estimated differences in morbidity between Pennsylvania Health & Wellness Inc.'s 2022 membership and its projected 2024 membership. Appendix 7.1 decomposes the morbidity projection factor into its components.

Utilization was adjusted for projected changes in single risk pool morbidity from 2022 to 2024 considering regulatory and market uncertainties, as well as projected morbidity changes for Pennsylvania Health & Wellness Inc.'s members relative to the single risk pool from 2022 to 2024.

Consistent with the 2024 URR instructions, these morbidity adjustments reflect the component of the change in average allowed claims PMPM, holding constant the experience period population's demographics (e.g. age, gender, and region), product mix, and all provider network contracts and time parameters.

The relative morbidity assumption used for projection claims reflects Pennsylvania Health & Wellness Inc.'s expectations regarding the morbidity of its 2024 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate Pennsylvania Health & Wellness Inc.'s risk transfer payment or receivable.

An adjustment was applied to experience period claims to remove the one-time direct costs of COVID-19 testing and treatment and projected impacts for 2024 were added after trending.

Morbidity was adjusted to account for changes in the market population due to the continuation of eAPTCS as well as the resumption of Medicaid Redeterminations.

Demographic Shift:

Experience period claims were adjusted for differences in the projected mix of 2024 membership by gender and age band using demographic factors. The factors underlying this trend represent the blending of two sets of factors: a manually developed set from the Milliman Health Cost Guidelines and a set developed from Pennsylvania Health & Wellness Inc.-specific experience. This approach was selected to mitigate shifts observed in our experience demographic factors relative to the manual Health Cost Guideline factors.

Plan Design Changes:

This adjustment factor reflects anticipated changes in the demand for services due to differences in product mix and cost-sharing requirements from the experience period to the projection period. Population demographics and morbidity were held constant across plan designs for this adjustment to avoid confounding with morbidity. There were no changes to benchmark plan or state-mandated non-EHBs from 2021 to 2023.

Other Adjustments:

Experience period claims were also adjusted for the following changes between the experience period and projection period:

- Changes in capitation contracts
- Changes in pharmacy rebates and dispensing fees between the experience and projection periods developed based on changes to PBM contracting from 2022 to 2024 and projected drug utilization
- The reimbursement impact of expanding the provider network from 2022 to 2024 (developed using estimates of the distribution of services and relative unit costs by provider). This only reflects the impact of new providers; the impact of changes in the distribution of services among existing network providers is reflected in unit cost trend.
- Adjustment for expected claims costs without corresponding premium revenue, due to ACA grace period provisions.

8. *Manual Rate Adjustments*

This filing is 100% experience rated. No credibility manual rate is being filed for 2024.

Where manual adjustments to claims are required to model changes in Pennsylvania Health & Wellness Inc.'s population and coverage over time, most notably utilization trend as discussed in section 2, these adjustments are based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman Health Cost Guidelines (HCGs), and consideration of relevant QHP experience in other states.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman's continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as they use them in measuring the experience or evaluating the rates of their clients and as they compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on their evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

9. *Credibility of Experience*

This filing is 100% experience rated, based on the assumption that a state with experience exceeding 100,000 member months should receive full credibility. No credibility manual rate is being filed for 2024.

Here, "member months" are defined as the aggregate 2022 member months across Pennsylvania Health & Wellness Inc. calendar year 2022 individual block of business that are suitable for pricing.

- Total 2022 Member Months: 103,004
- Credibility Level Assigned to Base Period Experience: 100%

Note that credibility is calculated based on 2022 experience data that are suitable for pricing and may not exactly match the total 2022 member months shown above.

Actuarial Standard of Practice #25 "Credibility Procedures" was considered when determining the credibility level.

10. *Establishing the Index Rate*

The Index Rate for the Experience Period (calendar year 2022) is a measurement of the average allowed claims PMPM for EHB benefits. This value is located on Worksheet 1, Section I of the URRT. The Index Rate for the Experience Period reflects the actual mixture of smoker/non-smoker population, area factors, plan enrollment, and the actual mixture of risk morbidity in the single risk pool during the experience period. The Index Rate for the experience period has not been adjusted for payments and charges under the risk adjustment and reinsurance programs or for Exchange user fees. We have adjusted the Index Rate for the Experience Period to remove any non-EHBs. The claim system does not currently distinguish between EHB and non-EHB claims, so this adjustment was made based on the expected percentage of non-EHB claims for the experience period. The experience period did not contain non-single risk pool claims, so no adjustment was made for this.

The Index Rate for the Projection Period (calendar year 2024) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d) (1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for Essential Health Benefits (EHB) for calendar year 2024 only and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The index rate differs from the total allowed claims in that the total allowed claims include benefits in excess of EHBs (adult vision and adult dental). The Index Rate for the Projection Period was calculated based on the methodology discussed in Section 6, "Trend Factors" and Section 7, "Adjustments to Trended EHB Allowed Claims PMPM", above and does not include benefits in excess of the EHBs. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2025.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The 12-month projection period shown in Worksheet 1, Section II
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. The next two sections further describe the steps taken to develop the Market Adjusted Index Rate and Plan Adjusted Index Rate.

11. Development of the Market-Wide Adjusted Index Rate

The Index Rate for the projection period is adjusted to arrive at the Market Adjusted Index Rate (MAIR) based on the following, as outlined in 45 CFR 156.80(d):

- Adjustment for the Risk Adjustment Program
- Exchange user fee adjustment

The risk adjustment payment/charge is described below. Since the Index Rate is on an allowed claims basis, the market-level adjustments are also performed on an allowed basis.

The net Exchange user fee adjustment applied to premium rates is 3.00% of premium. Per the 2024 final benefit and payment parameters, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange. Similar to the Index Rate, the MAIR reflects the average demographics of the single risk pool. In other words, the MAIR is not calibrated. In Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor of 1.038. For further detail on the development of the MAIR, please refer to Appendix 11.1.

Reinsurance:

Commercial reinsurance arrangements do not exist and are not included in this adjustment.

Risk Adjustment Payment/Charge:

The Projected Risk Adjustment PMPM is shown on Worksheet I, Section II. The amount excludes the 2024 Risk Adjustment User Fee of \$0.21 PMPM (0.04% of premium). The amount includes the projected reinsurance impact from the high risk pool assessment under the risk adjustment program. The gross impact in 2024 was estimated by trending experience and applying the provisions of the reinsurance contract to known high risk exposures. This amount was subtracted from a 0.28% of premium charge to fund the pool. This net impact was combined with the projected risk adjustment transfer amount to calculate a final risk adjustment liability for 2024. Appendix 11.1 shows how the anticipated risk adjustment transfer is applied to the Index Rate in the development of the Market Adjusted Index Rate.

The Risk Transfer calculations are based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47, and displayed below:

$$T_i = \left[\frac{PLRS_i \cdot IDF_i \cdot GCF_i}{\sum_i (s_i \cdot PLRS_i \cdot IDF_i \cdot GCF_i)} - \frac{AV_i \cdot ARF_i \cdot IDF_i \cdot GCF_i}{\sum_i (s_i \cdot AV_i \cdot ARF_i \cdot IDF_i \cdot GCF_i)} \right] \bar{P}_s$$

Where:

\bar{P}_s = statewide average premium * 0.86 (to reflect the admin reduction adjustment);

$PLRS_i$ = plan i's plan liability risk score;

AV_i = plan i's metal level AV;

ARF_i = plan i's allowable rating factor;

IDF_i = plan i's induced demand factor;

GCF_i = plan i 's geographic cost factor;

S_i = plan i 's share of state enrollment as measured in member months.

The denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purposes of stable modeling, each factor was approximated as follows:

\bar{P} s: The state average premium was assumed to be approximately [REDACTED] PMPM (net of the 14% administrative cost carve out).

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2022, as reported by Wakely in their National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania.

Pennsylvania Health & Wellness Inc.'s projected average risk score differs from the projected single risk pool average risk score due to differences in demographics, plan mix, and morbidity between the two populations.

Based on the Final Rule for the 2024 Annual Notice of Benefit and Payment Parameters, HHS's proposed 2022 and 2024 HCC model and coefficient changes for 2024 (including partial year adjustment factors, prescription drug condition categories, and model recalibration) were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions were used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2024, as reported by Wakely in their National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania.

The average IDF for Pennsylvania Health & Wellness Inc. is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to Pennsylvania Health & Wellness Inc.'s projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver, 1.03, Gold 1.08, and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2022, as reported by Wakely in their National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania. The average AV for Pennsylvania Health & Wellness Inc. is

calculated by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to Pennsylvania Health & Wellness Inc.'s projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF was set equal to the average ARF of the single risk pool in 2022, as reported by Wakely in their National Risk Adjustment Reporting Project (WNRAR) for the state of Pennsylvania.

The average ARF for Pennsylvania Health & Wellness Inc. is projected by applying the proposed 2024 HHS age rating factors to Pennsylvania Health & Wellness Inc.'s projected population. An equal distribution across ages within each age band was assumed.

GCF: The average Geographic Cost Factors for Pennsylvania Health & Wellness Inc.'s membership is projected based on the 2021 GCFs, as reported by HHS, adjusted for projected changes caused by carrier rate actions from 2021 to 2024.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2024 risk transfer projection and via the calculation of the net High Risk Pool receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period. The risk adjustment transfer amount applied to the Index Rate in the development of the Market Adjusted index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and the morbidity assumptions used to project claims costs.

Exchange User Fees:

Exchange user fees have been applied as an adjustment to the Index Rate at the market level. In Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor. Note, we assumed 98.96% of members would enroll through the Exchange and 1.04% would enroll outside of the Exchange.

12. *Plan Adjusted Index Rate*

The Plan Adjusted Index Rate (PAIR) is included in Worksheet 2, Section III of the URRT. The PAIR is the MAIR adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d):

- Actuarial value and cost-sharing design of the plan.
 - The CMS Actuarial Value Calculator was used to determine the AV metal value for plan provisions that fit within the calculator parameters. The AVs for all plans were developed using appropriate adjustments as described in section 16 of this actuarial memorandum.
 - The actuarial value and cost-sharing pricing adjustment was developed using a claims simulation methodology with a large dataset of individual exchange data, calibrated to the expected population.
 - Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - Using the same dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan so that allowed relativities by plan solely reflect benefit design differences.
 - Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
 - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan.
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - These benefits include adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market Adjusted Index Rate).

- The administrative costs are discussed further in the subsequent paragraphs of this section

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and non-EHB benefits common to all plans are added to the Market Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1 and are not calibrated.

On Worksheet 2, Section II, the Plan Adjusted Index Rate of the Experience Period is reported.

Administrative Expense Load:

The administrative expense allowance is based on the projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses and provider incentive payments. This amount is still included in the numerator (and excluded from the denominator) of the federal MLR calculation, but is described in Appendix 12.2 due to sharing similar attributes with other administrative expenses.

The administrative expenses are allocated proportionally by plan on a constant percentage of premium basis.

Profit (or Contribution to Surplus) & Risk Margin:

This load was applied proportionally to all products and plans and can be found in Appendix 12.2.

Taxes and Fees:

The taxes and fees which may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 12.2. The Risk Adjustment User Fee has been included as part of this adjustment. See Section 11, "Development of the Market-Wide Adjusted Index Rate", for a discussion on how the Exchange user fee was calculated and applied to the Market Adjusted Index Rate.

13. Calibration

The Plan Adjusted Index Rate is calibrated for plans within the single risk pool to correspond to an age rating factor of 1.0, a geographic rating factor of 1.0, and a tobacco use rating factor of 1.0. The intent of the calibration factors is to reset the Plan Adjusted Index Rate so that applying the age factor, geographic rating area factor, and tobacco use factor will result in the appropriate consumer adjusted premium rate. The calibration factors for each of the age, geographic, and tobacco use factors are shown in Appendix 13.1. Note that each of the calibration factors has one value that is applied uniformly and does not vary by plan.

Age Curve Calibration:

The age curve calibration factor is applied in Appendix 13.1. The age curve calibration factor is calculated by weighting the prescribed age rating factors with the single risk pool membership distribution. This age curve calibration calculation is based on page 9 of the 2024 Unified Rate Review Instructions. Appendix 13.2 demonstrates the factors and member months used in the calculation of the average age rating factor. The age factor for each age band is the simple average of the factors in that band. The rounded weighted average age corresponding to this age calibration factor is 50 years.

Appendix 13.1 of the Actuarial Memorandum demonstrates the calibration of the Plan Adjusted Index Rate for age. The distribution of members by age is in Appendix 1.2 and the corresponding age factors are included in Appendix 1.3.

Geographic Factor Calibration:

The geographic rating factors are displayed in Appendix 1.3. Appendix 13.3 demonstrates the factors and member months used in the calculation of the average geographic rating factor. In order to determine the calibration factor for geography, the projected distribution of members by area was determined. Next, the weighted average of the area factors was calculated utilizing this distribution.

