



July 20, 2020

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

Re: Highmark Inc. 2021 ACA Rate Filing (Small Group Market)
Highmark Filing #1A-SG-HIGHMARK-2020 (SERFF Filing # HGHM-132381011)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2021 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Inc. should be redacted before release.

Dear Ms. Gray:

This Filing revises the original Highmark Inc. (NAIC # 54771; HIOS Issuer ID # 33709) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2021**. The Company proposes to revise its morbidity assumptions in response to the PA Insurance Department's COVID-19 Impact Guidance. This revision changes the Company's average rate change requested from -0.26% to 1.59%.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2021 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Inc., NAIC # 54771 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2021**

5. Average rate change requested: **1.59% increase**
6. Range of rate change requested: **-0.69% to 7.10%**
7. Total additional annual revenue generated from the proposed rate change: **\$790,968**
8. Product(s): **PPO, EPO**
9. Rating Areas and the change from 2020: **Regions 1, 2, 4, 5, 6, 7, 9** (Western and Central PA)

There are no changes in our covered Rating Areas from the 2020 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2020: **7,275 covered lives; 4224 policyholders**
12. Number of plans offered in 2021 and the change this represents from 2020: **51**

The Company offered 36 plans in 2020. For 2021, the Company is offering 18 new plans in the Market, and removing 3 plans from the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA21-125098236** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Balance PPO	PPO-SM/WG-8; HGHM-132368614
Health Savings HDHP PPO	HDHP-SM/WG-8; HGHM-132368618
Premier Balance EPO	CONB/EPO-SM/WG-5; HGHM-132368620
Together Blue EPO	TB/EPO-SM/WG; HGHM-132368642
Together Blue HDHP EPO	TB/EPO-HDHP-SM/WG; HGHM-132368588

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 33709, Company Filing # 1A-SG-HIGHMARK-2020 (SERFF Filing # HGHM-132381011)**

Additional Filing Disclosures

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

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Potential for Material Unforeseen Impacts:

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark reserves the right to submit a revised filing.

Request for Confidentiality

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

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

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

Furthermore and pursuant to the Pennsylvania Right-to-Know Law (“RTKL”), Highmark Inc. must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark Inc asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Inc. RTKL representative identified below prior to release of any information contained in this Filing:

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

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

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

Sincerely,

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

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

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

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2021_SmGrp_HMK_PAAMExhibits_072020.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to Highmark, Inc., “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Regions 1, 2, 4, 5, 6, 7 and 9 (Western and Central PA). Service area L was added since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

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

Year	Avg. Increase	SERFF ID#
2020	6.6%	HGHM-131937189
Third and Fourth Quarter 2019 Rate Change	15.9%	HGHM-131864069
2019	18.5%	HGHM-131496088
2018	2.2%	HGHM-131014769

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2021, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is a 1.6% increase. This rate change reflects the change for first quarter 2021 rates over 2020 first quarter rates.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a 2.1% increase.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2020 data, this table reflects all Small Group enrollment, including enrollment from 2019 and 2020 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2021 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

For the 2021 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2019 calendar year results for all non-grandfathered policies in the single risk pool, with run out through February 29, 2020 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., settlements), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.62 PMPM across each member in the experience period, and are reflected in Table 2 under the Total EHB Capitation section.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount reflects the Department's calculated revised risk adjustment transfer amount sent to the Company on June 30, 2020
- The calculated loss ratio is 81.58%.

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

We do not use a rigid credibility formula or pre-defined manual rate in the small group market. Based on professional judgment, if the experience can be used to produce reasonable results, it will be considered fully credible in lieu of a rigid formula. The experience period data for this Company is large enough to be

fully credible. The results are based 100% on the experience period data, adjusted as described herein. Given the Company's fully credible rate development, Tables 2b, 3b, and 4b have not been populated.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at our trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Choice Company, Highmark Health Insurance Company, and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market, and provides a more credible base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

These projected costs measure and normalize for benefit leveraging, population aging, and historical changes in fee schedules, as well as company-wide utilization management programs, and external trend drivers. Based upon the coverage and demographics of our membership, our historical claim levels, adjusted for these factors and projected forward, represent the best estimates of trend for this block of business. Please note that since these historical claim levels are normalized throughout to account for these forces impacting claim utilization and costs, the claim levels presented will not reflect actual experience claim levels.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2020 and 2021, an overall claim trend of 9.6% (8.5% cost; 1.0% utilization) was selected for the 2021 rate development. Please refer to the "Trend Support" exhibit in the "2021 Supplemental Exhibits - HMK.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed rate trend.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3, excluding the Induced Utilization trend. The quarterly

trend is based on the cost and utilization trend from Table 3. Note that we zeroed out the impact of the Capitation trend in the Composite URRT Trend. The change in the Capitation charge is reflected in the Change in Benefits adjustment discussed below.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 29, 2020. Allowed claims are sourced from claim records with adjustments for claims that are outside of the claims processing system such as hospital settlements. This data, combined with the data from other companies within Highmark's corporate family, was used to develop the trend in Table 3. Please see Section H for further details.

The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

2. Rate Development & Change

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

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

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period. Pursuant to the Department's COVID-19 Impact Guidance, the Company has included a 1.9% morbidity adjustment due to the impact of COVID-19 on 2021 claims costs. See below for additional commentary related to the projection period assumptions.
- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (pediatric benefits) we anticipate between the experience period and the projection period, as well as the change in expected pharmacy rebates. See below for additional commentary related to these cost changes.

Please see the worksheet named "Table 5 Support" in the "2021 Supplemental Exhibits - HMK.xlsx" file for the calculation of these factors from our experience period data and projected rate results.

Our initial step in developing the index rates is to determine the expected covered membership for the rating period. We estimate the covered member base by adjusting for those groups known to have lapsed during the experience period, and those that we expect will lapse prior to the projection period. Then we

add in expected new business from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As we have seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2021 for groups that renew on or prior to October 1, 2021, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity.

Impact of COVID-19

The Change in Morbidity – All Other factor was increased by 1.9% to reflect the estimated impact of COVID-19 on 2021 claim costs. The drivers of the increase are costs directly related to COVID-19, such as a possible vaccine and continued cost sharing waivers, as well as other care delivery changes. Due to these factors we are currently estimating an impact to 2021 claim costs of 1.9% in the PA Small Group ACA market. The components of the adjustment are discussed below.

COVID-19 Treatment Costs (1.6% increase in 2021 claims): The primary driver for 2021 is the cost of a potential new vaccine. We assume a vaccine is available and 90% of members get it in 2021, either in the office or at a retail pharmacy. Additionally, we assume some vaccines will be administered in an additional office visit with waived cost sharing. Also, we assume COVID-19 testing will be required before any outpatient procedure.

Care Delivery Change (0.3% increase in 2021 claims): We assume some increase in cost of care due to member health deteriorating slightly. Additionally, we assume a higher intensity of services per visit as providers re-engage with their patients. Finally, we assume some care will be shifted to more expensive sites of service.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period and reflect this with a Change in Morbidity – All Other adjustment of 1.106.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates.

The combination of the above assumptions results in a Change in Benefits factor of 0.982.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2021 Supplemental Exhibits - HMK.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$3.13 PMPM. To arrive at the anticipated risk transfer for 2021, we bring in the risk adjustment calculation components for the projected 2021 Company portfolio (as discussed above), and use our current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2019 Benefit Year published by CMS, the PA Insurance Department’s calculation of 2019 risk adjustment transfer amounts using the final RATEE files, prior years’ risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

The Company considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2021, and is assuming that the net cost (payments less recoveries) will be negligible for the 2021 projection period.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2021, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2021, so there are no Exchange User Fees charged in the rate development.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims.

B. Retention Items (Table 6)

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

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

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

The Health Insurance Provider Fee has been repealed for calendar years beginning after December 31, 2020. As such, a charge for this fee is no longer reflected in the rate development.

In addition, the Patient-Centered Outcomes Research Institute (PCORI) Fee was extended for an additional 10 years, and will be collected for all 2021 policy years. As such, the taxes and fees reflected in this filing include the anticipated PCORI fee to be collected.

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

- \$0.23 PMPM for the PCORI Fee; and
- \$0.25 PMPM for the Risk Adjustment User Fee

Note the following regarding plan level retention items:

- The rate development reflects a 0.00% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses as a percentage of expected claims do not vary by plan.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

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

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2020 values are pulled from the prior year's filing, while the 2021 values represent our projection for 2021 assumed in the 2021 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2019 and for the Membership Moving to the ACA Book (from transitional and new business).

The Geographic Calibration Factor is the weighted average of the Area Factors by County. This average is weighted by membership.

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

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

Table 8 presents the components of change in the proposed 2021 Calibrated Plan Adjusted Index Rate (PMPM). The 2020 base period allowed claims is carried over from the 2020 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2020 Column match those entered in the 2020 Column in the plan year 2020 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2021 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2021, as well as plans discontinued from the 2020 portfolio for 2021. Since many Small Group market enrollees as of 2/1/2020 are still in plan year 2019 plans, the enrollees in plan year 2019 plans were mapped to the plan year 2020 plan that we anticipate they will renew into in 2020. The calibrated plan adjusted index rates for 2021 and 2020, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

The requested Induced Utilization Exhibit was completed and is presented within the "2021 Supplemental Exhibits - HMK.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.115. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department's rate filing guidance, which utilizes each plan's actuarial value to establish the appropriate induced demand factor for the plan.

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

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the "2021 Supplemental Exhibits - HMK.xlsx" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2021. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 2.1% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 1.6%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

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

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2020 service area and its proposed 2021 service area in the file "Pennsylvania Counties Map - 2021 Filings - HMK.pdf" submitted with this filing. Service zone L has been added for the Company's 2021 rate filing.

E. Composite Rating

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

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2021) for the Small Group Market off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)

- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2021 PA Actuarial Memorandum Rate Exhibits.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

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

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

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

Signed: [Redacted]

Date: 07/20/2020

Attachment I

Rate Change Summary

Highmark, Inc. – Small Group Plans

Rate request filing ID # HGHM-132381011 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

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

Overview

Initial requested average rate change:	1.59% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-0.69% to 7.10%
Effective date:	January 1, 2021
Mapped Members:	7,275
Available in:	Rating Areas 1,2,4,5,6,7,9

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$57,205,824
Claims	\$47,568,246
Administrative expenses	\$7,304,471
Taxes & fees	\$40,033
Company made (after taxes)	\$2,290,074

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2021:

Claims:	89.92%
Administrative:	9.99%
Taxes & fees:	0.09%
Profit:	0.00%

The company expects its annual medical costs to increase **9.6%**.

Explanation of requested rate change

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2020 and throughout 2021 as a result of both higher utilization and the increasing cost of healthcare services, and the underlying morbidity of the population within Highmark's ACA products.