The 2024 geographic factors were developed to reflect provider reimbursement and practice pattern differences by area. The reimbursement reflected in the geographic factors is based on provider contracts by rating area. Projected risk pool morbidity and age/gender factors were set at statewide levels during 2024 geographic factor development. The area factors used are reflective of differences in delivery costs (including unit cost and provider practice pattern differences) only and do not reflect differences in population morbidity.

Tobacco Use Rating Factor Calibration:

The tobacco use calibration factor is applied in Appendix 13.1. The tobacco use calibration factor removes the portion of the cost expected to be recouped through the tobacco surcharge. This factor is calculated by weighting the tobacco factors with the single risk pool membership distribution of tobacco and non-tobacco users. The tobacco factors are included in Appendix 1.3. Appendix 13.4

demonstrates the factors and member months used in the calculation of the average tobacco rating factor.

Calibration adjustments are applied uniformly to all plans:

The calibration adjustment does not vary by plan and this is demonstrated in Appendix 13.1. Member-level adjustments as described in 45 CFR 147.102 are applied uniformly to all plans in the single risk pool, and these adjustments do not vary by plan.

In Appendix 13.1, the Plan Adjusted Index Rate is calibrated for age, tobacco, and geography to determine the Calibrated Plan Adjusted Index Rate. The Calibrated Plan Adjusted Index Rate can then be converted to the Base Rate by dividing by the average plan factor. Multiplying the Base Rate by the plan, age, tobacco, and area factors produces the Consumer Adjusted Premium Rate. The distribution of members by rating area is included in Appendix 1.2. Furthermore, Appendix 1.4 provides a sample calculation of premium rates.

14. *Consumer Adjusted Premium Rate Development*

Each Plan Adjusted Index Rate is divided by the overall calibration factor to determine the Calibrated Plan Adjusted Index Rate.

The following allowable rating factors, as specified by 45 CFR Part 147.102, are applied to the Calibrated Plan Adjusted Index Rate to determine the rate that is charged to the health insurance subscriber:

- Rating Area
 - The area factors are listed in Appendix 1.3. The methodology for developing geographic factors is included in Section 13, "Calibration".
- Age
 - The prescribed standard age factors were used.
- Tobacco Status
 - The tobacco factor for 2024 is set to 1.150 for all ages "21+. In lieu of credible data, the factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report "The Business Case for Coverage of ", "Tobacco Cessation 2012 Update" by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of nonsmokers and may be as much as 34% higher than costs for non-smokers."
- For family coverage, rates for children are charged to no more than the three oldest covered children under age 21.

Appendix 1.3 lists the allowable rating factors and Appendix 1.4 contains an example walking through the calculation of a theoretical family's rates.

15. *Projected Loss Ratio*

The projected medical loss ratio (MLR) for Pennsylvania Health & Wellness Inc. in 2024 in Pennsylvania is 84.5%, which satisfies the state of Pennsylvania's minimum MLR requirement of 80%. This projected MLR is calculated according to 45 CFR 158. The projected MLR is the projected 2024 calendar year single risk pool experience rather than the three-year period used for determining rebates. No credibility adjustment based on projected enrollment and average deductible was estimated. See Appendix 15.1 for the detail underlying the calculation.

16. *AV Metal Values*

The AV Metal Values included in Worksheet 2 of the Part I URRT were calculated using the Final 2024 Federal AV Calculator for the plan provisions that fit within the calculator parameters and making appropriate adjustments to the AV identified by the calculator for plan design features that are not compatible with the parameters of the AV Calculator.

This filing includes plans with two generic drug tiers (preferred generic and non-preferred generic), but the AV Calculator only has one input for generic drug cost share. The member cost share, usually a copay, for preferred generics is less than or equal to the member cost share for non-preferred generics. Plans are administered such that the member pays the lesser of the stated copay or the actual cost of the drug, and the preferred generic tier generally consists of drugs with an actual cost less than or equal to the stated copay. Therefore, the non-preferred generic cost sharing has been used as the generic drug input to the AV Calculator.

17. *Membership projections*

Pennsylvania Health & Wellness Inc. developed its membership projections based on 2023 QHP open enrollment data, adjusting for expected enrollment changes through 2024. The expected enrollment changes are based on historical shifts in membership combined with market-specific adjustments.

Silver plan membership projections are broken out separately for each cost-sharing reduction subsidy variant. This was performed in a similar manner to the aggregate membership projections.

The details of the projected membership by subsidy level are shown in Appendix 17.1.

18. *Terminated Plans and Products*

A list of the plans being terminated and the plans to which these are being mapped is included in the appendices as Appendix 18.1.

19. *Plan Type*

The plan types listed in Worksheet 2, Section I of the Part I URRT describe Pennsylvania Health & Wellness Inc.'s plans exactly.

20. *Effective Rate Review Information*

See Appendix 20.1 for documents summarizing the capital and surplus position of PHW.

The following Pennsylvania state-specific requirements have been included elsewhere in this filing package:

- 2024_PHW_State_Actuarial_Memo_20230511.pdf
- 2024_PHW_State_Actuarial_Memo_20230511.pdf
- 2024_PHW_Plan_Design_Summary_and_Rate_Tables_20230511.xlsb
- 2024_PHW_Completeness_and_Redaction_Checklist_20230511.xlsm
- 2024_PHW_Pennsylvania_Counties_Map_20230511.ppt
- 2024_PHW_State_Required_Cover_Letter_20230511.docx
- 2024_PHW_Inc_Redaction_Justification_20230511.pdf
- 2024_PHW_Rate_Change_Request_Summary_20230511.docx
- 2024_PHW_Inc_Public_Rate_Filing_PDF_20230511.pdf

21. *Reliance*

See Appendix 21.1 for a detailed listing of items received and relied upon for rate development.

22. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession's Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining minimum value and Actuarial Value under the Affordable Care Act
- ASOP No. 56, Modeling

I certify that to the best of my knowledge and judgement:

1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
 - b. Developed in compliance with the applicable Actuarial Standards of Practice;
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered;
 - d. Neither excessive nor deficient based on my best estimate of the 2024 individual market
2. 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.
3. The geographic rating factors reflect only difference in the cost of delivery and do not include differences for population morbidity by geographic area.

4. The CMS Actuarial Value Calculator, with appropriate adjustments, was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans. This rate filing was prepared in compliance with all applicable state and federal statutes and regulations.

Regarding Pennsylvania state certification requirements, I certify that to the best of my knowledge and judgment:

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
6. No new plans are modifications of existing plans as described in the uniform modification standards in 45 C.F.R. § 147.106.
7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2024 Rate Filing Justification.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2024 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2024 plan year premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, or a decision by Congress, the Health and Human Services Secretary or the Centers for Medicare and Medicaid Services director to adjust funding of CSR subsidies or advance premium tax credits. In the event that a material provision is impacted, a revision to the rates will be needed.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the process used to develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Furthermore, due to the substantial uncertainty regarding the past and future impacts of the COVID-19 pandemic, we believe some of the assumptions related to the pandemic's financial impacts may exhibit a greater degree of divergence from expectations than would typically be expected in a more stable economic and healthcare environment.

Signed: [REDACTED]

Name: [REDACTED]

Date: 5/11/2023

Appendix 1.1
Pennsylvania Health & Wellness Inc.
Description of Benefits

Plan Design	Plan ID	Plan Type	Medical Deductible	Plan Coinsurance	Rx Deductible	OOP Max	PCP Visit	Specialty Visit	Rx Plan Coverage				Includes adult vision coverage?	Includes adult dental coverage?
									Generic	Preferred Brand	Non-Preferred Brand	Specialty		
Choice Bronze HSA	86199PA0010022	HMO	\$7250 INT	100%	INT	\$7,250	D&C	D&C	100% SD	100% SD	100% SD	100% SD	N	N
Choice Bronze HSA + Vision + Adult Dental	86199PA0020022	HMO	\$7250 INT	100%	INT	\$7,250	D&C	D&C	100% SD	100% SD	100% SD	100% SD	Y	Y
Elite Bronze	86199PA0010031	HMO	\$0	50%	\$3800	\$9,250	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	50% SD	N	N
Elite Bronze + Vision + Adult Dental	86199PA0020031	HMO	\$0	50%	\$3800	\$9,250	\$45 NSD	\$115 NSD	\$35 NSD	\$195 NSD	\$250 SD	50% SD	Y	Y
Everyday Bronze	86199PA0010028	HMO	\$8450 INT	50%	INT	\$9,250	\$40 NSD	\$90 NSD	\$30 NSD	50% SD	50% SD	50% SD	N	N
Everyday Bronze + Vision + Adult Dental	86199PA0020028	HMO	\$8450 INT	50%	INT	\$9,250	\$40 NSD	\$90 NSD	\$30 NSD	50% SD	50% SD	50% SD	Y	Y
Clear Gold	86199PA0010039	HMO	\$900 INT	70%	INT	\$8,700	\$25 NSD	\$60 NSD	\$15 NSD	\$40 NSD	50% SD	50% SD	N	N
Clear Gold + Vision + Adult Dental	86199PA0020039	HMO	\$900 INT	70%	INT	\$8,700	\$25 NSD	\$60 NSD	\$15 NSD	\$40 NSD	50% SD	50% SD	Y	Y
Complete Gold	86199PA0010025	HMO	\$1450 INT	80%	INT	\$7,500	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	70% SD	70% SD	N	N
Complete Gold + Vision + Adult Dental	86199PA0020025	HMO	\$1450 INT	80%	INT	\$7,500	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	70% SD	70% SD	Y	Y
Elite Gold	86199PA0010040	HMO	\$0 INT	70%	INT	\$5,500	\$5 NSD	\$60 NSD	\$15 NSD	\$50 NSD	50% NSD	50%	N	N
Elite Gold + Vision + Adult Dental	86199PA0020040	HMO	\$0 INT	70%	INT	\$5,500	\$5 NSD	\$60 NSD	\$15 NSD	\$50 NSD	50% NSD	50%	Y	Y
Everyday Gold	86199PA0010035	HMO	\$750 INT	65%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	N	N
Everyday Gold + Vision + Adult Dental	86199PA0020035	HMO	\$750 INT	65%	INT	\$7,500	\$35 NSD	\$55 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Gold 201 HSA	86199PA0030007	HMO	\$3200 INT	100%	INT	\$3,200	D&C	D&C	100% SD	100% SD	100% SD	100% SD	N	N
Gold 202	86199PA0030008	HMO	\$2000 INT	80%	INT	\$6,000	\$25 NSD	\$50 NSD	\$25 NSD	\$50 NSD	70% SD	70% SD	N	N
Clear Silver	86199PA0010032	HMO	\$5400 INT	100%	INT	\$5,400	D&C	D&C	100% SD	100% SD	100% SD	100% SD	N	N
Clear Silver + Vision + Adult Dental	86199PA0020036	HMO	\$5400 INT	100%	INT	\$5,400	D&C	D&C	100% SD	100% SD	100% SD	100% SD	Y	Y
Complete Silver	86199PA0010004	HMO	\$6000 INT	60%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	N	N
Complete Silver + Vision + Adult Dental	86199PA0020004	HMO	\$6000 INT	60%	INT	\$8,500	\$30 NSD	\$60 NSD	\$20 NSD	\$55 NSD	50% SD	50% SD	Y	Y
Focused Silver	86199PA0010034	HMO	\$6300 INT	50%	INT	\$8,000	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	50% SD	50% SD	N	N
Focused Silver + Vision + Adult Dental	86199PA0020034	HMO	\$6300 INT	50%	INT	\$8,000	\$45 NSD	\$100 NSD	\$25 NSD	\$75 NSD	50% SD	50% SD	Y	Y
Franklin Silver	86199PA0010041	HMO	\$5000	60%	\$300	\$9,200	\$50 NSD	\$100 NSD	\$7 NSD	50% SD	50% SD	50% SD	N	N
Franklin Silver + Vision + Adult Dental	86199PA0020041	HMO	\$5000	60%	\$300	\$9,200	\$50 NSD	\$100 NSD	\$7 NSD	50% SD	50% SD	50% SD	Y	Y
Silver 201 HSA	86199PA0030003	HMO	\$5800 INT	100%	INT	\$5,800	D&C	D&C	100% SD	100% SD	100% SD	100% SD	N	N
Silver 203	86199PA0030004	HMO	\$6450 INT	65%	INT	\$8,200	\$15 NSD	D&C	\$35 NSD	\$75 NSD	50% SD	50% SD	N	N

Explanation of abbreviations:

D&C – Deductible and Coinsurance

INT – Integrated Medical and Rx Deductible

NSD – Not subject to deductible

SD – Subject to deductible

Appendix 1.2
Pennsylvania Health & Wellness Inc.
Age and Rating Area Distributions

Age Band	Percent Distribution
0-14	5.72%
15	0.38%
16	0.38%
17	0.38%
18	0.38%
19	1.08%
20	1.08%
21	1.10%
22	1.10%
23	1.10%
24	1.10%
25	1.74%
26	1.74%
27	1.74%
28	1.74%
29	1.74%
30	1.78%
31	1.78%
32	1.78%
33	1.78%
34	1.78%
35	1.54%
36	1.54%
37	1.54%
38	1.54%
39	1.54%
40	1.65%
41	1.65%
42	1.65%
43	1.65%
44	1.65%
45	1.67%
46	1.67%
47	1.67%
48	1.67%
49	1.67%
50	2.21%
51	2.21%
52	2.21%
53	2.21%
54	2.21%
55	2.75%
56	2.75%
57	2.75%
58	2.75%
59	2.75%
60	3.35%
61	3.35%
62	3.35%
63	3.35%
64	3.35%
65 & Over	2.81%

Rating Area	Percent Distribution
Rating Area 3	17.9%
Rating Area 6	19.1%
Rating Area 7	21.6%
Rating Area 8	41.3%

**Appendix 1.3
Pennsylvania Health & Wellness Inc.
Rate Table**

Plan ID	Plan Name	Calibrated Plan-Adjusted Index Rate
86199PA0010022	Choice Bronze HSA	\$257.53
86199PA0020022	Choice Bronze HSA + Vision + Adult Dental	\$266.97
86199PA0010031	Elite Bronze	\$311.02
86199PA0020031	Elite Bronze + Vision + Adult Dental	\$322.42
86199PA0010028	Everyday Bronze	\$266.53
86199PA0020028	Everyday Bronze + Vision + Adult Dental	\$276.29
86199PA0010039	Clear Gold	\$330.17
86199PA0020039	Clear Gold + Vision + Adult Dental	\$342.27
86199PA0010025	Complete Gold	\$350.69
86199PA0020025	Complete Gold + Vision + Adult Dental	\$363.54
86199PA0010040	Elite Gold	\$386.79
86199PA0020040	Elite Gold + Vision + Adult Dental	\$400.97
86199PA0010035	Everyday Gold	\$334.30
86199PA0020035	Everyday Gold + Vision + Adult Dental	\$346.55
86199PA0030007	Gold 201 HSA	\$316.82
86199PA0030008	Gold 202	\$340.16
86199PA0010032	Clear Silver	\$348.17
86199PA0020036	Clear Silver + Vision + Adult Dental	\$360.93
86199PA0010004	Complete Silver	\$363.78
86199PA0020004	Complete Silver + Vision + Adult Dental	\$377.11
86199PA0010034	Focused Silver	\$352.22
86199PA0020034	Focused Silver + Vision + Adult Dental	\$365.13
86199PA0010041	Franklin Silver	\$371.26
86199PA0020041	Franklin Silver + Vision + Adult Dental	\$384.87
86199PA0030003	Silver 201 HSA	\$253.74
86199PA0030004	Silver 203	\$266.11

Age Band	Age Factor	Tobacco Factors	
		Smoker	Non-Smoker
0-14	0.765	1.000	1.000
15	0.833	1.000	1.000
16	0.859	1.000	1.000
17	0.885	1.000	1.000
18	0.913	1.000	1.000
19	0.941	1.000	1.000
20	0.970	1.000	1.000
21	1.000	1.150	1.000
22	1.000	1.150	1.000
23	1.000	1.150	1.000
24	1.000	1.150	1.000
25	1.004	1.150	1.000
26	1.024	1.150	1.000
27	1.048	1.150	1.000
28	1.087	1.150	1.000
29	1.119	1.150	1.000
30	1.135	1.150	1.000
31	1.159	1.150	1.000
32	1.183	1.150	1.000
33	1.198	1.150	1.000
34	1.214	1.150	1.000
35	1.222	1.150	1.000
36	1.230	1.150	1.000
37	1.238	1.150	1.000
38	1.246	1.150	1.000
39	1.262	1.150	1.000
40	1.278	1.150	1.000
41	1.302	1.150	1.000
42	1.325	1.150	1.000
43	1.357	1.150	1.000
44	1.397	1.150	1.000
45	1.444	1.150	1.000
46	1.500	1.150	1.000
47	1.563	1.150	1.000
48	1.635	1.150	1.000
49	1.706	1.150	1.000
50	1.786	1.150	1.000
51	1.865	1.150	1.000
52	1.952	1.150	1.000
53	2.040	1.150	1.000
54	2.135	1.150	1.000
55	2.230	1.150	1.000
56	2.333	1.150	1.000
57	2.437	1.150	1.000
58	2.548	1.150	1.000
59	2.603	1.150	1.000
60	2.714	1.150	1.000
61	2.810	1.150	1.000
62	2.873	1.150	1.000
63	2.952	1.150	1.000
64	3.000	1.150	1.000
65 and Over	3.000	1.150	1.000

Geographic Factors	
Area	Rate Factor
Rating Area 3	0.9655
Rating Area 6	1.2277
Rating Area 7	1.0975
Rating Area 8	0.8585

Appendix 1.4
Pennsylvania Health & Wellness Inc.
Rating Example

Family Rating Example

Plan Design:
Product: 86199PA001

	(a)	(b)	(c)	(d) = ((a) + (b)) x (c)		(e)	(f)	(g)	(h) = (d) x (e) x (f) x (g)		
Member	Age	Smoking Status	Rating Area	Base	Prod. Adj.	Plan Rate Factor	Plan Factor	Age Factor	Tobacco	Area	Final Premium
Subscriber	40	Non-Smoker	Rating Area 3	\$363.78	\$0.00	0.7079	\$257.52	1.278	1.000	0.9655	\$317.76
Spouse	38	Non-Smoker	Rating Area 3	\$363.78	\$0.00	0.7079	\$257.52	1.246	1.000	0.9655	\$309.80
Child 1	18	Non-Smoker	Rating Area 3	\$363.78	\$0.00	0.7079	\$257.52	0.913	1.000	0.9655	\$227.00
Child 2	16	Non-Smoker	Rating Area 3	\$363.78	\$0.00	0.7079	\$257.52	0.859	1.000	0.9655	\$213.58
Child 3	14	Non-Smoker	Rating Area 3	\$363.78	\$0.00	0.7079	\$257.52	0.765	1.000	0.9655	\$190.21
Child 4	11	Non-Smoker	Rating Area 3	\$363.78	\$0.00	0.7079	\$257.52	0.000	1.000	0.9655	\$0.00
Total											\$1,258.35

Steps to Calculate Final Premium:

- (1) Look up the plan's Base Rate factor (a) and Product Adjustment factor (b). Add together.
- (2) Look up the Plan Rate factor based on the plan design (c).
- (3) Multiply the sum of (a) and (b) by the Plan Rate factor as shown in column (d).
- (4) Look up the age factors for each member based on age (e).
 Note that premiums can only be charged for the oldest 3 children under age 21, so the age factor for all subsequent children will be 0.
- (5) Look up the tobacco factor for each member according to smoking status and age (f).
- (6) Look up the area factor based on the rating area (g).
- (7) Multiply column (d) by the age, tobacco and area factors for each member individually.
- (8) Sum the results from (7) for the final premium for the family.

Appendix 4.1		
Pennsylvania Health & Wellness Inc.		
Experience Period Claims		

	Allowed	Incurred (Paid) Claims
Claim System	\$25,998,422	\$19,719,641
Outside⁽¹⁾	\$297,666	\$225,778
IBNP	\$149,479	\$113,379
Less Reinsurance		(\$960,527)
Total⁽²⁾	\$26,445,567	\$19,098,271

(1) The claims processed outside of the issuer's claims system are for capitated services.

(2) Total claims are calculated using unrounded numbers.

*Incurred claims shown in Worksheet 1 of the URRT is net of 1332 PA state reinsurance.

Appendix 5.1
Pennsylvania Health & Wellness Inc.
Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
Inpatient Facility - Non-Maternity	-
Medical	Inpatient Hospital
Medical - Other Newborn	Inpatient Hospital
Surgical	Inpatient Hospital
Psychiatric - Hospital	Inpatient Hospital
Psychiatric - Residential	Inpatient Hospital
Alcohol & Drug Abuse - Hospital	Inpatient Hospital
Alcohol & Drug Abuse - Residential	Inpatient Hospital
Inpatient Facility - Maternity	
Normal Deliveries	Inpatient Hospital
Cesarean Deliveries	Inpatient Hospital
Non-Deliveries	Inpatient Hospital
Skilled Nursing Facility	Inpatient Hospital
Outpatient Facility	
Observation	Outpatient Hospital
Emergency Room	Outpatient Hospital
Surgery	Outpatient Hospital
Radiology	
Radiology - Therapeutic	Outpatient Hospital
Radiology - Diagnostic	Outpatient Hospital
Radiology - CT / MRI / PET	Outpatient Hospital
Pathology/Lab	Outpatient Hospital
Pharmacy	Outpatient Hospital
Cardiovascular	Outpatient Hospital
PT/OT/ST	Outpatient Hospital
Psychiatric	Outpatient Hospital
Alcohol & Drug Abuse	Outpatient Hospital
Preventive	Outpatient Hospital
Other Outpatient Facility	Outpatient Hospital
Professional	
Inpatient Surgery - Non-Maternity	
Surgeon	Professional
Anesthesia	Professional
Maternity	
Professional	Professional
Anesthesia	Professional
Outpatient Surgery	
Outpatient Facility	Professional
Office	Professional
Anesthesia	Professional
Inpatient Visits	
Medical	Professional
Psychiatric	Professional
Alcohol & Drug Abuse	Professional
Office Visits & Miscellaneous Services	
Office/Home Visits - PCP	Professional
Office/Home Visits - Specialist	Professional
Urgent Care Visits	Professional
Office Administered Drugs	Professional
Allergy Testing	Professional
Allergy Immunotherapy	Professional
Miscellaneous Medical	Professional

Appendix 5.1 Pennsylvania Health & Wellness Inc. Benefit Category Mapping
--

MCRM Benefit Category	URRT Benefit Category
Preventive Services	
Immunizations	Professional
Well Baby Exams	Professional
Physical Exams	Professional
Other Preventive	Professional
Other Professional Services	
ER Visits and Observation Care	Professional
Vision Exams	Professional
Hearing and Speech Exams	Professional
Physical Therapy	Professional
Cardiovascular	Professional
Radiology	
Inpatient	Professional
Outpatient	
Outpatient - Therapeutic	Professional
Outpatient - Diagnostic	Professional
Outpatient - CT / MRI / PET	Professional
Office	
Office - Therapeutic	Professional
Office - Diagnostic	Professional
Office - CT / MRI / PET	Professional
Pathology/Lab	
Inpatient & Outpatient	Professional
Office	Professional
Chiropractor	Professional
Outpatient Psychiatric	Professional
Outpatient Alcohol & Drug Abuse	Professional
-	-
Other	
Prescription Drugs	Prescription Drug
Private Duty Nursing/Home Health	Other Medical
Ambulance	Other Medical
DME and Supplies	Other Medical
Prosthetics	Other Medical
Autism - ABA	Other Medical
IUD Contraceptive	Other Medical
Implantable Rod Contraceptive	Other Medical
Infertility	Other Medical
Involve Vision - Child - Exam / Hardware	Capitation
Involve Vision - Child - Med / Surg	Capitation
Involve Vision - Adult - Med / Surg	Capitation
Involve PeopleCare - Health Coaching	Capitation
Involve PeopleCare - Nurseline	Capitation
Start Smart	Capitation
Teledoc - Telehealth	Capitation
-	-
Adult Vision / Adult Dental	
Involve Vision - Adult - Exam / Hardware	Capitation
Involve Dental - Adult	Capitation
-	-
-	-
-	-
-	-

Appendix 6.1
Pennsylvania Health & Wellness Inc.
URRT Cost Trend Factor, Annualized

	(a)	(b)	(c) =[(a)*(b)]^0.5
Benefit Category	Reimbursement Change other than Charge Trend, Significant Network Changes, Rx Rebate Changes, Provider Distribution Changes	2022 to 2024 Charge Trend	URRT Annual Cost Trend Factor
Inpatient Hospital	1.287	1.000	1.134
Outpatient Hospital	1.287	1.000	1.134
Professional	1.029	1.000	1.014
Other Medical	0.973	1.000	0.986
Capitation	1.000	1.000	1.000
Prescription Drug	0.995	1.074	1.034
Total	1.138	1.019	1.077

Appendix 6.2
Pennsylvania Health & Wellness Inc.
URRT Util Trend Factor, Annualized

Industry Utilization/1,000 Trends

Benefit Category	2023 URRT Worksheet 1 - Individual Market ⁽¹⁾				Ambetter Nationwide Trend Study ⁽²⁾
	2024 URRT Annual Util Trend Factor	Median	20th Percentile	80th Percentile	Observed Medical Trend, Annualized
Inpatient Hospital	1.004	1.015	1.004	1.030	1.024
Outpatient Hospital	1.004	1.019	1.010	1.035	
Professional	1.004	1.020	1.005	1.036	
Other Medical	1.004	1.017	1.001	1.034	
Capitation ⁽³⁾	1.000	n/a	n/a	n/a	n/a

Annualized PMPM Trend⁽⁴⁾

Benefit Category	2023 URRT Worksheet 1 - Individual Market ⁽¹⁾			
	2024 URRT Annual PMPM Trend Factor	Median	20th Percentile	80th Percentile
Prescription Drug	1.044	1.074	1.048	1.098

(1) Reflects Utilization trends from Worksheet 1, Section II in 261 different 2023 URRTs. Based on public use files released by CCIIO, filtered on all 2023 Individual Market URRTs with non-zero credibility and non-zero trend factors. Note, PMPM trends are provided for prescription drugs, see footnote (5).