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

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark, Inc.		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2021	to	12/31/2021
Base Period Start Date:	01/01/2019	to	12/31/2019
Date of Most Recent Membership:	02/01/2020		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	37.0	36.7	37.7
Total	113,775	7,275	89,736
<18	19,628	1,285	15,849
18-24	10,596	627	7,734
25-29	9,420	660	8,141
30-34	10,236	719	8,869
35-39	9,265	626	7,722
40-44	8,753	588	7,056
45-49	9,551	617	7,611
50-54	10,456	629	7,759
55-59	11,460	714	8,807
60-64	10,779	540	6,661
65+	1,631	290	3,577

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
\$57,205,824.15	\$49,487,382.72	\$50,430,572.57	113,775	\$7,634,020.88	\$58,064,593.23	\$0.00	(\$2,933,078.76)	\$70,702.53	\$0.00	\$1,101,274.00	\$0.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$
Loss Ratio											88.19

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.50%	1.01%	1.02%	8.48%	17.74%
Outpatient Hospital	8.50%	1.01%	1.02%	8.48%	31.61%
Professional	8.50%	1.01%	1.02%	8.48%	27.37%
Other Medical	8.50%	1.01%	1.02%	8.48%	2.95%
Capitation				-8.38%	0.00%
Prescription Drugs	8.50%	1.01%	1.02%	8.48%	20.33%
Total Annual Trend				8.48%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.177	

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

** Should equal URRP 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-16		\$6,542,914.36	1.0000	\$ 6,542,914.36	19,771	\$	330.93			378.64
Feb-16		\$7,574,811.07	1.0000	\$ 7,574,811.07	19,877	\$	384.96			412.48
Mar-16		\$7,950,374.24	1.0000	\$ 7,950,374.24	18,970	\$	419.10			469.50
Apr-16		\$6,986,846.45	1.0000	\$ 6,986,846.45	18,086	\$	386.31			430.76
May-16		\$6,402,223.30	1.0000	\$ 6,402,223.30	17,432	\$	367.27			407.53
Jun-16		\$5,548,328.98	1.0000	\$ 5,548,328.98	17,101	\$	322.64			423.42
Jul-16		\$6,262,799.64	1.0000	\$ 6,262,799.64	16,851	\$	371.66			411.11
Aug-16		\$6,781,282.14	1.0000	\$ 6,781,282.14	16,588	\$	408.81			454.73
Sep-16		\$7,983,119.38	1.0000	\$ 7,983,119.38	16,338	\$	488.62			528.16
Oct-16		\$6,668,777.97	1.0000	\$ 6,668,777.97	15,823	\$	421.46			461.60
Nov-16		\$6,277,359.97	1.0000	\$ 6,277,359.97	15,524	\$	404.36			444.53
Dec-16		\$4,965,523.72	1.0000	\$ 4,965,523.72	12,113	\$	403.68			447.43
Jan-17	\$86,036,017.98	\$4,912,610.53	1.0000	\$ 4,912,610.53	12,186	\$	403.14	\$11,064,719.58	\$5,457,781.75	447.87
Feb-17		\$4,727,324.27	1.0000	\$ 4,727,324.27	12,136	\$	389.53		\$5,204,966.45	428.89
Mar-17		\$5,271,329.28	1.0000	\$ 5,271,329.28	12,042	\$	437.75		\$5,796,365.86	481.40
Apr-17		\$4,832,216.71	1.0000	\$ 4,832,216.71	11,915	\$	405.65		\$5,283,163.51	440.11
May-17		\$5,654,448.86	1.0000	\$ 5,654,448.86	11,681	\$	484.01		\$6,116,080.56	523.50
Jun-17		\$6,137,111.81	0.9999	\$ 6,137,640.68	11,624	\$	528.01		\$6,511,552.17	563.90
Jul-17		\$4,750,276.07	0.9999	\$ 4,750,877.37	11,508	\$	411.83		\$5,167,716.38	447.23
Aug-17		\$4,885,661.37	0.9998	\$ 4,886,478.71	11,558	\$	422.78		\$5,303,116.41	458.84
Sep-17		\$4,897,359.95	0.9999	\$ 4,898,030.49	11,480	\$	426.60		\$5,286,317.99	460.48
Oct-17		\$5,095,835.82	0.9998	\$ 5,096,832.21	11,414	\$	489.11		\$6,101,036.95	548.52
Nov-17		\$5,149,848.29	0.9999	\$ 5,151,125.54	11,251	\$	457.84		\$5,528,216.00	493.35
Dec-17	\$63,263,382.18	\$4,607,387.90	0.9991	\$ 4,609,540.31	10,904	\$	422.74	\$7,977,148.22	\$5,011,812.85	459.63
Jan-18		\$8,511,383.44	0.9999	\$ 8,515,925.95	11,173	\$	762.19		\$9,006,546.11	813.47
Feb-18		\$8,282,158.56	0.9998	\$ 8,289,359.61	11,243	\$	728.87		\$8,685,079.41	777.07
Mar-18		\$5,259,442.78	0.9994	\$ 5,262,725.92	11,167	\$	471.27		\$5,754,984.42	515.36
Apr-18		\$4,971,127.11	0.9994	\$ 4,974,865.71	11,103	\$	448.07		\$5,417,259.83	487.91
May-18		\$4,716,653.64	0.9998	\$ 4,720,512.43	11,024	\$	433.23		\$5,175,863.20	453.03
Jun-18		\$5,314,790.68	0.9993	\$ 5,318,574.91	11,525	\$	461.48		\$5,744,120.16	498.41
Jul-18		\$5,011,232.62	0.9989	\$ 5,016,691.63	11,503	\$	436.12		\$5,482,266.88	476.59
Aug-18		\$5,686,421.75	0.9988	\$ 5,696,623.64	11,502	\$	495.27		\$6,194,349.07	538.55
Sep-18		\$4,527,639.74	0.9986	\$ 4,534,196.26	11,438	\$	396.42		\$4,900,008.89	428.46
Oct-18		\$5,286,742.89	0.9984	\$ 5,295,475.39	11,644	\$	454.78		\$5,788,878.26	498.01
Nov-18		\$5,346,827.60	0.9983	\$ 5,356,509.41	11,623	\$	460.85		\$5,802,204.11	499.04
Dec-18	\$64,043,071.50	\$4,808,576.42	0.9970	\$ 4,816,167.08	11,758	\$	409.86	\$8,774,646.36	\$5,651,708.17	447.80
Jan-19		\$4,644,374.41	0.9972	\$ 4,657,502.90	10,725	\$	434.27		\$5,184,189.21	483.37
Feb-19		\$4,843,564.82	0.9973	\$ 4,856,835.74	10,489	\$	463.04		\$5,298,222.74	505.12
Mar-19		\$4,248,696.33	0.9966	\$ 4,263,037.25	10,373	\$	440.82		\$4,670,613.63	450.12
Apr-19		\$4,604,306.47	0.9884	\$ 4,608,110.80	9,884	\$	466.56		\$5,101,456.20	510.96
May-19		\$4,714,976.71	0.9848	\$ 4,787,933.26	9,743	\$	491.42		\$5,211,051.29	534.85
Jun-19		\$4,072,271.83	0.9815	\$ 4,139,821.70	9,589	\$	431.73		\$4,486,863.54	467.79
Jul-19		\$3,710,710.48	0.9838	\$ 3,783,952.11	9,359	\$	394.41		\$4,183,747.48	448.91
Aug-19		\$3,971,276.23	0.9795	\$ 4,054,536.68	9,275	\$	439.15		\$4,447,827.11	477.55
Sep-19		\$3,606,963.43	0.9756	\$ 3,697,492.96	9,060	\$	408.11		\$4,013,945.25	443.04
Oct-19		\$4,980,453.27	0.9675	\$ 4,925,595.96	8,863	\$	463.62		\$5,484,663.14	506.00
Nov-19		\$3,737,566.74	0.9627	\$ 3,882,578.63	8,794	\$	441.50		\$4,226,366.78	479.91
Dec-19	\$57,205,824.15	\$3,336,210.88	0.9458	\$ 3,527,174.68	7,517	\$	469.23	\$7,634,020.88	\$3,839,434.77	510.77

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carder Name: Highmark, Inc.
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2021

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											50.00
Loss Ratio											0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-16		\$63,941,455.53	1.0000	\$ 63,940,208.88	195,769	\$ 326.61		(\$1,356,137.60)	\$76,425,344.10	\$ 390.39
Feb-16		\$63,127,614.76	1.0000	\$ 63,130,025.03	195,124	\$ 323.54		(\$1,351,885.75)	\$73,310,757.79	\$ 375.71
Mar-16		\$66,897,739.20	1.0000	\$ 66,900,621.32	194,739	\$ 343.54		(\$1,350,163.03)	\$77,712,628.97	\$ 399.06
Apr-16		\$67,937,583.88	1.0000	\$ 67,939,158.09	193,358	\$ 351.36		(\$1,339,087.65)	\$78,425,908.91	\$ 405.60
May-16		\$64,695,923.69	1.0000	\$ 64,699,146.57	192,301	\$ 336.45		(\$1,332,429.14)	\$74,193,498.31	\$ 385.82
Jun-16		\$64,144,162.88	1.0000	\$ 64,147,250.75	191,752	\$ 334.53		(\$1,329,112.51)	\$73,194,752.46	\$ 381.72
Jul-16		\$65,130,187.78	0.9999	\$ 65,133,492.97	187,281	\$ 348.85		(\$1,295,439.96)	\$74,945,747.68	\$ 400.18
Aug-16		\$62,136,187.93	0.9999	\$ 62,139,966.50	186,892	\$ 332.49		(\$1,293,436.54)	\$70,917,231.20	\$ 379.46
Sep-16		\$63,828,365.05	0.9999	\$ 63,834,615.85	185,980	\$ 343.23		(\$1,288,272.71)	\$72,662,919.36	\$ 390.70
Oct-16		\$73,619,330.59	0.9999	\$ 73,625,089.38	183,897	\$ 400.36		(\$1,274,099.16)	\$82,710,784.08	\$ 449.77
Nov-16		\$65,423,312.09	0.9999	\$ 65,429,866.38	182,039	\$ 359.43		(\$1,261,611.00)	\$73,489,476.47	\$ 403.70
Dec-16	\$812,034,612.95	\$50,509,021.55	0.9999	\$ 50,514,995.95	155,936	\$ 323.95	\$118,006,564.89	(\$1,076,410.38)	\$61,649,951.22	\$ 395.35
Jan-17		\$50,299,506.10	0.9999	\$ 50,305,766.78	148,910	\$ 337.83		(\$1,198,800.07)	\$60,728,600.39	\$ 407.82
Feb-17		\$46,941,660.07	0.9999	\$ 46,948,651.15	147,485	\$ 318.33		(\$1,187,373.20)	\$55,878,924.31	\$ 378.88
Mar-17		\$52,243,703.37	0.9998	\$ 52,253,085.81	146,458	\$ 356.78		(\$1,179,193.80)	\$61,536,362.04	\$ 420.16
Apr-17		\$48,555,119.51	0.9998	\$ 48,565,851.47	144,861	\$ 335.26		(\$1,166,181.17)	\$56,989,787.16	\$ 393.41
May-17		\$46,795,316.83	0.9997	\$ 46,809,101.43	144,318	\$ 324.35		(\$1,161,771.49)	\$54,369,238.18	\$ 376.73
Jun-17		\$48,990,550.34	0.9996	\$ 49,009,204.99	143,690	\$ 341.08		(\$1,156,986.70)	\$56,901,173.21	\$ 395.00
Jul-17		\$49,398,471.97	0.9995	\$ 49,425,471.25	141,240	\$ 349.94		(\$1,136,715.38)	\$57,359,036.33	\$ 406.11
Aug-17		\$45,296,780.54	0.9992	\$ 45,344,981.68	140,453	\$ 322.78		(\$1,130,481.58)	\$52,536,245.95	\$ 374.05
Sep-17		\$49,204,869.14	0.9991	\$ 49,249,652.13	139,786	\$ 352.32		(\$1,125,476.66)	\$56,261,319.30	\$ 402.48
Oct-17		\$50,343,185.61	0.9990	\$ 50,395,775.03	136,899	\$ 368.12		(\$1,102,666.03)	\$57,648,343.67	\$ 421.10
Nov-17		\$48,434,109.71	0.9987	\$ 48,499,365.71	135,229	\$ 357.85		(\$1,092,087.90)	\$55,279,086.25	\$ 407.88
Dec-17	\$672,154,095.30	\$37,882,445.78	0.9984	\$ 37,942,705.96	119,708	\$ 316.96	\$97,256,252.19	(\$968,511.87)	\$46,507,748.82	\$ 388.51
Jan-18		\$35,851,012.54	0.9987	\$ 35,970,402.08	115,353	\$ 311.82		(\$1,059,751.41)	\$43,216,878.35	\$ 374.64
Feb-18		\$39,096,921.17	0.9987	\$ 39,266,208.74	114,159	\$ 343.96		(\$1,049,341.76)	\$46,213,492.33	\$ 404.82
Mar-18		\$39,271,994.81	0.9939	\$ 39,512,693.03	112,315	\$ 351.80		(\$1,033,281.70)	\$46,475,063.82	\$ 413.79
Apr-18		\$36,906,088.95	0.9928	\$ 37,174,742.73	110,392	\$ 336.75		(\$1,015,751.61)	\$42,912,024.23	\$ 388.72
May-18		\$36,035,090.28	0.9901	\$ 36,395,700.27	108,518	\$ 335.39		(\$999,675.37)	\$41,937,211.61	\$ 386.45
Jun-18		\$38,618,369.54	0.9884	\$ 39,070,338.09	106,994	\$ 365.16		(\$986,642.43)	\$44,465,153.33	\$ 415.59
Jul-18		\$33,983,924.56	0.9861	\$ 34,462,901.28	104,072	\$ 331.14		(\$959,357.32)	\$39,322,193.31	\$ 377.84
Aug-18		\$38,740,821.57	0.9797	\$ 39,542,202.61	103,112	\$ 383.49		(\$950,941.30)	\$44,828,081.40	\$ 434.75
Sep-18		\$35,616,267.57	0.9727	\$ 36,614,550.37	102,092	\$ 358.64		(\$942,268.87)	\$41,410,506.25	\$ 405.62
Oct-18		\$35,156,572.70	0.9560	\$ 36,788,505.89	100,287	\$ 366.33		(\$926,210.35)	\$41,598,503.73	\$ 414.77
Nov-18		\$35,224,728.06	0.9314	\$ 37,819,996.57	99,299	\$ 380.87		(\$917,595.89)	\$42,549,962.56	\$ 428.50
Dec-18	\$541,452,302.83	\$24,884,347.56	0.8308	\$ 29,953,408.44	88,996	\$ 336.57	\$69,068,682.09	(\$824,964.71)	\$36,663,159.26	\$ 411.96
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!