(2) See Section 8, "Manual Rate Adjustments", for more information on the Milliman HCGs.

(3) The Ambetter nationwide trend study analyzed changes over time in normalized medical allowed claims PMPM for Ambetter individual marketplace products offered across the United States. In order to isolate secular forces of utilization trend, the study first normalized claims costs for differences in population characteristics

(4) Pennsylvania Health & Wellness Inc. capitation costs are based on actual and expected contracts in 2024, and do not require any trend adjustment.

(5) Due to differences in how sources allocate intensity/mix change between utilization and unit cost trend, prescription drug trends are best compared at the PMPM level, instead of separately for utilization and unit cost.

Appendix 7.1
Pennsylvania Health & Wellness Inc.
Development of Morbidity Adjustment

Morbidity		
(a)	Remove Direct COVID Costs	0.971
(b)	Unwind Pandemic-Related Suppression of 2022 Utilization	1.000
(c)	2024 Direct COVID Load	1.022
(d)	2022 to 2024 Statewide Morbidity Trend	1.081
(e)	2022 to 2024 Relative Morbidity Trend	0.970
(f)=(a)*(b)*(c)*(d)*(e)	Final URRT Morbidity Adjustment	1.041

Appendix 10.1
Pennsylvania Health & Wellness Inc.
Index Rate to Projected Index Rate

Plan ID	Plan Name	(1)	(2)	(3)	(4)	(5) = (2) * (4) + (3) * [1 - (4)]
		Projected Member Months	Experience Period Index Rate (Projected)	Credibility Manual Index Rate (Projected)	Credibility Factor	Projected Index Rate
86199PA0010022	Choice Bronze HSA	9,331	\$332.42	N/A	100%	\$332.42
86199PA0020022	Choice Bronze HSA + Vision + Adult Dental	1,815	\$332.42	N/A	100%	\$332.42
86199PA0010031	Elite Bronze	6,897	\$332.42	N/A	100%	\$332.42
86199PA0020031	Elite Bronze + Vision + Adult Dental	1,341	\$332.42	N/A	100%	\$332.42
86199PA0010028	Everyday Bronze	17,803	\$332.42	N/A	100%	\$332.42
86199PA0020028	Everyday Bronze + Vision + Adult Dental	3,463	\$332.42	N/A	100%	\$332.42
86199PA0010039	Clear Gold	17,831	\$332.42	N/A	100%	\$332.42
86199PA0020039	Clear Gold + Vision + Adult Dental	3,437	\$332.42	N/A	100%	\$332.42
86199PA0010025	Complete Gold	10,602	\$332.42	N/A	100%	\$332.42
86199PA0020025	Complete Gold + Vision + Adult Dental	2,044	\$332.42	N/A	100%	\$332.42
86199PA0010040	Elite Gold	6,747	\$332.42	N/A	100%	\$332.42
86199PA0020040	Elite Gold + Vision + Adult Dental	1,300	\$332.42	N/A	100%	\$332.42
86199PA0010035	Everyday Gold	13,012	\$332.42	N/A	100%	\$332.42
86199PA0020035	Everyday Gold + Vision + Adult Dental	2,508	\$332.42	N/A	100%	\$332.42
86199PA0030007	Gold 201 HSA	241	\$332.42	N/A	100%	\$332.42
86199PA0030008	Gold 202	274	\$332.42	N/A	100%	\$332.42
86199PA0010032	Clear Silver	20,035	\$332.42	N/A	100%	\$332.42
86199PA0020036	Clear Silver + Vision + Adult Dental	3,756	\$332.42	N/A	100%	\$332.42
86199PA0010004	Complete Silver	6,322	\$332.42	N/A	100%	\$332.42
86199PA0020004	Complete Silver + Vision + Adult Dental	1,198	\$332.42	N/A	100%	\$332.42
86199PA0010034	Focused Silver	38,206	\$332.42	N/A	100%	\$332.42
86199PA0020034	Focused Silver + Vision + Adult Dental	7,187	\$332.42	N/A	100%	\$332.42
86199PA0010041	Franklin Silver	6,536	\$332.42	N/A	100%	\$332.42
86199PA0020041	Franklin Silver + Vision + Adult Dental	1,231	\$332.42	N/A	100%	\$332.42
86199PA0030003	Silver 201 HSA	1,233	\$332.42	N/A	100%	\$332.42
86199PA0030004	Silver 203	168	\$332.42	N/A	100%	\$332.42
Total		184,516	\$332.42	N/A	100%	\$332.42

Appendix 11.1
Pennsylvania Health & Wellness Inc.
Projected Index Rate to Market Adjusted Index Rate

	(5)	(6)	(7)	(8)	(9) = (5) * (6) * (7) * (8)	
Plan ID	Plan Name	Projected Index Rate	Reinsurance Factor	Net Risk Adjustment Transfer Factor	Exchange User Fee Factor	Market Adjusted Index Rate
86199PA0010022	Choice Bronze HSA	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020022	Choice Bronze HSA + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010031	Elite Bronze	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020031	Elite Bronze + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010028	Everyday Bronze	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020028	Everyday Bronze + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010039	Clear Gold	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020039	Clear Gold + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010025	Complete Gold	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020025	Complete Gold + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010040	Elite Gold	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020040	Elite Gold + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010035	Everyday Gold	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020035	Everyday Gold + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0030007	Gold 201 HSA	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0030008	Gold 202	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010032	Clear Silver	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020036	Clear Silver + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010004	Complete Silver	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020004	Complete Silver + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010034	Focused Silver	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020034	Focused Silver + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0010041	Franklin Silver	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0020041	Franklin Silver + Vision + Adult Dental	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0030003	Silver 201 HSA	\$332.42	1.000	1.732	1.038	\$597.28
86199PA0030004	Silver 203	\$332.42	1.000	1.732	1.038	\$597.28
Total		\$332.42				\$597.28

Appendix 11.2
Pennsylvania Health & Wellness Inc.
Projected Risk Adjustment Transfers for 2024

Appendix 11.2 has been redacted

Appendix 11.3
Pennsylvania Health & Wellness, Inc.
Development of Appendix 11.1 Values

(b+a/d+c/d) / (b+c/d)	Net Risk Adjustment Transfer Factor	1.732
(a)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$200.61
(b)	Projected Index Rate (App 10.1)	\$332.42
(c)	Reinsurance (URRT WS 2)	\$0.00
(d)	Paid to Allowed Ratio	0.825
(c+(a+b+d)/e) / (c+(b+d)/e)	Exchange User Fee Factor	1.038
(a)	Pennsylvania Exchange Fee (App 12.2)	\$17.81
(b)	Risk Adjustment Transfer (App 11.2) ⁽¹⁾	\$200.61
(c)	Projected Index Rate (App 10.1)	\$332.42
(d)	Reinsurance (URRT WS 2)	\$0.00
(e)	Paid to Allowed Ratio	0.825

- 1) The Risk Adjustment Transfer does not include the portion of Risk Adjustment associated with non-EHB benefits.

Appendix 12.1
Pennsylvania Health & Wellness Inc.
Market Adjusted Index Rate to Plan Adjusted Index Rate

		(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16) = (10) * ... * (15)	(17) = (9) * (16)
Plan ID	Plan Name	Market Adjusted Index Rate	Actuarial Value and Cost-Sharing Design of the Plan	Provider Network, Delivery System and Utilization Management	Benefits in Addition to the EHBs	Administrative Costs Excluding Exchange User Fees	Premium Taxes and Fees	Impact of Specific Eligibility Categories for Catastrophic Plans	AV Pricing Value	Plan Adjusted Index Rate
86199PA0010022	Choice Bronze HSA	\$597.28	0.639	1.000	1.000	1.187	1.010	1.000	0.766	\$457.67
86199PA0020022	Choice Bronze HSA + Vision + Adult Dental	\$597.28	0.639	1.000	1.037	1.187	1.010	1.000	0.794	\$474.44
86199PA0010031	Elite Bronze	\$597.28	0.771	1.000	1.000	1.187	1.010	1.000	0.925	\$552.73
86199PA0020031	Elite Bronze + Vision + Adult Dental	\$597.28	0.771	1.000	1.037	1.187	1.010	1.000	0.959	\$572.98
86199PA0010028	Everyday Bronze	\$597.28	0.661	1.000	1.000	1.187	1.010	1.000	0.793	\$473.66
86199PA0020028	Everyday Bronze + Vision + Adult Dental	\$597.28	0.661	1.000	1.037	1.187	1.010	1.000	0.822	\$491.02
86199PA0010039	Clear Gold	\$597.28	0.819	1.000	1.000	1.187	1.010	1.000	0.982	\$586.77
86199PA0020039	Clear Gold + Vision + Adult Dental	\$597.28	0.819	1.000	1.037	1.187	1.010	1.000	1.018	\$608.27
86199PA0010025	Complete Gold	\$597.28	0.870	1.000	1.000	1.187	1.010	1.000	1.043	\$623.22
86199PA0020025	Complete Gold + Vision + Adult Dental	\$597.28	0.870	1.000	1.037	1.187	1.010	1.000	1.082	\$646.06
86199PA0010040	Elite Gold	\$597.28	0.959	1.000	1.000	1.187	1.010	1.000	1.151	\$687.39
86199PA0020040	Elite Gold + Vision + Adult Dental	\$597.28	0.959	1.000	1.037	1.187	1.010	1.000	1.193	\$712.58
86199PA0010035	Everyday Gold	\$597.28	0.829	1.000	1.000	1.187	1.010	1.000	0.995	\$594.11
86199PA0020035	Everyday Gold + Vision + Adult Dental	\$597.28	0.829	1.000	1.037	1.187	1.010	1.000	1.031	\$615.88
86199PA0030007	Gold 201 HSA	\$597.28	0.786	1.000	1.000	1.187	1.010	1.000	0.943	\$563.04
86199PA0030008	Gold 202	\$597.28	0.844	1.000	1.000	1.187	1.010	1.000	1.012	\$604.52
86199PA0010032	Clear Silver	\$597.28	0.864	1.000	1.000	1.187	1.010	1.000	1.036	\$618.75
86199PA0020036	Clear Silver + Vision + Adult Dental	\$597.28	0.864	1.000	1.037	1.187	1.010	1.000	1.074	\$641.43
86199PA0010004	Complete Silver	\$597.28	0.902	1.000	1.000	1.187	1.010	1.000	1.082	\$646.49
86199PA0020004	Complete Silver + Vision + Adult Dental	\$597.28	0.902	1.000	1.037	1.187	1.010	1.000	1.122	\$670.18
86199PA0010034	Focused Silver	\$597.28	0.874	1.000	1.000	1.187	1.010	1.000	1.048	\$625.95
86199PA0020034	Focused Silver + Vision + Adult Dental	\$597.28	0.874	1.000	1.037	1.187	1.010	1.000	1.086	\$648.89
86199PA0010041	Franklin Silver	\$597.28	0.921	1.000	1.000	1.187	1.010	1.000	1.105	\$659.79
86199PA0020041	Franklin Silver + Vision + Adult Dental	\$597.28	0.921	1.000	1.037	1.187	1.010	1.000	1.145	\$683.97
86199PA0030003	Silver 201 HSA	\$597.28	0.629	1.000	1.000	1.187	1.010	1.000	0.755	\$450.93
86199PA0030004	Silver 203	\$597.28	0.660	1.000	1.000	1.187	1.010	1.000	0.792	\$472.91
Total			0.824	1.000	1.006	1.187	1.010	1.000	0.994	\$593.61

Appendix 12.2
Pennsylvania Health & Wellness Inc.
Summary of Non-Benefit Expenses

<u>Expense Component</u>	<u>PMPM</u>	<u>% of Net Revenue</u>	<u>% of Aggregate Premium</u>
Aggregate Premium	\$593.61		100.00%
Net Revenue	\$392.89	100.00%	
<u>Administrative Expense Load</u>			
General Administrative Expense - % of net revenue	\$0.00	0.00%	
General Administrative Expense - PMPM	\$76.82		12.94%
Quality Improvement Expense	\$3.00		0.51%
Provider Incentive Payments	\$2.00		0.34%
Total	\$81.82		13.78%
Post-Tax Profit and Contribution to Surplus	\$11.87		2.00%
<u>Taxes and Fees - Fixed PMPM</u>			
Misc. Taxes and Fees	\$0.00		0.00%
PMPM Assessments	\$0.00		0.00%
Total	\$0.00		0.00%
<u>Taxes and Fees - % of Premium</u>			
State Income Tax	\$1.10		0.19%
Federal Income Tax	\$3.45		0.58%
Federal Transitional Reinsurance Program Fee	\$0.00		0.00%
Patient Centered Outcomes Research Fee	\$0.27		0.05%
Pennsylvania Exchange Fee	\$17.81		3.00%
Total	\$22.63		3.81%
<u>Taxes and Fees - % of Net Revenue</u>			
ACA Annual Fee	\$0.00	0.00%	
Health Insurance Provider Fee	\$0.00	0.00%	
Assessments	\$0.00	0.00%	
Misc. Taxes and Fees	\$0.00	0.00%	
Pennsylvania Premium Tax Assessments	\$0.00	0.00%	
Total	\$0.00	0.00%	
<u>Non-Benefit Expenses, Risk and Profit</u>	\$116.32	29.61%	19.60%
Risk Adjustment User Fee	\$0.21		
<u>Total Non-Benefit Expenses, Risk and Profit</u>	\$116.53	29.66%	19.63%

Appendix 12.3

Pennsylvania Health & Wellness, Inc.