*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: Highmark, Inc.
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2021
 Incurred Dates: 1/1/2019 to 12/31/2019

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 60%
 Proj. Incurred Claim Impact: 0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2019 to 12/31/2019					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

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

Carrier Name: Highmark, Inc.
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2021

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 60%
 Proj. Incurred Claim Impact: 0.0%
 Proj. Morbidity Impact: -0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2021

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

PA Rate Template Part II
Rate Development and Change

Carrier Name: Highmark, Inc.
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2021

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	\$ 485.19	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.177	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 571.00	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.106	0.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.947	0.000	
Change in Demographics	1.000	0.000	<- See URRT Instructions
Change in Network	0.955		<- See URRT Instructions
Change in Benefits	0.982		<- See URRT Instructions
Change in Other	1.000		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 598.41	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 598.41	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 598.41		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.851		
Projected Incurred EHB Claims PMPM	\$ 509.54		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 53.13		
Projected Incurred Exchange User Fees PMPM	\$ 50.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 506.42		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 594.74		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 50.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 506.42		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 594.74		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 485.19	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 57,205,824.15	
Blended Loss Ratio	81.58%	

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

Effective Date	01/01/2021	04/01/2021	07/01/2021	10/01/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter	23,798	13,489	16,947	35,503	89,736
Adjusted Projected Allowed EHB Claims PMPM	\$ 598.41	\$ 598.41	\$ 598.41	\$ 598.41	\$ 598.41
Months of Trend	-	3	6	9	9
Annual Trend	9.60%	9.60%	9.60%	9.60%	9.60%
Single Risk Pool Projected Allowed Claims	\$ 598.41	\$ 612.28	\$ 626.48	\$ 641.00	\$ 622.64
Quarterly Trend Factor	1.000	1.023	1.047	1.071	1.040

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.99%	\$56.28
General and Claims	6.71%	\$37.81
Agent/Broker Fees and Commissions	2.77%	\$15.62
Quality Improvement Initiatives	0.53%	\$2.85
Taxes and Fees	0.09%	\$0.48
Risk Adjustment User Fee	0.05%	\$0.25
PCORI Fee	0.04%	\$0.23
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.08%	\$56.76
Projected Required Revenue PMPM		\$ 563.18

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.546	1.521
Average Geographic Factor	0.971	0.971
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.090	1.116
Average Network Factor	0.950	0.938
Market-Adjusted Projected Allowed Total Claims PMPM	\$619.67	\$ 594.74
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 398.53	\$ 385.66

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 385.79	\$ 391.94	\$ 6.14	1.6%
B. Base period allowed claims before normalization	\$ 5520.71	\$ 5485.19	\$ (35.52)	-0.6%
C. Normalization factor component of change	\$ (185.82)	\$ (170.57)	\$ 15.26	4.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 334.89	\$ 314.62	\$ (20.26)	-6.0%
D2. URRT Trend	\$ 57.67	\$ 55.65	\$ (2.02)	-3.5%
D3. URRT Morbidity	\$ 20.41	\$ 18.50	\$ (1.91)	-9.4%
D4. URRT Other	\$ (11.26)	\$ (21.54)	\$ (10.28)	-91.3%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (16.02)	\$ (2.38)	\$ 13.64	85.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 385.69	\$ 385.67	\$ (0.02)	-0.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (19.26)	\$ (19.58)	\$ (0.32)	-1.7%
E2. Pricing AV	\$ (61.52)	\$ (53.28)	\$ 8.25	13.4%
E3. Benefit Richness	\$ 27.64	\$ 37.16	\$ 9.52	34.5%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (53.54)	\$ (35.69)	\$ 17.85	33.3%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 38.60	\$ 39.17	\$ 0.56	1.5%
F2. Taxes and Fees	\$ 10.93	\$ 0.33	\$ (10.59)	-96.8%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 49.53	\$ 39.50	\$ (10.03)	-20.2%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 381.67	\$ 389.47	\$ 7.80	2.0%

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

	2020	2021	
Paid-to-Allowed	0.833	0.851	
URRT Trend (Total Applied Trend Factor)	1.172	1.177	<- URRT W1, S2
URRT Morbidity	1.052	1.106	<- URRT W1, S2
URRT "Other"	0.973	0.947	<- URRT W1, S2
Risk Adjustment	\$ (20.72)	\$ (3.13)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ 50.00	\$ -	<- URRT W1, S3
Capitation	0.42	\$0.52	<- URRT W1, S2
Network	0.950	0.949	
Pricing AV	0.833	0.854	
Benefit Richness	1.021	1.119	For 2020 in cell J81, please include a factor equal to the product of the average
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.01%	9.99%	
Taxes and Fees	2.83%	0.00%	
Profit and/or Contingency	0.00%	0.00%	

of the average Pricing AV and the Non-Funding of CSR

Company Name: **Highmark, Inc.**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **January 1, 2021**

Ending date of Rates: **March 31, 2021**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum a Community Blue Plan		Premier Balance PPO \$250 Platinum a Community Blue Plan		Premier Balance PPO \$0 Gold a Community Blue Plan		Premier Balance PPO \$250 Gold a Community Blue Plan		Premier Balance PPO \$500 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$30		\$30		\$25	
OOP Maximum =>	\$4700		\$4000		\$7900		\$7900		\$7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$335.24	\$335.24	\$332.39	\$332.39	\$295.21	\$295.21	\$293.99	\$293.99	\$289.70	\$289.70
15	\$365.04	\$365.04	\$361.94	\$361.94	\$321.45	\$321.45	\$320.12	\$320.12	\$315.45	\$315.45
16	\$376.43	\$376.43	\$373.24	\$373.24	\$331.48	\$331.48	\$330.11	\$330.11	\$325.29	\$325.29
17	\$387.82	\$387.82	\$384.53	\$384.53	\$341.51	\$341.51	\$340.11	\$340.11	\$335.14	\$335.14
18	\$400.09	\$400.09	\$396.70	\$396.70	\$352.32	\$352.32	\$350.87	\$350.87	\$345.74	\$345.74
19	\$412.37	\$412.37	\$408.86	\$408.86	\$363.12	\$363.12	\$361.63	\$361.63	\$356.35	\$356.35
20	\$425.07	\$425.07	\$421.47	\$421.47	\$374.31	\$374.31	\$372.77	\$372.77	\$367.33	\$367.33
21	\$438.22	\$438.22	\$434.50	\$434.50	\$385.89	\$385.89	\$384.30	\$384.30	\$378.69	\$378.69
22	\$438.22	\$438.22	\$434.50	\$434.50	\$385.89	\$385.89	\$384.30	\$384.30	\$378.69	\$378.69
23	\$438.22	\$438.22	\$434.50	\$434.50	\$385.89	\$385.89	\$384.30	\$384.30	\$378.69	\$378.69
24	\$438.22	\$438.22	\$434.50	\$434.50	\$385.89	\$385.89	\$384.30	\$384.30	\$378.69	\$378.69
25	\$439.97	\$439.97	\$436.24	\$436.24	\$387.43	\$387.43	\$385.84	\$385.84	\$380.20	\$380.20
26	\$448.74	\$448.74	\$444.93	\$444.93	\$395.15	\$395.15	\$393.52	\$393.52	\$387.78	\$387.78
27	\$459.25	\$459.25	\$455.36	\$455.36	\$404.41	\$404.41	\$402.75	\$402.75	\$396.87	\$396.87
28	\$476.35	\$476.35	\$472.30	\$472.30	\$419.46	\$419.46	\$417.73	\$417.73	\$411.64	\$411.64
29	\$490.37	\$490.37	\$486.21	\$486.21	\$431.81	\$431.81	\$430.03	\$430.03	\$423.75	\$423.75
30	\$497.38	\$497.38	\$493.16	\$493.16	\$437.99	\$437.99	\$436.18	\$436.18	\$429.81	\$429.81
31	\$507.90	\$507.90	\$503.59	\$503.59	\$447.25	\$447.25	\$445.40	\$445.40	\$438.90	\$438.90
32	\$518.41	\$518.41	\$514.01	\$514.01	\$456.51	\$456.51	\$454.63	\$454.63	\$447.99	\$447.99
33	\$524.99	\$524.99	\$520.53	\$520.53	\$462.30	\$462.30	\$460.39	\$460.39	\$453.67	\$453.67
34	\$532.00	\$532.00	\$527.48	\$527.48	\$468.47	\$468.47	\$466.54	\$466.54	\$459.73	\$459.73
35	\$535.50	\$535.50	\$530.96	\$530.96	\$471.56	\$471.56	\$469.61	\$469.61	\$462.76	\$462.76
36	\$539.01	\$539.01	\$534.44	\$534.44	\$474.64	\$474.64	\$472.69	\$472.69	\$465.79	\$465.79
37	\$542.52	\$542.52	\$537.91	\$537.91	\$477.73	\$477.73	\$475.76	\$475.76	\$468.82	\$468.82
38	\$546.02	\$546.02	\$541.39	\$541.39	\$480.82	\$480.82	\$478.84	\$478.84	\$471.85	\$471.85
39	\$553.03	\$553.03	\$548.34	\$548.34	\$486.99	\$486.99	\$484.99	\$484.99	\$477.91	\$477.91
40	\$560.05	\$560.05	\$555.29	\$555.29	\$493.17	\$493.17	\$491.14	\$491.14	\$483.97	\$483.97
41	\$570.56	\$570.56	\$565.72	\$565.72	\$502.43	\$502.43	\$500.36	\$500.36	\$493.05	\$493.05
42	\$580.64	\$580.64	\$575.71	\$575.71	\$511.30	\$511.30	\$509.20	\$509.20	\$501.76	\$501.76
43	\$594.66	\$594.66	\$589.62	\$589.62	\$523.65	\$523.65	\$521.50	\$521.50	\$513.88	\$513.88
44	\$612.19	\$612.19	\$607.00	\$607.00	\$539.09	\$539.09	\$536.87	\$536.87	\$529.03	\$529.03
45	\$632.79	\$632.79	\$627.42	\$627.42	\$557.23	\$557.23	\$554.93	\$554.93	\$546.83	\$546.83
46	\$657.33	\$657.33	\$651.75	\$651.75	\$578.84	\$578.84	\$576.45	\$576.45	\$568.04	\$568.04
47	\$684.94	\$684.94	\$679.12	\$679.12	\$603.15	\$603.15	\$600.66	\$600.66	\$591.89	\$591.89
48	\$716.49	\$716.49	\$710.41	\$710.41	\$630.93	\$630.93	\$628.33	\$628.33	\$619.16	\$619.16
49	\$747.60	\$747.60	\$741.26	\$741.26	\$658.33	\$658.33	\$655.62	\$655.62	\$646.05	\$646.05
50	\$782.66	\$782.66	\$776.02	\$776.02	\$689.20	\$689.20	\$686.36	\$686.36	\$676.34	\$676.34
51	\$817.28	\$817.28	\$810.34	\$810.34	\$719.68	\$719.68	\$716.72	\$716.72	\$706.26	\$706.26
52	\$855.41	\$855.41	\$848.14	\$848.14	\$753.26	\$753.26	\$750.15	\$750.15	\$739.20	\$739.20
53	\$893.97	\$893.97	\$886.38	\$886.38	\$787.22	\$787.22	\$783.97	\$783.97	\$772.53	\$772.53
54	\$935.60	\$935.60	\$927.66	\$927.66	\$823.88	\$823.88	\$820.48	\$820.48	\$808.50	\$808.50
55	\$977.23	\$977.23	\$968.94	\$968.94	\$860.53	\$860.53	\$856.99	\$856.99	\$844.48	\$844.48
56	\$1,022.37	\$1,022.37	\$1,013.69	\$1,013.69	\$900.28	\$900.28	\$896.57	\$896.57	\$883.48	\$883.48
57	\$1,067.94	\$1,067.94	\$1,058.88	\$1,058.88	\$940.41	\$940.41	\$936.54	\$936.54	\$922.87	\$922.87
58	\$1,116.58	\$1,116.58	\$1,107.11	\$1,107.11	\$983.25	\$983.25	\$979.20	\$979.20	\$964.90	\$964.90
59	\$1,140.69	\$1,140.69	\$1,131.00	\$1,131.00	\$1,004.47	\$1,004.47	\$1,000.33	\$1,000.33	\$985.73	\$985.73
60	\$1,189.33	\$1,189.33	\$1,179.23	\$1,179.23	\$1,047.31	\$1,047.31	\$1,042.99	\$1,042.99	\$1,027.76	\$1,027.76
61	\$1,231.40	\$1,231.40	\$1,220.95	\$1,220.95	\$1,084.35	\$1,084.35	\$1,079.88	\$1,079.88	\$1,064.12	\$1,064.12
62	\$1,259.01	\$1,259.01	\$1,248.32	\$1,248.32	\$1,108.66	\$1,108.66	\$1,104.09	\$1,104.09	\$1,087.98	\$1,087.98
63	\$1,293.63	\$1,293.63	\$1,282.64	\$1,282.64	\$1,139.15	\$1,139.15	\$1,134.45	\$1,134.45	\$1,117.89	\$1,117.89
64+	\$1,314.66	\$1,314.66	\$1,303.50	\$1,303.50	\$1,157.67	\$1,157.67	\$1,152.90	\$1,152.90	\$1,136.07	\$1,136.07