Development of Administrative Costs Excluding Exchange User Fees Factor

(b)/(b-a)	Administrative Costs Excluding Exchange User Fees	1.187
(a)	Administrative Expenses and Profit (App 12.2)	\$93.69
(b)	Base Product Premium (App 12.2)	\$593.61

Appendix 13.1
Pennsylvania Health & Wellness Inc.
Plan Adjusted Index Rate to Calibrated Plan-Adjusted Index Rate

Plan ID	Plan Name	(17)	(18)	(19)	(20)	(21) = (18) * (19) * (20)	(22) = (17) / (21)	(23)	(24) = (22) / (23)
		Plan Adjusted Index Rate	Rating Area Calibration Factor	Age Calibration Factor	Tobacco Use Calibration Factor	Calibration	Calibrated Plan-Adjusted Index Rate	Plan Rate Factor	Base Rate
86199PA0010022	Choice Bronze HSA	\$457.67	1.000	1.769	1.005	1.777	\$257.53	0.708	\$363.78
86199PA0020022	Choice Bronze HSA + Vision + Adult Dental	\$474.44	1.000	1.769	1.005	1.777	\$266.97	0.734	\$363.78
86199PA0010031	Elite Bronze	\$552.73	1.000	1.769	1.005	1.777	\$311.02	0.855	\$363.78
86199PA0020031	Elite Bronze + Vision + Adult Dental	\$572.98	1.000	1.769	1.005	1.777	\$322.42	0.886	\$363.78
86199PA0010028	Everyday Bronze	\$473.66	1.000	1.769	1.005	1.777	\$266.53	0.733	\$363.78
86199PA0020028	Everyday Bronze + Vision + Adult Dental	\$491.02	1.000	1.769	1.005	1.777	\$276.29	0.760	\$363.78
86199PA0010039	Clear Gold	\$586.77	1.000	1.769	1.005	1.777	\$330.17	0.908	\$363.78
86199PA0020039	Clear Gold + Vision + Adult Dental	\$608.27	1.000	1.769	1.005	1.777	\$342.27	0.941	\$363.78
86199PA0010025	Complete Gold	\$623.22	1.000	1.769	1.005	1.777	\$350.69	0.964	\$363.78
86199PA0020025	Complete Gold + Vision + Adult Dental	\$646.06	1.000	1.769	1.005	1.777	\$363.54	0.999	\$363.78
86199PA0010040	Elite Gold	\$687.39	1.000	1.769	1.005	1.777	\$386.79	1.063	\$363.78
86199PA0020040	Elite Gold + Vision + Adult Dental	\$712.58	1.000	1.769	1.005	1.777	\$400.97	1.102	\$363.78
86199PA0010035	Everyday Gold	\$594.11	1.000	1.769	1.005	1.777	\$334.30	0.919	\$363.78
86199PA0020035	Everyday Gold + Vision + Adult Dental	\$615.88	1.000	1.769	1.005	1.777	\$346.55	0.953	\$363.78
86199PA0030007	Gold 201 HSA	\$563.04	1.000	1.769	1.005	1.777	\$316.82	0.871	\$363.78
86199PA0030008	Gold 202	\$604.52	1.000	1.769	1.005	1.777	\$340.16	0.935	\$363.78
86199PA0010032	Clear Silver	\$618.75	1.000	1.769	1.005	1.777	\$348.17	0.957	\$363.78
86199PA0020036	Clear Silver + Vision + Adult Dental	\$641.43	1.000	1.769	1.005	1.777	\$360.93	0.992	\$363.78
86199PA0010004	Complete Silver	\$646.49	1.000	1.769	1.005	1.777	\$363.78	1.000	\$363.78
86199PA0020004	Complete Silver + Vision + Adult Dental	\$670.18	1.000	1.769	1.005	1.777	\$377.11	1.037	\$363.78
86199PA0010034	Focused Silver	\$625.95	1.000	1.769	1.005	1.777	\$352.22	0.968	\$363.78
86199PA0020034	Focused Silver + Vision + Adult Dental	\$648.89	1.000	1.769	1.005	1.777	\$365.13	1.004	\$363.78
86199PA0010041	Franklin Silver	\$659.79	1.000	1.769	1.005	1.777	\$371.26	1.021	\$363.78
86199PA0020041	Franklin Silver + Vision + Adult Dental	\$683.97	1.000	1.769	1.005	1.777	\$384.87	1.058	\$363.78
86199PA0030003	Silver 201 HSA	\$450.93	1.000	1.769	1.005	1.777	\$253.74	0.698	\$363.78
86199PA0030004	Silver 203	\$472.91	1.000	1.769	1.005	1.777	\$266.11	0.732	\$363.78
Total		\$593.61	1.000	1.769	1.005	1.777	\$334.02	0.918	\$363.78

Appendix 13.2
Pennsylvania Health & Wellness Inc.
Age Factor Development

Age Band	Projected Member Months	Composite CMS Proposed Relativity
Under 19	13,377	0.788
19-24	12,076	0.985
25-29	16,018	1.056
30-34	16,435	1.178
35-39	14,197	1.240
40-44	15,191	1.332
45-49	15,378	1.570
50-54	20,395	1.956
55-59	25,394	2.430
60-64	30,868	2.870
Over 65	5,188	3.000
Total	184,516	1.769

Appendix 13.3
Pennsylvania Health & Wellness, Inc.
Area Factor Development

Rating Area	% of Medicare Facility/Physician	Member Months	100% of Medicare Factor	Relative Reimbursement Adjustment	Raw Area Rating Factor	Final 2024 Area Rating Factor
Rating Area 3	216% / 139%	33,023	1.052	2.097	2.207	0.966
Rating Area 6	299% / 151%	35,329	1.079	2.597	2.803	1.226
Rating Area 7	236% / 172%	39,890	1.070	2.344	2.507	1.097
Rating Area 8	181% / 135%	76,274	1.062	1.849	1.964	0.859
Total	221% / 147%	184,516	1.065	2.144	2.285	1.000

Appendix 13.4
Pennsylvania Health & Wellness Inc.
Smoker Factor Development

	Projected Member Months	Adjustment Factor
Tobacco User	5,640	1.150
Non-Tobacco User	178,875	1.000
Total	184,516	1.005

Appendix 15.1
Pennsylvania Health & Wellness Inc.
Projected MLR Table

a)	Incurred Claims, Quality Initiatives, Provider Incentives	\$276.44
b)	Quality Improvement Expense & Provider Incentive Payments	\$5.00
c)	Risk Adjustment Transfer	\$200.71
d)	Projected Claims for MLR (a+b+c)	\$482.15
e)	Administrative Expenses	\$76.82
f)	Post-Tax Profit and Contribution to Surplus	\$11.87
g)	Taxes and Fees	\$18.29
h)	Federal Income Tax	\$3.45
i)	State Income Tax	\$1.10
j)	Premium (d+e+f+g+h+i)	\$593.68
k)	Medical Loss Ratio (d/(j-g-h-i))	84.5%
l)	URRT Worksheet 2 Loss Ratio Calculation	34.8%

This projected MLR is calculated according to 45 CFR 158. The projected MLR is the

Appendix 16.1
Pennsylvania Health & Wellness Inc.
AV Calculator Results

Appendix 16.1 has been redacted

Appendix 18.1
Pennsylvania Health & Wellness Inc.
Terminated Plans

Terminated 2023 Plan ID	Terminated 2023 Plan Name	Mapped 2024 Plan ID	Mapped 2024 Plan Name
86199PA0040003	Silver 201 HSA (2023) + Vision + Adult Dental	86199PA0030003	Silver 201 HSA
86199PA0040004	Silver 203 (2023) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0030018	Silver 224 (2023)	86199PA0030004	Silver 203
86199PA0040018	Silver 224 (2023) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0030019	Silver 226 (2023)	86199PA0030004	Silver 203
86199PA0040019	Silver 226 (2023) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0040007	Gold 201 HSA (2023) + Vision + Adult Dental	86199PA0030007	Gold 201 HSA
86199PA0040008	Gold 202 (2023) + Vision + Adult Dental	86199PA0030008	Gold 202
86199PA0030017	Bronze \$1500 Medical Deductible (2023)	86199PA0030004	Silver 203
86199PA0010037	Clear Bronze (2023)	86199PA0010028	Everyday Bronze
86199PA0020037	Clear Bronze (2023) + Vision + Adult Dental	86199PA0020028	Everyday Bronze + Vision + Adult Dental
Terminated 2022 Plan ID	Terminated 2022 Plan Name	Mapped 2024 Plan ID	Mapped 2024 Plan Name
86199PA0010012	Ambetter Balanced Care 12 (2022)	86199PA0010004	Complete Silver
86199PA0030002	Ambetter Balanced Care 207 (2022)	86199PA0030004	Silver 203
86199PA0040002	Ambetter Balanced Care 207 (2022) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0030001	Ambetter Balanced Care 209 (2022)	86199PA0030004	Silver 203
86199PA0040001	Ambetter Balanced Care 209 (2022) + Vision + Adult Dental	86199PA0030004	Silver 203
86199PA0010033	Ambetter Balanced Care 31 (2022)	86199PA0010032	Clear Silver
86199PA0020033	Ambetter Balanced Care 31 (2022) + Vision + Adult Dental	86199PA0020036	Clear Silver + Vision + Adult Dental
86199PA0010006	Ambetter Essential Care 10 (2022)	86199PA0010028	Everyday Bronze
86199PA0020006	Ambetter Essential Care 10 (2022) + Vision + Adult Dental	86199PA0020028	Everyday Bronze + Vision + Adult Dental
86199PA0020016	Ambetter Balanced Care 12 (2022) + Vision + Adult Dental	86199PA0020004	Complete Silver + Vision + Adult Dental
86199PA0030012	Ambetter Balanced Care 210 (2022)	86199PA0030004	Silver 203
86199PA0030009	Ambetter Essential Care 201 (2022)	86199PA0030004	Silver 203
86199PA0030010	Ambetter Essential Care 202 HSA (2022)	86199PA0030003	Silver 201 HSA
86199PA0010030	Ambetter Essential Care: \$1500 Medical Deductible (2022)	86199PA0010031	Elite Bronze
86199PA0020030	Ambetter Essential Care: \$1500 Medical Deductible (2022) + Vision + Adult Dental	86199PA0020031	Elite Bronze + Vision + Adult Dental
86199PA0030016	Ambetter Secure Care 203 (2022)	86199PA0030008	Gold 202

Appendix 20.1
Pennsylvania Health & Wellness Inc.
Capital, Surplus and RBC

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Pennsylvania Health & Wellness, Inc.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	566,963,081		566,963,081	406,217,820
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	0		0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$144,268,561 , Schedule E-Part 1), cash equivalents (\$123,673,161 , Schedule E-Part 2) and short-term investments (\$7,706,995 , Schedule DA).....	275,648,717		275,648,717	242,643,450
6. Contract loans (including \$ premium notes).....			0	0
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA)	12,847,008		12,847,008	10,687,024
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	855,458,805	0	855,458,805	659,548,294
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	4,676,794		4,676,794	2,590,318
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	228,025,224		228,025,224	224,151,662
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....			0	0
15.3 Accrued retrospective premiums (\$9,897,322) and contracts subject to redetermination (\$)	9,897,322		9,897,322	5,164,915
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	916,681		916,681	636,747
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	15
17. Amounts receivable relating to uninsured plans	5,825,899		5,825,899	4,130,795
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset.....	4,991,950		4,991,950	4,546,606
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	2,869,707		2,869,707	374,913
24. Health care (\$6,098,425) and other amounts receivable.....	21,433,589	15,335,164	6,098,425	7,931,578
25. Aggregate write-ins for other-than-invested assets	179,497	169,855	9,642	21,440
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	1,134,275,468	15,505,019	1,118,770,449	909,097,282
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	1,134,275,468	15,505,019	1,118,770,449	909,097,282
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. FFE User Fee Receivable.....	9,642		9,642	21,440
2502. Prepaids.....	169,855	169,855	0	0
2503.			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	179,497	169,855	9,642	21,440

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded)	383,798,535		383,798,535	361,500,017
2. Accrued medical incentive pool and bonus amounts	3,951,775		3,951,775	291,031
3. Unpaid claims adjustment expenses	3,372,899		3,372,899	3,593,980
4. Aggregate health policy reserves, including the liability of \$ for medical loss ratio rebate per the Public Health Service Act	18,130,232		18,130,232	7,662,974
5. Aggregate life policy reserves			0	0
6. Property/casualty unearned premium reserves			0	0
7. Aggregate health claim reserves			0	0
8. Premiums received in advance	930,966		930,966	1,085,084
9. General expenses due or accrued	21,796,121		21,796,121	11,566,351
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses))	14,213,514		14,213,514	9,604,481
10.2 Net deferred tax liability			0	0
11. Ceded reinsurance premiums payable			0	0
12. Amounts withheld or retained for the account of others			0	0
13. Remittances and items not allocated			0	0
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)			0	0
15. Amounts due to parent, subsidiaries and affiliates	4,062,909		4,062,909	2,847,186
16. Derivatives		0	0	0
17. Payable for securities			0	549,578
18. Payable for securities lending			0	0
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ unauthorized reinsurers and \$ certified reinsurers)			0	0
20. Reinsurance in unauthorized and certified (\$) companies			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans	618,049		618,049	470,663
23. Aggregate write-ins for other liabilities (including \$ current)	31,780,617	0	31,780,617	8,664,541
24. Total liabilities (Lines 1 to 23)	482,655,617	0	482,655,617	407,835,886
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	0
26. Common capital stock	XXX	XXX		0
27. Preferred capital stock	XXX	XXX		0
28. Gross paid in and contributed surplus	XXX	XXX	395,609,528	395,609,528
29. Surplus notes	XXX	XXX		0
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	240,505,304	105,651,868
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$)	XXX	XXX		0
32.2 shares preferred (value included in Line 27 \$)	XXX	XXX		0
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	636,114,832	501,261,396
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	1,118,770,449	909,097,282
DETAILS OF WRITE-INS				
2301. State based exchange fees	621,330		621,330	398,576
2302. State income tax payable	31,159,287		31,159,287	8,220,792
2303. Miscellaneous liability			0	45,173
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	31,780,617	0	31,780,617	8,664,541
2501.	XXX	XXX		0
2502.	XXX	XXX		0
2503.	XXX	XXX		0
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		0
3002.	XXX	XXX		0
3003.	XXX	XXX		0
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX	0	0

FIVE - YEAR HISTORICAL DATA

	1 2022	2 2021	3 2020	4 2019	5 2018
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	1,118,770,449	909,097,282	734,302,936	355,236,571	126,333,057
2. Total liabilities (Page 3, Line 24)	482,655,617	407,835,886	353,155,982	171,674,975	57,602,803
3. Statutory minimum capital and surplus requirement	1,000,000	177,202,118	199,008,988	167,418,447	68,730,255
4. Total capital and surplus (Page 3, Line 33)	636,114,832	501,261,396	381,146,954	183,561,595	68,730,255
Income Statement (Page 4)					
5. Total revenues (Line 8)	2,980,382,751	2,825,167,412	2,858,989,458	1,592,458,793	483,429,037
6. Total medical and hospital expenses (Line 18)	2,554,491,183	2,481,724,335	2,734,676,848	1,543,941,394	464,941,113
7. Claims adjustment expenses (Line 20)	24,026,129	15,705,998	34,864,402	25,133,953	7,189,518
8. Total administrative expenses (Line 21)	150,737,220	138,065,373	91,939,502	38,246,388	7,751,399
9. Net underwriting gain (loss) (Line 24)	251,128,219	189,671,706	(2,491,294)	(13,380,542)	2,064,607
10. Net investment gain (loss) (Line 27)	17,547,361	5,900,542	2,834,718	3,140,608	444,399
11. Total other income (Lines 28 plus 29)	(194,939)	24,087	(274,036)	(45,603)	(2,433)
12. Net income or (loss) (Line 32)	211,978,693	153,822,440	(2,640,986)	(8,191,096)	1,540,324
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	254,462,271	221,140,413	113,954,626	(37,381,728)	(7,966,505)
Risk-Based Capital Analysis					
14. Total adjusted capital	636,114,832	501,261,396	381,146,954	183,561,595	68,730,255
15. Authorized control level risk-based capital	91,326,424	88,601,059	99,504,494	55,806,149	18,690,515
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	111,872	105,905	100,106	55,008	22,780
17. Total members months (Column 6, Line 7)	1,337,155	1,248,511	1,193,219	658,632	267,278
Operating Percentage (Page 4)					
(Item divided by Page 4, sum of Lines 2, 3, and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	85.7	87.8	95.7	97.0	96.2
20. Cost containment expenses	0.0	0.0	0.0	0.0	0.0
21. Other claims adjustment expenses	0.8	0.5	1.2	1.6	1.5
22. Total underwriting deductions (Line 23)	91.6	93.3	100.1	100.8	99.6
23. Total underwriting gain (loss) (Line 24)	8.4	6.7	(0.1)	(0.8)	0.4
Unpaid Claims Analysis					
(U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5)	249,730,351	243,954,595	154,973,550	41,611,443	0
25. Estimated liability of unpaid claims – [prior year (Line 17, Col. 6)]	361,791,046	321,372,669	155,722,923	37,408,086	0
Investments in Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10)	0	0	0	0	0
30. Affiliated mortgage loans on real estate	0	0	0	0	0
31. All other affiliated	0	0	0	0	0
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above	0	0	0	0	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3 - Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain

Appendix 20.2
Pennsylvania Health & Wellness Inc.
Sample Producer Agreement

Appendix 20.2 has been redacted

Appendix 20.3
Pennsylvania Health & Wellness, Inc.
Induced Utilization Buildup

	(1)	(2)	(3)	(4)	(5) = ((3) * (4))^2 - ((3) * (4)) + 1.24	(6)	(7) = (5) / (6)	(8) = (3) * (4) * (7)
Plan ID	Projected Membership	Pricing AV	Non-Funding of CSR Adjustment	Raw Induced Utilization	Induced Calibration Factor ⁽¹⁾	Final Induced Utilization	AV & Cost-Sharing Design of the Plan	
86199PA0010022	9,331	0.685	1.000	1.024	0.911	0.933	0.639	
86199PA0020022	1,815	0.685	1.000	1.024	0.911	0.933	0.639	
86199PA0010031	6,897	0.789	1.000	1.074	0.911	0.978	0.771	
86199PA0020031	1,341	0.789	1.000	1.074	0.911	0.978	0.771	
86199PA0010028	17,803	0.704	1.000	1.032	0.911	0.940	0.661	
86199PA0020028	3,463	0.704	1.000	1.032	0.911	0.940	0.661	
86199PA0010039	17,831	0.822	1.000	1.094	0.911	0.996	0.819	
86199PA0020039	3,437	0.822	1.000	1.094	0.911	0.996	0.819	
86199PA0010025	10,602	0.855	1.000	1.117	0.911	1.017	0.870	
86199PA0020025	2,044	0.855	1.000	1.117	0.911	1.017	0.870	
86199PA0010040	6,747	0.910	1.000	1.158	0.911	1.055	0.959	
86199PA0020040	1,300	0.910	1.000	1.158	0.911	1.055	0.959	
86199PA0010035	13,012	0.829	1.000	1.098	0.911	1.001	0.829	
86199PA0020035	2,508	0.829	1.000	1.098	0.911	1.001	0.829	
86199PA0030007	241	0.799	1.000	1.080	0.911	0.983	0.786	
86199PA0030008	274	0.838	1.000	1.105	0.911	1.006	0.844	
86199PA0010032	20,035	0.698	1.220	1.114	0.911	1.014	0.864	
86199PA0020036	3,756	0.698	1.220	1.114	0.911	1.014	0.864	
86199PA0010004	6,322	0.718	1.220	1.131	0.911	1.031	0.902	
86199PA0020004	1,198	0.718	1.220	1.131	0.911	1.031	0.902	
86199PA0010034	38,206	0.703	1.220	1.118	0.911	1.019	0.874	
86199PA0020034	7,187	0.703	1.220	1.118	0.911	1.019	0.874	
86199PA0010041	6,536	0.727	1.220	1.140	0.911	1.038	0.921	
86199PA0020041	1,231	0.727	1.220	1.140	0.911	1.038	0.921	
86199PA0030003	1,233	0.677	1.000	1.021	0.911	0.930	0.629	
86199PA0030004	168	0.703	1.000	1.031	0.911	0.939	0.660	
Total	184,516	0.751	1.101	1.098	0.911	1.000	0.824	

(1) Induced Calibration Factor set to normalize Induced Utilization Value to 1.000 when weighted by projected membership.

Appendix 20.4
Pennsylvania Health & Wellness, Inc.
Development of Experience Adjustment Factors

Service Category	Morbidity Adjustments										Demographic Shift					
	URRT Trended Experience	Induced Utilization	After Induced Utilization	Impact of Reinsurance Program	After Reinsurance	Remove Direct COVID-19 Costs	Unwind Pandemic-Related Suppression of 2020 Utilization	Impact of Reinsurance Program	2020 to 2022 Statewide Morbidity Trend	Liability-Based Re-weighting of Experience	After Morbidity	Impact of Morbidity Adjustments	Geographic Distribution of Enrollment	Demographic Change (Age/Gender)	After Demo	Impact of Initial Demo Adjustments
URRT - Worksheet 1																
Inpatient Hospital	60.89	1.000	60.89	1.000	60.89	0.907	1.000	1.000	1.076	1.000	60.89	1.000	1.038	1.017	64.28	1.056
Outpatient Hospital	92.30	1.000	92.30	1.000	92.30	0.986	1.000	1.000	1.076	1.000	92.30	1.000	1.038	1.017	97.43	1.056
Professional	68.90	1.000	68.90	1.000	68.90	0.975	1.000	1.000	1.076	1.000	68.90	1.000	1.038	1.017	72.73	1.056
Other Medical	3.17	1.000	3.17	1.000	3.17	0.997	1.000	1.000	1.076	1.000	3.17	1.000	1.038	1.017	3.35	1.056
Capitation	2.05	1.000	2.05	1.000	2.05	1.000	1.000	1.000	1.003	1.000	2.05	1.000	1.000	1.000	2.05	1.000
Prescription Drug	71.93	1.000	71.93	1.000	71.93	0.988	1.000	1.000	1.076	1.000	71.93	1.000	1.038	1.017	75.93	1.056
Total	299.24		299.24		299.24						299.24	1.000			315.76	1.055
PAAM Rate Exhibits - Table 5																
Inpatient Hospital	60.89	1.001	60.94	1.000	60.94	0.907	1.000	1.000	1.076	1.000	59.49	0.976	1.038	1.017	62.79	1.056
Outpatient Hospital	92.30	1.001	92.38	1.000	92.38	0.986	1.000	1.000	1.076	1.000	97.96	1.060	1.038	1.017	103.41	1.056
Professional	68.90	1.001	68.95	1.000	68.95	0.975	1.000	1.000	1.076	1.000	72.31	1.049	1.038	1.017	76.33	1.056
Other Medical	3.17	1.001	3.17	1.000	3.17	0.997	1.000	1.000	1.076	1.000	3.40	1.073	1.038	1.017	3.59	1.056
Capitation	2.05	1.000	2.05	1.000	2.05	1.000	1.000	1.000	1.003	1.000	2.06	1.003	1.000	1.000	2.06	1.000
Prescription Drug	71.93	1.001	71.97	1.000	71.97	0.988	1.000	1.000	1.076	1.000	76.49	1.063	1.038	1.017	80.74	1.056
Total	299.24		299.46	1.000	299.46						311.71	1.041			328.93	1.055
Network																
Service Category	Plan Design Changes						Other Adjustments									
	Significant Provider Network Changes	After Network	Impact of Network Adjustment	Covered Benefit Changes	Induced Utilization	After Benefit	Impact of Benefit Adjustment	Changes in Capitation Contracts	Changes in Pharmacy Rebates and Dispensing Fees	Significant Provider Network Changes	FFS/Capitation Split Shift	Grace Period	Other/Interaction ⁽¹⁾	After Other	Impact of Other Adjustments	
URRT - Worksheet 1																
Inpatient Hospital	1.000	64.28	n/a	1.000	1.001	64.32	1.001	1.000	1.000	1.000	1.000	1.003	1.010	63.60	0.989	
Outpatient Hospital	1.000	97.43	n/a	1.000	1.001	97.52	1.001	1.000	1.000	1.000	1.000	1.003	1.010	104.74	1.074	
Professional	1.000	72.73	n/a	1.000	1.001	72.78	1.001	1.000	1.000	1.000	1.000	1.003	1.010	77.29	1.062	
Other Medical	1.000	3.35	n/a	1.000	1.001	3.35	1.001	1.000	1.000	1.000	1.000	1.003	1.010	3.64	1.087	
Capitation	1.000	2.05	n/a	1.000	1.000	2.05	1.000	1.416	1.000	1.000	1.000	1.009	1.009	2.94	1.432	
Prescription Drug	1.000	75.93	n/a	1.000	1.001	75.97	1.001	1.000	0.981	1.000	1.000	1.003	1.010	80.21	1.056	
Total		315.76	n/a			315.99	1.001							332.42	1.052	
PAAM Rate Exhibits - Table 5																
Inpatient Hospital	1.000	62.80	1.000	1.000	1.000	62.80	1.000	1.000	1.000	1.000	1.003	1.010	1.010	63.60	1.013	
Outpatient Hospital	1.000	103.43	1.000	1.000	1.000	103.43	1.000	1.000	1.000	1.000	1.003	1.010	1.010	104.74	1.013	
Professional	1.000	76.32	1.000	1.000	1.000	76.32	1.000	1.000	1.000	1.000	1.003	1.010	1.010	77.29	1.013	
Other Medical	1.000	3.59	1.000	1.000	1.000	3.59	1.000	1.000	1.000	1.000	1.003	1.010	1.010	3.64	1.013	
Capitation	1.000	2.06	1.000	1.000	1.000	2.06	1.000	1.416	1.000	1.000	1.000	1.009	1.009	2.94	1.428	
Prescription Drug	1.000	80.74	1.000	1.000	1.000	80.74	1.000	1.000	0.981	1.000	1.000	1.003	1.010	80.21	0.993	
Total		328.94	1.000			328.94	1.000							332.42	1.011	

(1) Accounts for interactions between the earlier steps in the index rate development.