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO \$750 a Community Blue Plan		Premier Balance PPO \$1000 a Community Blue Plan		Premier Balance PPO \$1250 a Community Blue Plan		Premier Balance PPO \$1500 a Community Blue Plan		Premier Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$1000		\$1250		\$1500		\$2000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$25		\$25		\$25		\$25	
OOP Maximum =>	\$7900		\$7900		\$8550		\$8550		\$7900	
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	\$287.95	\$287.95	\$282.98	\$282.98	\$279.97	\$279.97	\$276.00	\$276.00	\$269.14	\$269.14
15	\$313.54	\$313.54	\$308.14	\$308.14	\$304.86	\$304.86	\$300.54	\$300.54	\$293.07	\$293.07
16	\$323.33	\$323.33	\$317.75	\$317.75	\$314.38	\$314.38	\$309.92	\$309.92	\$302.21	\$302.21
17	\$333.11	\$333.11	\$327.37	\$327.37	\$323.89	\$323.89	\$319.30	\$319.30	\$311.36	\$311.36
18	\$343.65	\$343.65	\$337.73	\$337.73	\$334.14	\$334.14	\$329.40	\$329.40	\$321.21	\$321.21
19	\$354.19	\$354.19	\$348.09	\$348.09	\$344.39	\$344.39	\$339.50	\$339.50	\$331.06	\$331.06
20	\$365.11	\$365.11	\$358.81	\$358.81	\$355.00	\$355.00	\$349.97	\$349.97	\$341.27	\$341.27
21	\$376.40	\$376.40	\$369.91	\$369.91	\$365.98	\$365.98	\$360.79	\$360.79	\$351.82	\$351.82
22	\$376.40	\$376.40	\$369.91	\$369.91	\$365.98	\$365.98	\$360.79	\$360.79	\$351.82	\$351.82
23	\$376.40	\$376.40	\$369.91	\$369.91	\$365.98	\$365.98	\$360.79	\$360.79	\$351.82	\$351.82
24	\$376.40	\$376.40	\$369.91	\$369.91	\$365.98	\$365.98	\$360.79	\$360.79	\$351.82	\$351.82
25	\$377.91	\$377.91	\$371.39	\$371.39	\$367.44	\$367.44	\$362.23	\$362.23	\$353.23	\$353.23
26	\$385.43	\$385.43	\$378.79	\$378.79	\$374.76	\$374.76	\$369.45	\$369.45	\$360.26	\$360.26
27	\$394.47	\$394.47	\$387.67	\$387.67	\$383.55	\$383.55	\$378.11	\$378.11	\$368.71	\$368.71
28	\$409.15	\$409.15	\$402.09	\$402.09	\$397.82	\$397.82	\$392.18	\$392.18	\$382.43	\$382.43
29	\$421.19	\$421.19	\$413.93	\$413.93	\$409.53	\$409.53	\$403.72	\$403.72	\$393.69	\$393.69
30	\$427.21	\$427.21	\$419.85	\$419.85	\$415.39	\$415.39	\$409.50	\$409.50	\$399.32	\$399.32
31	\$436.25	\$436.25	\$428.73	\$428.73	\$424.17	\$424.17	\$418.16	\$418.16	\$407.76	\$407.76
32	\$445.28	\$445.28	\$437.60	\$437.60	\$432.95	\$432.95	\$426.81	\$426.81	\$416.20	\$416.20
33	\$450.93	\$450.93	\$443.15	\$443.15	\$438.44	\$438.44	\$432.23	\$432.23	\$421.48	\$421.48
34	\$456.95	\$456.95	\$449.07	\$449.07	\$444.30	\$444.30	\$438.00	\$438.00	\$427.11	\$427.11
35	\$459.96	\$459.96	\$452.03	\$452.03	\$447.23	\$447.23	\$440.89	\$440.89	\$429.92	\$429.92
36	\$462.97	\$462.97	\$454.99	\$454.99	\$450.16	\$450.16	\$443.77	\$443.77	\$432.74	\$432.74
37	\$465.98	\$465.98	\$457.95	\$457.95	\$453.08	\$453.08	\$446.66	\$446.66	\$435.55	\$435.55
38	\$468.99	\$468.99	\$460.91	\$460.91	\$456.01	\$456.01	\$449.54	\$449.54	\$438.37	\$438.37
39	\$475.02	\$475.02	\$466.83	\$466.83	\$461.87	\$461.87	\$455.32	\$455.32	\$444.00	\$444.00
40	\$481.04	\$481.04	\$472.74	\$472.74	\$467.72	\$467.72	\$461.09	\$461.09	\$449.63	\$449.63
41	\$490.07	\$490.07	\$481.62	\$481.62	\$476.51	\$476.51	\$469.75	\$469.75	\$458.07	\$458.07
42	\$498.73	\$498.73	\$490.13	\$490.13	\$484.92	\$484.92	\$478.05	\$478.05	\$466.16	\$466.16
43	\$510.77	\$510.77	\$501.97	\$501.97	\$496.63	\$496.63	\$489.59	\$489.59	\$477.42	\$477.42
44	\$525.83	\$525.83	\$516.76	\$516.76	\$511.27	\$511.27	\$504.02	\$504.02	\$491.49	\$491.49
45	\$543.52	\$543.52	\$534.15	\$534.15	\$528.48	\$528.48	\$520.98	\$520.98	\$508.03	\$508.03
46	\$564.60	\$564.60	\$554.87	\$554.87	\$548.97	\$548.97	\$541.19	\$541.19	\$527.73	\$527.73
47	\$588.31	\$588.31	\$578.17	\$578.17	\$572.03	\$572.03	\$563.91	\$563.91	\$549.89	\$549.89
48	\$615.41	\$615.41	\$604.80	\$604.80	\$598.38	\$598.38	\$589.89	\$589.89	\$575.23	\$575.23
49	\$642.14	\$642.14	\$631.07	\$631.07	\$624.36	\$624.36	\$615.51	\$615.51	\$600.20	\$600.20
50	\$672.25	\$672.25	\$660.66	\$660.66	\$653.64	\$653.64	\$644.37	\$644.37	\$628.35	\$628.35
51	\$701.99	\$701.99	\$689.88	\$689.88	\$682.55	\$682.55	\$672.87	\$672.87	\$656.14	\$656.14
52	\$734.73	\$734.73	\$722.06	\$722.06	\$714.39	\$714.39	\$704.26	\$704.26	\$686.75	\$686.75
53	\$767.86	\$767.86	\$754.62	\$754.62	\$746.60	\$746.60	\$736.01	\$736.01	\$717.71	\$717.71
54	\$803.61	\$803.61	\$789.76	\$789.76	\$781.37	\$781.37	\$770.29	\$770.29	\$751.14	\$751.14
55	\$839.37	\$839.37	\$824.90	\$824.90	\$816.14	\$816.14	\$804.56	\$804.56	\$784.56	\$784.56
56	\$878.14	\$878.14	\$863.00	\$863.00	\$853.83	\$853.83	\$841.72	\$841.72	\$820.80	\$820.80
57	\$917.29	\$917.29	\$901.47	\$901.47	\$891.89	\$891.89	\$879.25	\$879.25	\$857.39	\$857.39
58	\$959.07	\$959.07	\$942.53	\$942.53	\$932.52	\$932.52	\$919.29	\$919.29	\$896.44	\$896.44
59	\$979.77	\$979.77	\$962.88	\$962.88	\$952.65	\$952.65	\$939.14	\$939.14	\$915.79	\$915.79
60	\$1,021.55	\$1,021.55	\$1,003.94	\$1,003.94	\$993.27	\$993.27	\$979.18	\$979.18	\$954.84	\$954.84
61	\$1,057.68	\$1,057.68	\$1,039.45	\$1,039.45	\$1,028.40	\$1,028.40	\$1,013.82	\$1,013.82	\$988.61	\$988.61
62	\$1,081.40	\$1,081.40	\$1,062.75	\$1,062.75	\$1,051.46	\$1,051.46	\$1,036.55	\$1,036.55	\$1,010.78	\$1,010.78
63	\$1,111.13	\$1,111.13	\$1,091.97	\$1,091.97	\$1,080.37	\$1,080.37	\$1,065.05	\$1,065.05	\$1,038.57	\$1,038.57
64+	\$1,129.20	\$1,129.20	\$1,109.73	\$1,109.73	\$1,097.94	\$1,097.94	\$1,082.37	\$1,082.37	\$1,055.46	\$1,055.46