Appendix 20.5
Pennsylvania Health & Wellness Inc.
Description of Benefits Changes for Renewing Plans

Plan	Complete Silver PA (2024) - Standard Silver On Exchange Plan		Complete Silver PA (2024) - 73% AV Level Silver Plan		Complete Silver PA (2024) - 87% AV Level Silver Plan		Complete Silver PA (2024) - 94% AV Level Silver Plan		Choice Bronze HSA PA (2024) - Standard Bronze On Exchange Plan		Complete Gold PA (2024) - Standard Gold On Exchange Plan		Everyday Bronze PA (2024) - Standard Bronze On Exchange Plan		Elite Bronze PA (2024) - Standard Bronze On Exchange Plan	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Service Category	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Deductible	\$6000 INT	\$6000 INT	\$5000 INT	\$5000 INT	\$0 INT	\$0 INT	\$0 INT	\$0 INT	\$6900 INT	\$7250 INT	\$1450 INT	\$1450 INT	\$8300 INT	\$8450 INT	\$0	\$0
OP Max	\$8,500	\$8,500	\$7,250	\$7,550	\$3,000	\$3,150	\$1,700	\$1,700	\$6,900	\$7,250	\$7,500	\$7,500	\$8,700	\$9,250	\$8,700	\$8,250
Primary Care Visit	\$30 NSD	\$30 NSD	\$20 NSD	\$20 NSD	\$15 NSD	\$15 NSD	\$0 NSD	\$0 NSD	D&C	\$0 SD	\$15 NSD	\$15 NSD	\$40 NSD	\$40 NSD	\$45 NSD	\$45 NSD
Specialist Visit	\$60 NSD	\$60 NSD	\$50 NSD	\$50 NSD	\$35 NSD	\$45 NSD	\$5 NSD	\$5 NSD	D&C	\$0 SD	\$35 NSD	\$35 NSD	\$90 NSD	\$90 NSD	\$115 NSD	\$115 NSD
ER	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	\$2500 NSD	\$2500 NSD
Urgent Care	\$60 NSD	\$60 NSD	\$50 NSD	\$50 NSD	\$10 NSD	\$10 NSD	\$10 NSD	\$10 NSD	100% SD	\$0 SD	\$35 NSD	\$35 NSD	\$90 NSD	\$90 NSD	\$60 NSD	\$60 NSD
Outpatient Surgery	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD
Inpatient Facility (including MH/SA)	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	\$3000 NSD	\$3000 NSD
SNF	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	\$3000 NSD	\$3000 NSD
Inpatient Facility - Maternity	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	\$3000 NSD	\$3000 NSD
PT/OT/ST	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD
MHSA (Excluding IP)	\$30 NSD	\$30 NSD	\$20 NSD	\$20 NSD	\$15 NSD	\$15 NSD	\$0 NSD	\$0 NSD	100% SD	\$0 SD	\$15 NSD	\$15 NSD	\$40 NSD	\$40 NSD	\$45 NSD	\$45 NSD
Lab	\$30 NSD	\$30 NSD	\$25 NSD	\$25 NSD	\$25 NSD	\$25 NSD	\$0 NSD	\$0 NSD	100% SD	\$0 SD	\$15 NSD	\$15 NSD	\$50 NSD	\$50 NSD	\$60 NSD	\$60 NSD
X-Rays	60% SD	\$0 SD	60% SD	\$0 SD	60% NSD	\$0 NSD	75% NSD	\$0 NSD	100% SD	\$0 SD	80% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD
Chiropractor	\$60 NSD	\$60 NSD	\$50 NSD	\$50 NSD	\$29 NSD	\$45 NSD	\$5 NSD	\$5 NSD	100% SD	\$0 SD	\$35 NSD	\$35 NSD	\$90 NSD	\$90 NSD	\$80 NSD	\$80 NSD
Rx - Generics	\$20 NSD	\$20 NSD	\$20 NSD	\$20 NSD	\$10 NSD	\$10 NSD	\$0 NSD	0% NSD	\$ SD	100% SD	\$15 NSD	\$15 NSD	\$30 NSD	\$30 NSD	\$35 NSD	\$35 NSD
Rx - Preferred Brand Drugs	\$55 NSD	\$55 NSD	\$50 NSD	\$50 NSD	\$40 NSD	\$40 NSD	\$25 NSD	\$25 NSD	100% SD	100% SD	\$30 NSD	\$30 NSD	50% SD	50% SD	\$195 NSD	\$195 NSD
Rx - Non-Preferred Brand Drugs	50% SD	50% SD	50% SD	50% SD	50% NSD	50% NSD	65% NSD	65% NSD	100% SD	100% SD	70% SD	70% SD	50% SD	50% SD	\$250 SD	\$250 SD
Rx - Specialty High-Cost Drugs	50% SD	50% SD	50% SD	50% SD	50%	50%	65%	65%	100% SD	100% SD	70% SD	70% SD	50% SD	50% SD	50% SD	50% SD

Plan	Clear Silver B PA (2024) - Standard Silver On Exchange Plan		Clear Silver B PA (2024) - 73% AV Level Silver Plan		Clear Silver B PA (2024) - 87% AV Level Silver Plan		Clear Silver B PA (2024) - 94% AV Level Silver Plan		Focused Silver B PA (2024) - Standard Silver On Exchange Plan		Focused Silver B PA (2024) - 73% AV Level Silver Plan		Focused Silver B PA (2024) - 87% AV Level Silver Plan		Focused Silver B PA (2024) - 94% AV Level Silver Plan	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Service Category	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Deductible	\$5400 INT	\$5400 INT	\$4200 INT	\$4600 INT	\$1500 INT	\$1600 INT	\$550 INT	\$550 INT	\$6100 INT	\$6300 INT	\$5100 INT	\$5100 INT	\$0 INT	\$0 INT	\$0 INT	\$0 INT
OP Max	\$5,400	\$5,400	\$4,200	\$4,600	\$1,500	\$1,600	\$550	\$550	\$6,300	\$6,300	\$6,300	\$6,700	\$2,900	\$3,150	\$1,200	\$1,350
Primary Care Visit	D&C	\$0 SD	D&C	\$0 SD	D&C	\$0 SD	D&C	\$0 SD	\$45 NSD	\$45 NSD	\$35 NSD	\$35 NSD	\$15 NSD	\$15 NSD	\$0 NSD	\$0 NSD
Specialist Visit	100% SD	D&C	100% SD	D&C	100% SD	D&C	100% SD	D&C	\$100 NSD	\$100 NSD	\$85 NSD	\$85 NSD	\$30 NSD	\$30 NSD	\$5 NSD	\$15 NSD
ER	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
Urgent Care	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	\$60 NSD	\$60 NSD	\$50 NSD	\$50 NSD	\$10 NSD	\$10 NSD	\$10 NSD	\$10 NSD
Outpatient Surgery	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
Inpatient Facility (including MH/SA)	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
SNF	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
Inpatient Facility - Maternity	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
PT/OT/ST	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
MHSA (Excluding IP)	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	\$45 NSD	\$45 NSD	\$35 NSD	\$35 NSD	\$15 NSD	\$15 NSD	\$0 NSD	\$0 NSD
Lab	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	\$50 NSD	\$50 NSD	\$40 NSD	\$40 NSD	\$20 NSD	\$20 NSD	\$0 NSD	\$0 NSD
X-Rays	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	50% SD	\$0 SD	50% SD	\$0 SD	50% NSD	\$0 NSD	70% NSD	\$0 NSD
Chiropractor	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	100% SD	\$0 SD	\$90 NSD	\$90 NSD	\$85 NSD	\$85 NSD	\$30 NSD	\$30 NSD	\$5 NSD	\$15 NSD
Rx - Generics	\$ SD	100% SD	\$ SD	100% SD	\$ SD	100% SD	\$ SD	100% SD	\$25 NSD	\$25 NSD	\$20 NSD	\$20 NSD	\$10 NSD	\$10 NSD	\$0 NSD	0% NSD
Rx - Preferred Brand Drugs	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	\$75 NSD	\$75 NSD	\$70 NSD	\$70 NSD	\$40 NSD	\$40 NSD	\$20 NSD	\$25 NSD
Rx - Non-Preferred Brand Drugs	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	50% SD	50% SD	50% SD	50% SD	50% NSD	50% NSD	50% NSD	50% NSD
Rx - Specialty High-Cost Drugs	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	100% SD	50% SD	50% SD	50% SD	50% SD	50%	50%	50%	50%

Plan	Everyday Gold PA (2024) - Standard Gold On Exchange Plan		Clear Gold PA (2024) - Standard Gold On Exchange Plan		Silver 201 HSA PA (2024) - Silver Off Exchange Plan		Silver 203 PA (2024) - Silver Off Exchange Plan		Gold 201 HSA PA (2024) - Gold Off Exchange Plan		Gold 202 PA (2024) - Gold Off Exchange Plan	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Service Category	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Deductible	\$750 INT	\$750 INT	\$900 INT	\$900 INT	\$5800 INT	\$5800 INT	\$6450 INT	\$6450 INT	\$3200 INT	\$3200 INT	\$2000 INT	\$2000 INT
OP Max	\$7,500	\$7,500	\$8,700	\$8,700	\$5,800	\$5,800	\$6,450	\$6,450	\$3,200	\$3,200	\$6,000	\$6,000
Primary Care Visit	\$35 NSD	\$35 NSD	\$25 NSD	\$25 NSD	D&C	\$0 SD	\$15 NSD	\$15 NSD	D&C	\$0 SD	\$25 NSD	\$25 NSD
Specialist Visit	\$55 NSD	\$55 NSD	\$60 NSD	\$60 NSD	100% SD	D&C	65% SD	D&C	100% SD	D&C	\$50 NSD	\$50 NSD
ER	65% SD	\$0 SD	70% SD	\$0 SD	100% SD	\$0 SD	65% SD	\$0 SD	100% SD	\$0 SD	80% SD	\$0 SD
Urgent Care	\$35 NSD	\$35 NSD	\$60 NSD	\$60 NSD	100% SD	\$0 SD	\$60 NSD	\$60 NSD	100% SD	\$0 SD	\$50 NSD	\$50 NSD
Outpatient Surgery	65% SD	\$0 SD	70% SD	\$0 SD	100% SD	\$0 SD	65% SD	\$0 SD	100% SD	\$0 SD	80% SD	\$0 SD
Inpatient Facility (including MH/SA)	65% SD	\$0 SD	70% SD	\$0 SD	100% SD	\$0 SD	65% SD	\$0 SD	100% SD	\$0 SD	80% SD	\$0 SD
SNF	65% SD	\$0 SD	70% SD	\$0 SD	100% SD	\$0 SD	65% SD	\$0 SD	100% SD	\$0 SD	80% SD	\$0 SD
Inpatient Facility - Maternity	65% SD	\$0 SD	70% SD	\$0 SD	100% SD	\$0 SD	65% SD	\$0 SD	100% SD	\$0 SD	80% SD	\$0 SD
PT/OT/ST	65% SD	\$0 SD	\$35 NSD	\$35 NSD	100% SD	\$0 SD	65% SD	\$0 SD	100% SD	\$0 SD	80% SD	\$0 SD
MHSA (Excluding IP)	\$35 NSD	\$35 NSD	\$25 NSD	\$25 NSD	100% SD	\$0 SD	75% NSD	\$0 NSD	100% SD	\$0 SD	\$25 NSD	\$25 NSD
Lab	\$35 NSD	\$35 NSD	70% SD	\$0 SD	100% SD	\$0 SD	\$35 NSD	\$35 NSD	100% SD	\$0 SD	\$25 NSD	\$25 NSD
X-Rays	65% SD	\$0 SD	70% SD	\$0 SD	100% SD	\$0 SD	65% SD	\$0 SD	100% SD	\$0 SD	\$60 NSD	\$60 NSD
Chiropractor	\$65 NSD	\$65 NSD	\$60 NSD	\$60 NSD	100% SD	\$0 SD	65% SD	\$0 SD	100% SD	\$0 SD	\$50 NSD	\$50 NSD
Rx - Generics	\$15 NSD	\$15 NSD	\$15 NSD	\$15 NSD	\$ SD	100% SD	\$35 NSD	\$35 NSD	\$ SD	100% SD	\$25 NSD	\$25 NSD
Rx - Preferred Brand Drugs	\$60 NSD	\$60 NSD	\$40 NSD	\$40 NSD	100% SD	100% SD	\$75 NSD	\$75 NSD	100% SD	100% SD	\$50 NSD	\$50 NSD
Rx - Non-Preferred Brand Drugs	50% SD	50% SD	50% SD	50% SD	100% SD	100% SD	50% SD	50% SD	100% SD	100% SD	70% SD	70% SD
Rx - Specialty High-Cost Drugs	50% SD	50% SD	50% SD	50% SD	100% SD	100% SD	50% SD	50% SD	100% SD	100% SD	70% SD	70% SD