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO \$1400 a Community Blue Plan		Premier Balance PPO \$5000 1x a Community Blue Plan		Balance PPO \$1000 a Community Blue Plan		Balance PPO \$1750 a Community Blue Plan		Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1400		\$5000		\$1000		\$1750		\$2000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	\$40		\$25		\$45		\$35		\$35	
OOP Maximum =>	\$7900		\$7900		\$7900		\$7900		\$7900	
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	\$269.20	\$269.20	\$253.74	\$253.74	\$262.61	\$262.61	\$258.59	\$258.59	\$255.97	\$255.97
15	\$293.13	\$293.13	\$276.30	\$276.30	\$285.95	\$285.95	\$281.57	\$281.57	\$278.72	\$278.72
16	\$302.28	\$302.28	\$284.92	\$284.92	\$294.88	\$294.88	\$290.26	\$290.26	\$287.42	\$287.42
17	\$311.43	\$311.43	\$293.55	\$293.55	\$303.80	\$303.80	\$299.15	\$299.15	\$296.12	\$296.12
18	\$321.28	\$321.28	\$302.83	\$302.83	\$313.41	\$313.41	\$308.61	\$308.61	\$305.49	\$305.49
19	\$331.14	\$331.14	\$312.12	\$312.12	\$323.03	\$323.03	\$318.08	\$318.08	\$314.86	\$314.86
20	\$341.34	\$341.34	\$321.74	\$321.74	\$332.98	\$332.98	\$327.88	\$327.88	\$324.56	\$324.56
21	\$351.90	\$351.90	\$331.69	\$331.69	\$343.28	\$343.28	\$338.02	\$338.02	\$334.60	\$334.60
22	\$351.90	\$351.90	\$331.69	\$331.69	\$343.28	\$343.28	\$338.02	\$338.02	\$334.60	\$334.60
23	\$351.90	\$351.90	\$331.69	\$331.69	\$343.28	\$343.28	\$338.02	\$338.02	\$334.60	\$334.60
24	\$351.90	\$351.90	\$331.69	\$331.69	\$343.28	\$343.28	\$338.02	\$338.02	\$334.60	\$334.60
25	\$353.31	\$353.31	\$333.02	\$333.02	\$344.65	\$344.65	\$339.37	\$339.37	\$335.94	\$335.94
26	\$360.35	\$360.35	\$339.65	\$339.65	\$351.52	\$351.52	\$346.13	\$346.13	\$342.63	\$342.63
27	\$368.79	\$368.79	\$347.61	\$347.61	\$359.76	\$359.76	\$354.24	\$354.24	\$350.66	\$350.66
28	\$382.52	\$382.52	\$360.55	\$360.55	\$373.15	\$373.15	\$367.43	\$367.43	\$363.71	\$363.71
29	\$393.78	\$393.78	\$371.16	\$371.16	\$384.13	\$384.13	\$378.24	\$378.24	\$374.42	\$374.42
30	\$399.41	\$399.41	\$376.47	\$376.47	\$389.62	\$389.62	\$383.65	\$383.65	\$379.77	\$379.77
31	\$407.85	\$407.85	\$384.43	\$384.43	\$397.86	\$397.86	\$391.77	\$391.77	\$387.80	\$387.80
32	\$416.30	\$416.30	\$392.39	\$392.39	\$406.10	\$406.10	\$399.88	\$399.88	\$395.83	\$395.83
33	\$421.58	\$421.58	\$397.36	\$397.36	\$411.25	\$411.25	\$404.95	\$404.95	\$400.85	\$400.85
34	\$427.21	\$427.21	\$402.67	\$402.67	\$416.74	\$416.74	\$410.36	\$410.36	\$406.20	\$406.20
35	\$430.02	\$430.02	\$405.33	\$405.33	\$419.49	\$419.49	\$413.06	\$413.06	\$408.88	\$408.88
36	\$432.84	\$432.84	\$407.98	\$407.98	\$422.23	\$422.23	\$415.76	\$415.76	\$411.56	\$411.56
37	\$435.65	\$435.65	\$410.63	\$410.63	\$424.98	\$424.98	\$418.47	\$418.47	\$414.23	\$414.23
38	\$438.47	\$438.47	\$413.29	\$413.29	\$427.73	\$427.73	\$421.17	\$421.17	\$416.91	\$416.91
39	\$444.10	\$444.10	\$418.59	\$418.59	\$433.22	\$433.22	\$426.58	\$426.58	\$422.27	\$422.27
40	\$449.73	\$449.73	\$423.90	\$423.90	\$438.71	\$438.71	\$431.99	\$431.99	\$427.62	\$427.62
41	\$458.17	\$458.17	\$431.86	\$431.86	\$446.95	\$446.95	\$440.10	\$440.10	\$435.65	\$435.65
42	\$466.27	\$466.27	\$439.49	\$439.49	\$454.85	\$454.85	\$447.88	\$447.88	\$443.35	\$443.35
43	\$477.53	\$477.53	\$450.10	\$450.10	\$465.83	\$465.83	\$458.69	\$458.69	\$454.05	\$454.05
44	\$491.60	\$491.60	\$463.37	\$463.37	\$479.56	\$479.56	\$472.21	\$472.21	\$467.44	\$467.44
45	\$508.14	\$508.14	\$478.96	\$478.96	\$495.70	\$495.70	\$488.10	\$488.10	\$483.16	\$483.16
46	\$527.85	\$527.85	\$497.54	\$497.54	\$514.92	\$514.92	\$507.03	\$507.03	\$501.90	\$501.90
47	\$550.02	\$550.02	\$518.43	\$518.43	\$536.55	\$536.55	\$528.33	\$528.33	\$522.98	\$522.98
48	\$575.36	\$575.36	\$542.31	\$542.31	\$561.26	\$561.26	\$552.66	\$552.66	\$547.07	\$547.07
49	\$600.34	\$600.34	\$565.86	\$565.86	\$585.64	\$585.64	\$576.66	\$576.66	\$570.83	\$570.83
50	\$628.49	\$628.49	\$592.40	\$592.40	\$613.10	\$613.10	\$603.70	\$603.70	\$597.60	\$597.60
51	\$656.29	\$656.29	\$618.60	\$618.60	\$640.22	\$640.22	\$630.41	\$630.41	\$624.03	\$624.03
52	\$686.91	\$686.91	\$647.46	\$647.46	\$670.08	\$670.08	\$659.82	\$659.82	\$653.14	\$653.14
53	\$717.88	\$717.88	\$676.65	\$676.65	\$700.29	\$700.29	\$689.56	\$689.56	\$682.58	\$682.58
54	\$751.31	\$751.31	\$708.16	\$708.16	\$732.90	\$732.90	\$721.67	\$721.67	\$714.37	\$714.37
55	\$784.74	\$784.74	\$739.67	\$739.67	\$765.51	\$765.51	\$753.78	\$753.78	\$746.16	\$746.16
56	\$820.98	\$820.98	\$773.83	\$773.83	\$800.87	\$800.87	\$788.60	\$788.60	\$780.62	\$780.62
57	\$857.58	\$857.58	\$808.33	\$808.33	\$836.57	\$836.57	\$823.75	\$823.75	\$815.42	\$815.42
58	\$896.64	\$896.64	\$845.15	\$845.15	\$874.68	\$874.68	\$861.27	\$861.27	\$852.56	\$852.56
59	\$916.00	\$916.00	\$863.39	\$863.39	\$893.56	\$893.56	\$879.87	\$879.87	\$870.96	\$870.96
60	\$955.06	\$955.06	\$900.21	\$900.21	\$931.66	\$931.66	\$917.39	\$917.39	\$908.10	\$908.10
61	\$988.84	\$988.84	\$932.05	\$932.05	\$964.62	\$964.62	\$949.84	\$949.84	\$940.23	\$940.23
62	\$1,011.01	\$1,011.01	\$952.95	\$952.95	\$986.24	\$986.24	\$971.13	\$971.13	\$961.31	\$961.31
63	\$1,038.81	\$1,038.81	\$979.15	\$979.15	\$1,013.36	\$1,013.36	\$997.84	\$997.84	\$987.74	\$987.74
64+	\$1,055.70	\$1,055.70	\$995.07	\$995.07	\$1,029.84	\$1,029.84	\$1,014.06	\$1,014.06	\$1,003.80	\$1,003.80

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA1110001		33709PA1110002	
Plan Marketing Name =>	Health Savings PPO \$1500 a Community Blue Plan		Health Savings PPO Embedded \$2800 a Community Blue Plan		Health Savings PPO Embedded \$3700 a Community Blue Plan		Premier Balance EPO \$250 a Community Blue Plan		Premier Balance EPO \$500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		J		J	
Metal =>	Gold		Silver		Silver		Gold		Gold	
Deductible =>	\$1500		\$2800		\$3700		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$15		100%		100%		\$10		\$15	
OOP Maximum =>	\$3500		\$6900		\$6900		\$8150		\$8150	
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	\$274.74	\$274.74	\$246.74	\$246.74	\$239.56	\$239.56	\$277.68	\$277.68	\$271.32	\$271.32
15	\$299.16	\$299.16	\$268.67	\$268.67	\$260.85	\$260.85	\$302.36	\$302.36	\$295.44	\$295.44
16	\$308.50	\$308.50	\$277.05	\$277.05	\$269.00	\$269.00	\$311.80	\$311.80	\$304.66	\$304.66
17	\$317.84	\$317.84	\$285.44	\$285.44	\$277.14	\$277.14	\$321.24	\$321.24	\$313.88	\$313.88
18	\$327.89	\$327.89	\$294.47	\$294.47	\$285.91	\$285.91	\$331.40	\$331.40	\$323.81	\$323.81
19	\$337.95	\$337.95	\$303.50	\$303.50	\$294.67	\$294.67	\$341.56	\$341.56	\$333.74	\$333.74
20	\$348.37	\$348.37	\$312.85	\$312.85	\$303.76	\$303.76	\$352.09	\$352.09	\$344.03	\$344.03
21	\$359.14	\$359.14	\$322.53	\$322.53	\$313.15	\$313.15	\$362.98	\$362.98	\$354.67	\$354.67
22	\$359.14	\$359.14	\$322.53	\$322.53	\$313.15	\$313.15	\$362.98	\$362.98	\$354.67	\$354.67
23	\$359.14	\$359.14	\$322.53	\$322.53	\$313.15	\$313.15	\$362.98	\$362.98	\$354.67	\$354.67
24	\$359.14	\$359.14	\$322.53	\$322.53	\$313.15	\$313.15	\$362.98	\$362.98	\$354.67	\$354.67
25	\$360.58	\$360.58	\$323.82	\$323.82	\$314.40	\$314.40	\$364.43	\$364.43	\$356.09	\$356.09
26	\$367.76	\$367.76	\$330.27	\$330.27	\$320.67	\$320.67	\$371.69	\$371.69	\$363.18	\$363.18
27	\$376.38	\$376.38	\$338.01	\$338.01	\$328.18	\$328.18	\$380.40	\$380.40	\$371.69	\$371.69
28	\$390.39	\$390.39	\$350.59	\$350.59	\$340.39	\$340.39	\$394.56	\$394.56	\$385.53	\$385.53
29	\$401.88	\$401.88	\$360.91	\$360.91	\$350.41	\$350.41	\$406.17	\$406.17	\$396.88	\$396.88
30	\$407.62	\$407.62	\$366.07	\$366.07	\$355.43	\$355.43	\$411.98	\$411.98	\$402.55	\$402.55
31	\$416.24	\$416.24	\$373.81	\$373.81	\$362.94	\$362.94	\$420.69	\$420.69	\$411.06	\$411.06
32	\$424.86	\$424.86	\$381.55	\$381.55	\$370.46	\$370.46	\$429.41	\$429.41	\$419.57	\$419.57
33	\$430.25	\$430.25	\$386.39	\$386.39	\$375.15	\$375.15	\$434.85	\$434.85	\$424.89	\$424.89
34	\$436.00	\$436.00	\$391.55	\$391.55	\$380.16	\$380.16	\$440.66	\$440.66	\$430.57	\$430.57
35	\$438.87	\$438.87	\$394.13	\$394.13	\$382.67	\$382.67	\$443.56	\$443.56	\$433.41	\$433.41
36	\$441.74	\$441.74	\$396.71	\$396.71	\$385.17	\$385.17	\$446.47	\$446.47	\$436.24	\$436.24
37	\$444.62	\$444.62	\$399.29	\$399.29	\$387.68	\$387.68	\$449.37	\$449.37	\$439.08	\$439.08
38	\$447.49	\$447.49	\$401.87	\$401.87	\$390.18	\$390.18	\$452.27	\$452.27	\$441.92	\$441.92
39	\$453.23	\$453.23	\$407.03	\$407.03	\$395.20	\$395.20	\$458.08	\$458.08	\$447.59	\$447.59
40	\$458.98	\$458.98	\$412.19	\$412.19	\$400.21	\$400.21	\$463.89	\$463.89	\$453.27	\$453.27
41	\$467.60	\$467.60	\$419.93	\$419.93	\$407.72	\$407.72	\$472.60	\$472.60	\$461.78	\$461.78
42	\$475.86	\$475.86	\$427.35	\$427.35	\$414.92	\$414.92	\$480.95	\$480.95	\$469.94	\$469.94
43	\$487.35	\$487.35	\$437.67	\$437.67	\$424.94	\$424.94	\$492.56	\$492.56	\$481.29	\$481.29
44	\$501.72	\$501.72	\$450.57	\$450.57	\$437.47	\$437.47	\$507.08	\$507.08	\$495.47	\$495.47
45	\$518.60	\$518.60	\$465.73	\$465.73	\$452.19	\$452.19	\$524.14	\$524.14	\$512.14	\$512.14
46	\$538.71	\$538.71	\$483.80	\$483.80	\$469.73	\$469.73	\$544.47	\$544.47	\$532.01	\$532.01
47	\$561.34	\$561.34	\$504.11	\$504.11	\$489.45	\$489.45	\$567.34	\$567.34	\$554.35	\$554.35
48	\$587.19	\$587.19	\$527.34	\$527.34	\$512.00	\$512.00	\$593.47	\$593.47	\$579.89	\$579.89
49	\$612.69	\$612.69	\$550.24	\$550.24	\$534.23	\$534.23	\$619.24	\$619.24	\$605.07	\$605.07
50	\$641.42	\$641.42	\$576.04	\$576.04	\$559.29	\$559.29	\$648.28	\$648.28	\$633.44	\$633.44
51	\$669.80	\$669.80	\$601.52	\$601.52	\$584.02	\$584.02	\$676.96	\$676.96	\$661.46	\$661.46
52	\$701.04	\$701.04	\$629.58	\$629.58	\$611.27	\$611.27	\$708.54	\$708.54	\$692.32	\$692.32
53	\$732.65	\$732.65	\$657.96	\$657.96	\$638.83	\$638.83	\$740.48	\$740.48	\$723.53	\$723.53
54	\$766.76	\$766.76	\$688.60	\$688.60	\$668.58	\$668.58	\$774.96	\$774.96	\$757.22	\$757.22
55	\$800.88	\$800.88	\$719.24	\$719.24	\$698.32	\$698.32	\$809.45	\$809.45	\$790.91	\$790.91
56	\$837.87	\$837.87	\$752.46	\$752.46	\$730.58	\$730.58	\$846.83	\$846.83	\$827.45	\$827.45
57	\$875.22	\$875.22	\$786.01	\$786.01	\$763.15	\$763.15	\$884.58	\$884.58	\$864.33	\$864.33
58	\$915.09	\$915.09	\$821.81	\$821.81	\$797.91	\$797.91	\$924.87	\$924.87	\$903.70	\$903.70
59	\$934.84	\$934.84	\$839.55	\$839.55	\$815.13	\$815.13	\$944.84	\$944.84	\$923.21	\$923.21
60	\$974.71	\$974.71	\$875.35	\$875.35	\$849.89	\$849.89	\$985.13	\$985.13	\$962.57	\$962.57
61	\$1,009.18	\$1,009.18	\$906.31	\$906.31	\$879.95	\$879.95	\$1,019.97	\$1,019.97	\$996.62	\$996.62
62	\$1,031.81	\$1,031.81	\$926.63	\$926.63	\$899.68	\$899.68	\$1,042.84	\$1,042.84	\$1,018.97	\$1,018.97
63	\$1,060.18	\$1,060.18	\$952.11	\$952.11	\$924.42	\$924.42	\$1,071.52	\$1,071.52	\$1,046.99	\$1,046.99
64+	\$1,077.42	\$1,077.42	\$967.59	\$967.59	\$939.45	\$939.45	\$1,088.94	\$1,088.94	\$1,064.01	\$1,064.01