Appendix 21.1
Pennsylvania Health & Wellness Inc.
Data and Assumption Reliance for 2024 Individual Marketplace Premium Development

Data / Assumption	Source
Wakely National Risk Adjustment Report	Wakely Consulting
Basic tables of utilization, cost, claims probability distributions, pricing adjustment factors, and primary care/specialty care utilization distribution	Milliman (Health Cost Guidelines)
Utilization trends	Milliman (Health Cost Guidelines)
Prescription Drug Assumptions: AWP Discount, Dispensing Fee, Rebates, Retail/Mail Utilization percentages, formularies, and Rx Management Assumptions	Envolve
Pre-ACA enrollment counts by health insurance market segment	<ul style="list-style-type: none"> • CCIIO (MLR Reports) • US Census Bureau (American Community Survey) • National Conference of State Legislatures ("High Risk Pools for Health Coverage, State and Federal (State Implementation Report)")
Distribution of pre-ACA enrollment by age, gender, income bracket, and self-reported health status, within each insurance coverage category	<ul style="list-style-type: none"> • US Census Bureau (American Community Survey) • US Census Bureau (Current Population Survey)
2022 Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness Inc.
Other 2022 Individual QHP Marketplace Revenue and Expenditures	Pennsylvania Health & Wellness Inc.
2022 MLR Rebate	Pennsylvania Health & Wellness Inc.
2022 Plan Liability Risk Score associated with Individual QHP Claims and Membership Experience	Pennsylvania Health & Wellness Inc.
2022 Plan Liability Risk Score for the Individual Single Risk Pool	Pennsylvania Health & Wellness Inc.
2024 Population Morbidity, including the impact of individual mandate repeal	Pennsylvania Health & Wellness Inc.
2024 Statewide Average Premium	Pennsylvania Health & Wellness Inc.
2024 Individual QHP Membership Projections	Pennsylvania Health & Wellness Inc.
Relationship between enrollee duration and paid-to-allowed ratio by metal level	Pennsylvania Health & Wellness Inc.
2024 Individual QHP Benefit Designs	Pennsylvania Health & Wellness Inc.
Unit Cost trends	Pennsylvania Health & Wellness Inc.
Administrative Costs, Taxes, and Fees	Pennsylvania Health & Wellness Inc.
Premium Delinquency Estimates	Pennsylvania Health & Wellness Inc.
Subcapitated Contracts and Pricing	Pennsylvania Health & Wellness Inc.
Value Added Benefits	Pennsylvania Health & Wellness Inc.
Smoking Relativity Factors	Pennsylvania Health & Wellness Inc.
County Rating Areas	Pennsylvania Health & Wellness Inc.
Plan Rating Factors	Pennsylvania Health & Wellness Inc.
Coordinated Care Corporation Service Areas	Pennsylvania Health & Wellness Inc.
Expected Reimbursement by Rating Area and State	Pennsylvania Health & Wellness Inc.
OON Utilization and Reimbursement	Pennsylvania Health & Wellness Inc.
Utilization Management	Pennsylvania Health & Wellness Inc.
Funding Status of CSR Subsidies	Pennsylvania Health & Wellness Inc.
Unique Plan Design Certification for Non-Standard Plans	Pennsylvania Health & Wellness Inc.
COVID-19 and American Rescue Plan Act Rate Impacts	Pennsylvania Health & Wellness Inc.

E. Standard Questions

1. Membership:

- a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

RESPONSE:

PHW expects moderate growth in plan year 2024 vs current 2023 enrollment. The largest driver is the resumption of Medicaid redeterminations following the end of the PHE. We expect to gain additional members starting in 2023 that will renew into 2024, as well as new members in 2024.

2. Experience Period Claims:

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

RESPONSE:

Capitated expenses have been withheld from our base period experience, both in applicable reporting exhibits and within the development of our projected claims expenses. On a prospective rating year basis, capitated expenses are included in addition to our projected fee-for-service claims.

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

RESPONSE:

Similar to capitated expenses, non-EHB expenses are not included within our base period experience, both in applicable reporting exhibits and within the development of our projected claims expenses.

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

RESPONSE:

Rebates are projected to decrease slightly in the projection period relative to the experience period (currently \$26.73 PMPM to \$22.32 PMPM). This is primarily due to a decrease in the projected rebate eligible pharmacy scripts, which is the result of a reduction in COVID-related scripts anticipated in the rating year.

Within our filing documentation, most notably the URRT Worksheet 1, Section 2, changes in pharmacy rebates and dispensing fees are captured within the "Other" trend adjustment.

3. COVID:

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

RESPONSE:

Data and values provided in Tables 2-4 have not been adjusted for COVID and are consistent with the raw data. Table 5 does include an adjustment for changes in expected COVID expenses between the experience and rating years, within the morbidity trend adjustment.

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

RESPONSE:

PHW unwinds experience direct COVID -19 cost and adds in expected prospective direct costs to reflect expected changes from the base to projected period. Please refer to [Standard Question Support - Question 3b-i] for quantitative support for the unwinding of direct COVID-19 costs associated with testing, treatment, and vaccinations from PHW's 2022 experience claims. For a quantitative buildup of our prospective COVID-19 costs, please refer to [Standard Question Support - Question 3b-ii]. Both adjustments are reflected in the morbidity trend, which can be seen when referring to [Appendix 7.1].

4. Trend:

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

N/A

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

N/A

5. Table 6 – Retention:

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

RESPONSE:

We confirm we are using a Federal Income Tax Rate of 21%, reflected as such in Table 6.

- b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

RESPONSE:

We confirm we are using the Risk Adjustment User Fee PMPM as identified in the 2024 NBPP.

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

RESPONSE:

PHW does not pay different commissions based on the above four scenarios. See the below table for on-exchange and off-exchange commissions.

Exchange Status	Commission PMPM

6. Pricing AVs:

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

RESPONSE:

We confirm that our Pricing AVs were calculated using a single risk pool. Our Pricing AV development uses a claims simulation methodology, with the same dataset used in the simulation for all plan designs regardless of metal level.

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

RESPONSE:

Please refer to Table 10 of the PAAM for the metallic AV calculator results and Pricing AVs for each plan. The Federal AV calculator is a tool designed to determine levels of coverage (metallic tiers). The AV calculator methodology published by CMS specifically states that “the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes”. It is expected that AV pricing values will not track with metallic AVs, due to differences in modeling methodology and underlying data. Our pricing AVs were developed using a claims simulation model calibrated to the expected PA population, as discussed in section 12 of the actuarial memorandum, which is a more accurate reflection of expected claims costs than the general dataset underlying the Federal AV calculator. We have sensitivity tested our internal modeling and found that differences in benefit design do not impact our modeled AVs in the same manner as the Federal AV calculator results.

7. Expanded Bronze Plans:

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

RESPONSE:

The criteria for expanded bronze are that the plan must either be a qualified HDHP OR cover at least one major service with reasonable cost sharing before the deductible. The list of major services is primary care visits, specialist visits, inpatient hospital services, generic drugs, specialty drugs, preferred brand drugs, or emergency room services; and based on discussions with PID in previous years “reasonable cost sharing” is defined as no greater than 50% member coinsurance or equivalent copay. Please refer to the table below for an exhibit showing all expanded bronze plans included in this filing along with a description of how each plan meets the expanded bronze criteria.

Plan Design	Plan ID	Expanded Bronze Criteria Met
Ambetter Choice Bronze HSA	86199PA0010022	Plan is a qualified HDHP
Ambetter Elite Bronze	86199PA0010031	PCP visit - copay \$45 not subject to deductible
Ambetter Everyday Bronze	86199PA0010028	PCP visit - copay \$40 not subject to deductible
Ambetter Choice Bronze HSA + Vision + Adult Dental	86199PA0020022	Plan is a qualified HDHP
Ambetter Elite Bronze + Vision + Adult Dental	86199PA0020031	PCP visit - copay \$45 not subject to deductible
Ambetter Everyday Bronze + Vision + Adult Dental	86199PA0020028	PCP visit - copay \$40 not subject to deductible

8. PAAM Exhibits – Consumer Factors:

- a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.

RESPONSE:

Please refer to [Standard Question Support - Question 8] for quantitative and qualitative support for the proposed geographic rating area factors.

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

RESPONSE:

As with plan year 2023, PHW does not utilize network factors.

9. Public Health Emergency:

- a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.
- b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?

RESPONSE:

As it relates to the PHE ending, we expect minimal impact to our 2024 assumptions. Our 2024 prospective direct COVID-19 adjustment reflects the updated assumptions spelled out in response 9c below. Please refer to [Standard Question Support - Question 3b-ii] for the expected costs for each component.

- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.

RESPONSE:

For COVID vaccinations, we have assumed responsibility for ingredient costs and expect to cover them at no cost to the member. As it relates to COVID testing, Physician/PCR tests will be covered under the standard laboratory cost share, while OTC home testing kits will not be covered.

10. MLR Exhibit:

- a. Please complete table below which summarizes the most recent three years of complete MLR information.
- i. Actual is the final information which was filed for the specified calendar year
 - ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2019	69.1%	89.4%	20,217	68,370
2020	74.8%	90.6%	44,685	112,029
2021	76.2%	83.3%	58,215	57,063

Pennsylvania Health & Wellness Inc.
Effective January 1, 2024

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.

RESPONSE:

PHW has generally had low membership in conjunction with favorable experience, which is especially apparent in 2019 and 2020. We expect that as we continue to grow our membership within the state, our experience will level out and our Actual MLR will be closer to our Pricing MLR.

- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

RESPONSE:

PHW has paid MLR rebates for the above timeframe. We anticipate that as our membership and experience grows, we will not be paying MLR rebates in future years.

11. Plan of Withdrawal:

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

RESPONSE:

We confirm that we will not need to submit a Plan of Withdrawal for plan year 2024.

Standard Question Support - Question 3b-i
Pennsylvania Health & Wellness, Inc.
Support for COVID Removal of From Experience Period Claims Data

2022 Claims Experience

	Inpatient	Outpatient	Professional	Other	Rx - Generic	Rx - Brand/ Specialty (1)	Total
Total Allowed Claims	\$4,837,097	\$7,332,841	\$6,843,361	\$332,693	\$1,560,468	\$7,305,889	\$28,212,349
Non-COVID Allowed Claims	\$4,388,682	\$7,227,789	\$6,670,385	\$331,798	\$1,560,468	\$7,199,278	\$27,378,399
Difference	0.907	0.986	0.975	0.997	1.000	0.985	0.970

Notes

(1) Pharmacy claims do not include adjustments for pharmacy rebates or dispensing fees.

Standard Question Support - Question 3b-ii
Pennsylvania Health & Wellness, Inc.
Prospective Direct COVID-19 Adjustments⁽¹⁾

Projected Direct COVID-19 Adjustments

Component		Projected 2024 COVID-19	
		Incurred PMPM⁽²⁾	
Lab/Testing	+		\$1.59
Vaccination	+		\$1.68
Total Treatment	+		\$3.05
Total Cost	=		\$6.31

Notes

(1) The projected direct COVID-19 adjustments are modeled through the morbidity projection factor in Worksheet 1 of the URRT.

(2) Projections of 2024 direct COVID-19 costs are informed by PHW's COVID-19 experience in 2022, combined with expectations regarding how testing, vaccination, treatment costs and utilization rates may change between the 2022 experience period and 2024 rating period. We expected the COVID cost will be decreased from the base experience 2022 to the projection period 2024.

Standard Question Support - Question 8
Pennsylvania Health & Wellness, Inc.
Area Factor Development

Standard Question Support - Question 8 has been redacted