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1110003		33709PA1110004		33709PA1110005		33709PA1110006		33709PA0440016	
Plan Marketing Name =>	Premier Balance EPO \$750 a Community Blue Plan		Premier Balance EPO \$900 a Community Blue Plan		Premier Balance EPO \$1100 a Community Blue Plan		Premier Balance EPO \$2500 a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	J		J		J		J		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$900		\$1100		\$2500		\$250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$10		\$40	
OOP Maximum =>	\$8150		\$8150		\$8150		\$8150		\$7900	
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	\$268.50	\$268.50	\$267.47	\$267.47	\$264.45	\$264.45	\$246.42	\$246.42	\$306.35	\$306.35
15	\$292.37	\$292.37	\$291.24	\$291.24	\$287.96	\$287.96	\$268.33	\$268.33	\$333.58	\$333.58
16	\$301.49	\$301.49	\$300.33	\$300.33	\$296.95	\$296.95	\$276.70	\$276.70	\$344.00	\$344.00
17	\$310.62	\$310.62	\$309.42	\$309.42	\$305.94	\$305.94	\$285.08	\$285.08	\$354.41	\$354.41
18	\$320.44	\$320.44	\$319.21	\$319.21	\$315.61	\$315.61	\$294.10	\$294.10	\$365.62	\$365.62
19	\$330.27	\$330.27	\$329.00	\$329.00	\$325.29	\$325.29	\$303.11	\$303.11	\$376.83	\$376.83
20	\$340.45	\$340.45	\$339.14	\$339.14	\$335.32	\$335.32	\$312.46	\$312.46	\$388.45	\$388.45
21	\$350.98	\$350.98	\$349.63	\$349.63	\$345.69	\$345.69	\$322.12	\$322.12	\$400.46	\$400.46
22	\$350.98	\$350.98	\$349.63	\$349.63	\$345.69	\$345.69	\$322.12	\$322.12	\$400.46	\$400.46
23	\$350.98	\$350.98	\$349.63	\$349.63	\$345.69	\$345.69	\$322.12	\$322.12	\$400.46	\$400.46
24	\$350.98	\$350.98	\$349.63	\$349.63	\$345.69	\$345.69	\$322.12	\$322.12	\$400.46	\$400.46
25	\$352.38	\$352.38	\$351.03	\$351.03	\$347.07	\$347.07	\$323.41	\$323.41	\$402.06	\$402.06
26	\$359.40	\$359.40	\$358.02	\$358.02	\$353.99	\$353.99	\$329.85	\$329.85	\$410.07	\$410.07
27	\$367.83	\$367.83	\$366.41	\$366.41	\$362.28	\$362.28	\$337.58	\$337.58	\$419.68	\$419.68
28	\$381.52	\$381.52	\$380.05	\$380.05	\$375.77	\$375.77	\$350.14	\$350.14	\$435.30	\$435.30
29	\$392.75	\$392.75	\$391.24	\$391.24	\$386.83	\$386.83	\$360.45	\$360.45	\$448.11	\$448.11
30	\$398.36	\$398.36	\$396.83	\$396.83	\$392.36	\$392.36	\$365.61	\$365.61	\$454.52	\$454.52
31	\$406.79	\$406.79	\$405.22	\$405.22	\$400.65	\$400.65	\$373.34	\$373.34	\$464.13	\$464.13
32	\$415.21	\$415.21	\$413.61	\$413.61	\$408.95	\$408.95	\$381.07	\$381.07	\$473.74	\$473.74
33	\$420.47	\$420.47	\$418.86	\$418.86	\$414.14	\$414.14	\$385.90	\$385.90	\$479.75	\$479.75
34	\$426.09	\$426.09	\$424.45	\$424.45	\$419.67	\$419.67	\$391.05	\$391.05	\$486.16	\$486.16
35	\$428.90	\$428.90	\$427.25	\$427.25	\$422.43	\$422.43	\$393.63	\$393.63	\$489.36	\$489.36
36	\$431.71	\$431.71	\$430.04	\$430.04	\$425.20	\$425.20	\$396.21	\$396.21	\$492.57	\$492.57
37	\$434.51	\$434.51	\$432.84	\$432.84	\$427.96	\$427.96	\$398.78	\$398.78	\$495.77	\$495.77
38	\$437.32	\$437.32	\$435.64	\$435.64	\$430.73	\$430.73	\$401.36	\$401.36	\$498.97	\$498.97
39	\$442.94	\$442.94	\$441.23	\$441.23	\$436.26	\$436.26	\$406.52	\$406.52	\$505.38	\$505.38
40	\$448.55	\$448.55	\$446.83	\$446.83	\$441.79	\$441.79	\$411.67	\$411.67	\$511.79	\$511.79
41	\$456.98	\$456.98	\$455.22	\$455.22	\$450.09	\$450.09	\$419.40	\$419.40	\$521.40	\$521.40
42	\$465.05	\$465.05	\$463.26	\$463.26	\$458.04	\$458.04	\$426.81	\$426.81	\$530.61	\$530.61
43	\$476.28	\$476.28	\$474.45	\$474.45	\$469.10	\$469.10	\$437.12	\$437.12	\$543.42	\$543.42
44	\$490.32	\$490.32	\$488.43	\$488.43	\$482.93	\$482.93	\$450.00	\$450.00	\$559.44	\$559.44
45	\$506.82	\$506.82	\$504.87	\$504.87	\$499.18	\$499.18	\$465.14	\$465.14	\$578.26	\$578.26
46	\$526.47	\$526.47	\$524.45	\$524.45	\$518.54	\$518.54	\$483.18	\$483.18	\$600.69	\$600.69
47	\$548.58	\$548.58	\$546.47	\$546.47	\$540.31	\$540.31	\$503.47	\$503.47	\$625.92	\$625.92
48	\$573.85	\$573.85	\$571.65	\$571.65	\$565.20	\$565.20	\$526.67	\$526.67	\$654.75	\$654.75
49	\$598.77	\$598.77	\$596.47	\$596.47	\$589.75	\$589.75	\$549.54	\$549.54	\$683.18	\$683.18
50	\$626.85	\$626.85	\$624.44	\$624.44	\$617.40	\$617.40	\$575.31	\$575.31	\$715.22	\$715.22
51	\$654.58	\$654.58	\$652.06	\$652.06	\$644.71	\$644.71	\$600.75	\$600.75	\$746.86	\$746.86
52	\$685.11	\$685.11	\$682.48	\$682.48	\$674.79	\$674.79	\$628.78	\$628.78	\$781.70	\$781.70
53	\$716.00	\$716.00	\$713.25	\$713.25	\$705.21	\$705.21	\$657.12	\$657.12	\$816.94	\$816.94
54	\$749.34	\$749.34	\$746.46	\$746.46	\$738.05	\$738.05	\$687.73	\$687.73	\$854.98	\$854.98
55	\$782.69	\$782.69	\$779.67	\$779.67	\$770.89	\$770.89	\$718.33	\$718.33	\$893.03	\$893.03
56	\$818.84	\$818.84	\$815.69	\$815.69	\$806.49	\$806.49	\$751.51	\$751.51	\$934.27	\$934.27
57	\$855.34	\$855.34	\$852.05	\$852.05	\$842.45	\$842.45	\$785.01	\$785.01	\$975.92	\$975.92
58	\$894.30	\$894.30	\$890.86	\$890.86	\$880.82	\$880.82	\$820.76	\$820.76	\$1,020.37	\$1,020.37
59	\$913.60	\$913.60	\$910.09	\$910.09	\$899.83	\$899.83	\$838.48	\$838.48	\$1,042.40	\$1,042.40
60	\$952.56	\$952.56	\$948.90	\$948.90	\$938.20	\$938.20	\$874.23	\$874.23	\$1,086.85	\$1,086.85
61	\$986.25	\$986.25	\$982.46	\$982.46	\$971.39	\$971.39	\$905.16	\$905.16	\$1,125.29	\$1,125.29
62	\$1,008.37	\$1,008.37	\$1,004.49	\$1,004.49	\$993.17	\$993.17	\$925.45	\$925.45	\$1,150.52	\$1,150.52
63	\$1,036.09	\$1,036.09	\$1,032.11	\$1,032.11	\$1,020.48	\$1,020.48	\$950.90	\$950.90	\$1,182.16	\$1,182.16
64+	\$1,052.94	\$1,052.94	\$1,048.89	\$1,048.89	\$1,037.07	\$1,037.07	\$966.36	\$966.36	\$1,201.38	\$1,201.38

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001		33709PA0920001	
Plan Marketing Name =>	Balance PPO \$2600 a Community Blue Plan		Balance PPO \$5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO \$500 PPO-SM/WG-8		Conemaugh Region Flex Blue PPO \$2800Q HDHP-SM/WG-8		Health Savings Flex PPO Embedded \$6100 a Community Blue Plan HDHP-SM/EMB/CG-1	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/EMB/CG-1	
Rating Area =>	Area 1,4		Area 1,4		Area 5		Area 5		Area 6,7	
Network =>	A		A		Y		Y		F	
Metal =>	Silver		Silver		Gold		Silver		Bronze	
Deductible =>	\$2600		\$5000		\$500/\$1500		\$2800/\$2800		\$6100/\$6100	
Coinsurance =>	70%		70%		100%/70%		100%/70%		60%/50%	
Copays =>	\$40		\$35		\$65		\$30		60%/50%	
OOP Maximum =>	\$8550		\$8550		\$7900/\$7900		\$6900/\$6900		\$6900/\$6900	
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	\$227.85	\$227.85	\$233.98	\$233.98	\$286.52	\$286.52	\$246.71	\$246.71	\$239.58	\$239.58
15	\$248.10	\$248.10	\$254.78	\$254.78	\$311.99	\$311.99	\$268.64	\$268.64	\$260.87	\$260.87
16	\$255.84	\$255.84	\$262.73	\$262.73	\$321.73	\$321.73	\$277.03	\$277.03	\$269.01	\$269.01
17	\$263.59	\$263.59	\$270.69	\$270.69	\$331.47	\$331.47	\$285.41	\$285.41	\$277.16	\$277.16
18	\$271.93	\$271.93	\$279.25	\$279.25	\$341.96	\$341.96	\$294.44	\$294.44	\$285.92	\$285.92
19	\$280.27	\$280.27	\$287.81	\$287.81	\$352.44	\$352.44	\$303.47	\$303.47	\$294.69	\$294.69
20	\$288.90	\$288.90	\$296.68	\$296.68	\$363.30	\$363.30	\$312.83	\$312.83	\$303.77	\$303.77
21	\$297.84	\$297.84	\$305.86	\$305.86	\$374.54	\$374.54	\$322.50	\$322.50	\$313.17	\$313.17
22	\$297.84	\$297.84	\$305.86	\$305.86	\$374.54	\$374.54	\$322.50	\$322.50	\$313.17	\$313.17
23	\$297.84	\$297.84	\$305.86	\$305.86	\$374.54	\$374.54	\$322.50	\$322.50	\$313.17	\$313.17
24	\$297.84	\$297.84	\$305.86	\$305.86	\$374.54	\$374.54	\$322.50	\$322.50	\$313.17	\$313.17
25	\$299.03	\$299.03	\$307.08	\$307.08	\$376.04	\$376.04	\$323.79	\$323.79	\$314.42	\$314.42
26	\$304.99	\$304.99	\$313.20	\$313.20	\$383.53	\$383.53	\$330.24	\$330.24	\$320.69	\$320.69
27	\$312.14	\$312.14	\$320.54	\$320.54	\$392.52	\$392.52	\$337.98	\$337.98	\$328.20	\$328.20
28	\$323.75	\$323.75	\$332.47	\$332.47	\$407.12	\$407.12	\$350.56	\$350.56	\$340.42	\$340.42
29	\$333.28	\$333.28	\$342.26	\$342.26	\$419.11	\$419.11	\$360.88	\$360.88	\$350.44	\$350.44
30	\$338.05	\$338.05	\$347.15	\$347.15	\$425.10	\$425.10	\$366.04	\$366.04	\$355.45	\$355.45
31	\$345.20	\$345.20	\$354.49	\$354.49	\$434.09	\$434.09	\$373.78	\$373.78	\$362.96	\$362.96
32	\$352.34	\$352.34	\$361.83	\$361.83	\$443.08	\$443.08	\$381.52	\$381.52	\$370.48	\$370.48
33	\$356.81	\$356.81	\$366.42	\$366.42	\$448.70	\$448.70	\$386.36	\$386.36	\$375.18	\$375.18
34	\$361.58	\$361.58	\$371.31	\$371.31	\$454.69	\$454.69	\$391.52	\$391.52	\$380.19	\$380.19
35	\$363.96	\$363.96	\$373.76	\$373.76	\$457.69	\$457.69	\$394.10	\$394.10	\$382.69	\$382.69
36	\$366.34	\$366.34	\$376.21	\$376.21	\$460.68	\$460.68	\$396.68	\$396.68	\$385.20	\$385.20
37	\$368.73	\$368.73	\$378.65	\$378.65	\$463.68	\$463.68	\$399.26	\$399.26	\$387.70	\$387.70
38	\$371.11	\$371.11	\$381.10	\$381.10	\$466.68	\$466.68	\$401.84	\$401.84	\$390.21	\$390.21
39	\$375.87	\$375.87	\$386.00	\$386.00	\$472.67	\$472.67	\$407.00	\$407.00	\$395.22	\$395.22
40	\$380.64	\$380.64	\$390.89	\$390.89	\$478.66	\$478.66	\$412.16	\$412.16	\$400.23	\$400.23
41	\$387.79	\$387.79	\$398.23	\$398.23	\$487.65	\$487.65	\$419.90	\$419.90	\$407.75	\$407.75
42	\$394.64	\$394.64	\$405.26	\$405.26	\$496.27	\$496.27	\$427.31	\$427.31	\$414.95	\$414.95
43	\$404.17	\$404.17	\$415.05	\$415.05	\$508.25	\$508.25	\$437.63	\$437.63	\$424.97	\$424.97
44	\$416.08	\$416.08	\$427.29	\$427.29	\$523.23	\$523.23	\$450.53	\$450.53	\$437.50	\$437.50
45	\$430.08	\$430.08	\$441.66	\$441.66	\$540.84	\$540.84	\$465.69	\$465.69	\$452.22	\$452.22
46	\$446.76	\$446.76	\$458.79	\$458.79	\$561.81	\$561.81	\$483.75	\$483.75	\$469.76	\$469.76
47	\$465.52	\$465.52	\$478.06	\$478.06	\$585.41	\$585.41	\$504.07	\$504.07	\$489.48	\$489.48
48	\$486.97	\$486.97	\$500.08	\$500.08	\$612.37	\$612.37	\$527.29	\$527.29	\$512.03	\$512.03
49	\$508.12	\$508.12	\$521.80	\$521.80	\$638.97	\$638.97	\$550.19	\$550.19	\$534.27	\$534.27
50	\$531.94	\$531.94	\$546.27	\$546.27	\$668.93	\$668.93	\$575.99	\$575.99	\$559.32	\$559.32
51	\$555.47	\$555.47	\$570.43	\$570.43	\$698.52	\$698.52	\$601.46	\$601.46	\$584.06	\$584.06
52	\$581.38	\$581.38	\$597.04	\$597.04	\$731.10	\$731.10	\$629.52	\$629.52	\$611.31	\$611.31
53	\$607.59	\$607.59	\$623.95	\$623.95	\$764.06	\$764.06	\$657.90	\$657.90	\$638.87	\$638.87
54	\$635.89	\$635.89	\$653.01	\$653.01	\$799.64	\$799.64	\$688.54	\$688.54	\$668.62	\$668.62
55	\$664.18	\$664.18	\$682.07	\$682.07	\$835.22	\$835.22	\$719.18	\$719.18	\$698.37	\$698.37
56	\$694.86	\$694.86	\$713.57	\$713.57	\$873.80	\$873.80	\$752.39	\$752.39	\$730.63	\$730.63
57	\$725.84	\$725.84	\$745.38	\$745.38	\$912.75	\$912.75	\$785.93	\$785.93	\$763.20	\$763.20
58	\$758.90	\$758.90	\$779.33	\$779.33	\$954.33	\$954.33	\$821.73	\$821.73	\$797.96	\$797.96
59	\$775.28	\$775.28	\$796.15	\$796.15	\$974.93	\$974.93	\$839.47	\$839.47	\$815.18	\$815.18
60	\$808.34	\$808.34	\$830.10	\$830.10	\$1,016.50	\$1,016.50	\$875.27	\$875.27	\$849.94	\$849.94
61	\$836.93	\$836.93	\$859.47	\$859.47	\$1,052.46	\$1,052.46	\$906.23	\$906.23	\$880.01	\$880.01
62	\$855.69	\$855.69	\$878.74	\$878.74	\$1,076.05	\$1,076.05	\$926.54	\$926.54	\$899.74	\$899.74
63	\$879.22	\$879.22	\$902.90	\$902.90	\$1,105.64	\$1,105.64	\$952.02	\$952.02	\$924.48	\$924.48
64+	\$893.52	\$893.52	\$917.58	\$917.58	\$1,123.62	\$1,123.62	\$967.50	\$967.50	\$939.51	\$939.51

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0920001		33709PA0640011		33709PA0640012		33709PA0640012		33709PA0640013		33709PA0560044	
Plan Marketing Name =>	Health Savings Flex PPO Embedded \$6100 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$6000 a Community Blue Plan		Premier Balance PPO \$1550 a Community Blue Plan	
Form # =>	HDHP-SM/EMB/CG-1		HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 9		Area 1,4		Area 1,2,5		Area 6		Area 1,4		Area 1,4	
Network =>	F		A		B		B		A		A	
Metal =>	Bronze		Silver		Silver		Silver		Silver		Gold	
Deductible =>	\$6100/\$6100		\$5500		\$5500		\$5500		\$6500		\$1550	
Coinsurance =>	60%/50%		80%		80%		80%		100%		100%	
Copays =>	60%/50%		80%		80%		80%		100%		\$15	
OOP Maximum =>	\$6900/\$6900		\$6250		\$6250		\$6250		\$6150		\$8550	
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	\$234.96	\$234.96	\$213.00	\$213.00	\$223.31	\$223.31	\$239.42	\$239.42	\$213.49	\$213.49	\$264.84	\$264.84
15	\$255.85	\$255.85	\$231.93	\$231.93	\$243.16	\$243.16	\$260.70	\$260.70	\$232.47	\$232.47	\$288.38	\$288.38
16	\$263.83	\$263.83	\$239.17	\$239.17	\$250.75	\$250.75	\$268.84	\$268.84	\$239.72	\$239.72	\$297.39	\$297.39
17	\$271.82	\$271.82	\$246.41	\$246.41	\$258.34	\$258.34	\$276.98	\$276.98	\$246.98	\$246.98	\$306.39	\$306.39
18	\$280.42	\$280.42	\$254.21	\$254.21	\$266.51	\$266.51	\$285.74	\$285.74	\$254.79	\$254.79	\$316.08	\$316.08
19	\$289.02	\$289.02	\$262.00	\$262.00	\$274.69	\$274.69	\$294.50	\$294.50	\$262.60	\$262.60	\$325.77	\$325.77
20	\$297.93	\$297.93	\$270.08	\$270.08	\$283.15	\$283.15	\$303.58	\$303.58	\$270.70	\$270.70	\$335.81	\$335.81
21	\$307.14	\$307.14	\$278.43	\$278.43	\$291.91	\$291.91	\$312.97	\$312.97	\$279.07	\$279.07	\$346.20	\$346.20
22	\$307.14	\$307.14	\$278.43	\$278.43	\$291.91	\$291.91	\$312.97	\$312.97	\$279.07	\$279.07	\$346.20	\$346.20
23	\$307.14	\$307.14	\$278.43	\$278.43	\$291.91	\$291.91	\$312.97	\$312.97	\$279.07	\$279.07	\$346.20	\$346.20
24	\$307.14	\$307.14	\$278.43	\$278.43	\$291.91	\$291.91	\$312.97	\$312.97	\$279.07	\$279.07	\$346.20	\$346.20
25	\$308.37	\$308.37	\$279.54	\$279.54	\$293.08	\$293.08	\$314.22	\$314.22	\$280.19	\$280.19	\$347.58	\$347.58
26	\$314.51	\$314.51	\$285.11	\$285.11	\$298.92	\$298.92	\$320.48	\$320.48	\$285.77	\$285.77	\$354.51	\$354.51
27	\$321.88	\$321.88	\$291.79	\$291.79	\$305.92	\$305.92	\$327.99	\$327.99	\$292.47	\$292.47	\$362.82	\$362.82
28	\$333.86	\$333.86	\$302.65	\$302.65	\$317.31	\$317.31	\$340.20	\$340.20	\$303.35	\$303.35	\$376.32	\$376.32
29	\$343.69	\$343.69	\$311.56	\$311.56	\$326.65	\$326.65	\$350.21	\$350.21	\$312.28	\$312.28	\$387.40	\$387.40
30	\$348.60	\$348.60	\$316.02	\$316.02	\$331.32	\$331.32	\$355.22	\$355.22	\$316.74	\$316.74	\$392.94	\$392.94
31	\$355.98	\$355.98	\$322.70	\$322.70	\$338.32	\$338.32	\$362.73	\$362.73	\$323.44	\$323.44	\$401.25	\$401.25
32	\$363.35	\$363.35	\$329.38	\$329.38	\$345.33	\$345.33	\$370.24	\$370.24	\$330.14	\$330.14	\$409.55	\$409.55
33	\$367.95	\$367.95	\$333.56	\$333.56	\$349.71	\$349.71	\$374.94	\$374.94	\$334.33	\$334.33	\$414.75	\$414.75
34	\$372.87	\$372.87	\$338.01	\$338.01	\$354.38	\$354.38	\$379.95	\$379.95	\$338.79	\$338.79	\$420.29	\$420.29
35	\$375.33	\$375.33	\$340.24	\$340.24	\$356.71	\$356.71	\$382.45	\$382.45	\$341.02	\$341.02	\$423.06	\$423.06
36	\$377.78	\$377.78	\$342.47	\$342.47	\$359.05	\$359.05	\$384.95	\$384.95	\$343.26	\$343.26	\$425.83	\$425.83
37	\$380.24	\$380.24	\$344.70	\$344.70	\$361.38	\$361.38	\$387.46	\$387.46	\$345.49	\$345.49	\$428.60	\$428.60
38	\$382.70	\$382.70	\$346.92	\$346.92	\$363.72	\$363.72	\$389.96	\$389.96	\$347.72	\$347.72	\$431.37	\$431.37
39	\$387.61	\$387.61	\$351.38	\$351.38	\$368.39	\$368.39	\$394.97	\$394.97	\$352.19	\$352.19	\$436.90	\$436.90
40	\$392.52	\$392.52	\$355.83	\$355.83	\$373.06	\$373.06	\$399.98	\$399.98	\$356.65	\$356.65	\$442.44	\$442.44
41	\$399.90	\$399.90	\$362.52	\$362.52	\$380.07	\$380.07	\$407.49	\$407.49	\$363.35	\$363.35	\$450.75	\$450.75
42	\$406.96	\$406.96	\$368.92	\$368.92	\$386.78	\$386.78	\$414.69	\$414.69	\$369.77	\$369.77	\$458.72	\$458.72
43	\$416.79	\$416.79	\$377.83	\$377.83	\$396.12	\$396.12	\$424.70	\$424.70	\$378.70	\$378.70	\$469.79	\$469.79
44	\$429.07	\$429.07	\$388.97	\$388.97	\$407.80	\$407.80	\$437.22	\$437.22	\$389.86	\$389.86	\$483.64	\$483.64
45	\$443.51	\$443.51	\$402.05	\$402.05	\$421.52	\$421.52	\$451.93	\$451.93	\$402.98	\$402.98	\$499.91	\$499.91
46	\$460.71	\$460.71	\$417.65	\$417.65	\$437.87	\$437.87	\$469.46	\$469.46	\$418.61	\$418.61	\$519.30	\$519.30
47	\$480.06	\$480.06	\$435.19	\$435.19	\$456.26	\$456.26	\$489.17	\$489.17	\$436.19	\$436.19	\$541.11	\$541.11
48	\$502.17	\$502.17	\$455.23	\$455.23	\$477.27	\$477.27	\$511.71	\$511.71	\$456.28	\$456.28	\$566.04	\$566.04
49	\$523.98	\$523.98	\$475.00	\$475.00	\$498.00	\$498.00	\$533.93	\$533.93	\$476.09	\$476.09	\$590.62	\$590.62
50	\$548.55	\$548.55	\$497.28	\$497.28	\$521.35	\$521.35	\$558.96	\$558.96	\$498.42	\$498.42	\$618.31	\$618.31
51	\$572.82	\$572.82	\$519.27	\$519.27	\$544.41	\$544.41	\$583.69	\$583.69	\$520.47	\$520.47	\$645.66	\$645.66
52	\$599.54	\$599.54	\$543.50	\$543.50	\$569.81	\$569.81	\$610.92	\$610.92	\$544.74	\$544.74	\$675.78	\$675.78
53	\$626.57	\$626.57	\$568.00	\$568.00	\$595.50	\$595.50	\$638.46	\$638.46	\$569.30	\$569.30	\$706.25	\$706.25
54	\$655.74	\$655.74	\$594.45	\$594.45	\$623.23	\$623.23	\$668.19	\$668.19	\$595.81	\$595.81	\$739.14	\$739.14
55	\$684.92	\$684.92	\$620.90	\$620.90	\$650.96	\$650.96	\$697.92	\$697.92	\$622.33	\$622.33	\$772.03	\$772.03
56	\$716.56	\$716.56	\$649.58	\$649.58	\$681.03	\$681.03	\$730.16	\$730.16	\$651.07	\$651.07	\$807.68	\$807.68
57	\$748.50	\$748.50	\$678.53	\$678.53	\$711.38	\$711.38	\$762.71	\$762.71	\$680.09	\$680.09	\$843.69	\$843.69
58	\$782.59	\$782.59	\$709.44	\$709.44	\$743.79	\$743.79	\$797.45	\$797.45	\$711.07	\$711.07	\$882.12	\$882.12
59	\$799.49	\$799.49	\$724.75	\$724.75	\$759.84	\$759.84	\$814.66	\$814.66	\$726.42	\$726.42	\$901.16	\$901.16
60	\$833.58	\$833.58	\$755.66	\$755.66	\$792.24	\$792.24	\$849.40	\$849.40	\$757.40	\$757.40	\$939.59	\$939.59
61	\$863.06	\$863.06	\$782.39	\$782.39	\$820.27	\$820.27	\$879.45	\$879.45	\$784.19	\$784.19	\$972.82	\$972.82
62	\$882.41	\$882.41	\$799.93	\$799.93	\$838.66	\$838.66	\$899.16	\$899.16	\$801.77	\$801.77	\$994.63	\$994.63
63	\$906.68	\$906.68	\$821.93	\$821.93	\$861.72	\$861.72	\$923.89	\$923.89	\$823.81	\$823.81	\$1,021.98	\$1,021.98
64+	\$921.42	\$921.42	\$835.29	\$835.29	\$875.73	\$875.73	\$938.91	\$938.91	\$837.21	\$837.21	\$1,038.60	\$1,038.60

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560045		33709PA0560046		33709PA0640014		33709PA0640015		33709PA0640015	
Plan Marketing Name =>	Premier Balance PPO \$2500 1x a Community Blue Plan		Premier Balance PPO \$4000 a Community Blue Plan		Health Savings PPO Embedded \$6850 a Community Blue Plan		Health Savings PPO Embedded \$6850 a Community Blue Plan		Health Savings PPO Embedded \$6850 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5		Area 6	
Network =>	A		A		A		B		B	
Metal =>	Gold		Silver		Bronze		Bronze		Bronze	
Deductible =>	\$2500		\$4000		\$6850		\$6850		\$6850	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$15		\$15		100%		100%		100%	
OOP Maximum =>	\$8550		\$8550		\$6850		\$6850		\$6850	
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	\$262.08	\$262.08	\$228.83	\$228.83	\$206.17	\$206.17	\$216.15	\$216.15	\$231.75	\$231.75
15	\$285.38	\$285.38	\$249.18	\$249.18	\$224.49	\$224.49	\$235.36	\$235.36	\$252.35	\$252.35
16	\$294.28	\$294.28	\$256.95	\$256.95	\$231.50	\$231.50	\$242.71	\$242.71	\$260.23	\$260.23
17	\$303.19	\$303.19	\$264.73	\$264.73	\$238.51	\$238.51	\$250.06	\$250.06	\$268.10	\$268.10
18	\$312.78	\$312.78	\$273.11	\$273.11	\$246.05	\$246.05	\$257.97	\$257.97	\$276.58	\$276.58
19	\$322.38	\$322.38	\$281.48	\$281.48	\$253.60	\$253.60	\$265.88	\$265.88	\$285.07	\$285.07
20	\$332.31	\$332.31	\$290.16	\$290.16	\$261.42	\$261.42	\$274.07	\$274.07	\$293.85	\$293.85
21	\$342.59	\$342.59	\$299.13	\$299.13	\$269.50	\$269.50	\$282.55	\$282.55	\$302.94	\$302.94
22	\$342.59	\$342.59	\$299.13	\$299.13	\$269.50	\$269.50	\$282.55	\$282.55	\$302.94	\$302.94
23	\$342.59	\$342.59	\$299.13	\$299.13	\$269.50	\$269.50	\$282.55	\$282.55	\$302.94	\$302.94
24	\$342.59	\$342.59	\$299.13	\$299.13	\$269.50	\$269.50	\$282.55	\$282.55	\$302.94	\$302.94
25	\$343.96	\$343.96	\$300.33	\$300.33	\$270.58	\$270.58	\$283.68	\$283.68	\$304.15	\$304.15
26	\$350.81	\$350.81	\$306.31	\$306.31	\$275.97	\$275.97	\$289.33	\$289.33	\$310.21	\$310.21
27	\$359.03	\$359.03	\$313.49	\$313.49	\$282.44	\$282.44	\$296.11	\$296.11	\$317.48	\$317.48
28	\$372.40	\$372.40	\$325.15	\$325.15	\$292.95	\$292.95	\$307.13	\$307.13	\$329.30	\$329.30
29	\$383.36	\$383.36	\$334.73	\$334.73	\$301.57	\$301.57	\$316.17	\$316.17	\$338.99	\$338.99
30	\$388.84	\$388.84	\$339.51	\$339.51	\$305.88	\$305.88	\$320.69	\$320.69	\$343.84	\$343.84
31	\$397.06	\$397.06	\$346.69	\$346.69	\$312.35	\$312.35	\$327.48	\$327.48	\$351.11	\$351.11
32	\$405.28	\$405.28	\$353.87	\$353.87	\$318.82	\$318.82	\$334.26	\$334.26	\$358.38	\$358.38
33	\$410.42	\$410.42	\$358.36	\$358.36	\$322.86	\$322.86	\$338.49	\$338.49	\$362.92	\$362.92
34	\$415.90	\$415.90	\$363.14	\$363.14	\$327.17	\$327.17	\$343.02	\$343.02	\$367.77	\$367.77
35	\$418.64	\$418.64	\$365.54	\$365.54	\$329.33	\$329.33	\$345.28	\$345.28	\$370.19	\$370.19
36	\$421.39	\$421.39	\$367.93	\$367.93	\$331.49	\$331.49	\$347.54	\$347.54	\$372.62	\$372.62
37	\$424.13	\$424.13	\$370.32	\$370.32	\$333.64	\$333.64	\$349.80	\$349.80	\$375.04	\$375.04
38	\$426.87	\$426.87	\$372.72	\$372.72	\$335.80	\$335.80	\$352.06	\$352.06	\$377.46	\$377.46
39	\$432.35	\$432.35	\$377.50	\$377.50	\$340.11	\$340.11	\$356.58	\$356.58	\$382.31	\$382.31
40	\$437.83	\$437.83	\$382.29	\$382.29	\$344.42	\$344.42	\$361.10	\$361.10	\$387.16	\$387.16
41	\$446.05	\$446.05	\$389.47	\$389.47	\$350.89	\$350.89	\$367.88	\$367.88	\$394.43	\$394.43
42	\$453.93	\$453.93	\$396.35	\$396.35	\$357.09	\$357.09	\$374.38	\$374.38	\$401.40	\$401.40
43	\$464.89	\$464.89	\$405.92	\$405.92	\$365.71	\$365.71	\$383.42	\$383.42	\$411.09	\$411.09
44	\$478.60	\$478.60	\$417.88	\$417.88	\$376.49	\$376.49	\$394.72	\$394.72	\$423.21	\$423.21
45	\$494.70	\$494.70	\$431.94	\$431.94	\$389.16	\$389.16	\$408.00	\$408.00	\$437.45	\$437.45
46	\$513.89	\$513.89	\$448.70	\$448.70	\$404.25	\$404.25	\$423.83	\$423.83	\$454.41	\$454.41
47	\$535.47	\$535.47	\$467.54	\$467.54	\$421.23	\$421.23	\$441.63	\$441.63	\$473.50	\$473.50
48	\$560.13	\$560.13	\$489.08	\$489.08	\$440.63	\$440.63	\$461.97	\$461.97	\$495.31	\$495.31
49	\$584.46	\$584.46	\$510.32	\$510.32	\$459.77	\$459.77	\$482.03	\$482.03	\$516.82	\$516.82
50	\$611.87	\$611.87	\$534.25	\$534.25	\$481.33	\$481.33	\$504.63	\$504.63	\$541.05	\$541.05
51	\$638.93	\$638.93	\$557.88	\$557.88	\$502.62	\$502.62	\$526.96	\$526.96	\$564.98	\$564.98
52	\$668.74	\$668.74	\$583.90	\$583.90	\$526.06	\$526.06	\$551.54	\$551.54	\$591.34	\$591.34
53	\$698.88	\$698.88	\$610.23	\$610.23	\$549.78	\$549.78	\$576.40	\$576.40	\$618.00	\$618.00
54	\$731.43	\$731.43	\$638.64	\$638.64	\$575.38	\$575.38	\$603.24	\$603.24	\$646.78	\$646.78
55	\$763.98	\$763.98	\$667.06	\$667.06	\$600.99	\$600.99	\$630.09	\$630.09	\$675.56	\$675.56
56	\$799.26	\$799.26	\$697.87	\$697.87	\$628.74	\$628.74	\$659.19	\$659.19	\$706.76	\$706.76
57	\$834.89	\$834.89	\$728.98	\$728.98	\$656.77	\$656.77	\$688.57	\$688.57	\$738.26	\$738.26
58	\$872.92	\$872.92	\$762.18	\$762.18	\$686.69	\$686.69	\$719.94	\$719.94	\$771.89	\$771.89
59	\$891.76	\$891.76	\$778.64	\$778.64	\$701.51	\$701.51	\$735.48	\$735.48	\$788.55	\$788.55
60	\$929.79	\$929.79	\$811.84	\$811.84	\$731.42	\$731.42	\$766.84	\$766.84	\$822.18	\$822.18
61	\$962.68	\$962.68	\$840.56	\$840.56	\$757.30	\$757.30	\$793.97	\$793.97	\$851.26	\$851.26
62	\$984.26	\$984.26	\$859.40	\$859.40	\$774.27	\$774.27	\$811.77	\$811.77	\$870.35	\$870.35
63	\$1,011.33	\$1,011.33	\$883.03	\$883.03	\$795.56	\$795.56	\$834.09	\$834.09	\$894.28	\$894.28
64+	\$1,027.77	\$1,027.77	\$897.39	\$897.39	\$808.50	\$808.50	\$847.65	\$847.65	\$908.82	\$908.82

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1190001		33709PA1190002		33709PA1190003		33709PA1190004		33709PA1190005	
Plan Marketing Name =>	Together Blue EPO Platinum \$250		Together Blue EPO \$0		Together Blue EPO \$500		Together Blue EPO \$1000		Together Blue EPO \$1500	
Form # =>	TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	L		L		L		L		L	
Metal =>	Platinum		Gold		Gold		Gold		Gold	
Deductible =>	\$250		\$0		\$500		\$1000		\$1500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$20		\$45		\$30		\$30		\$30	
OOP Maximum =>	\$4000		\$8550		\$7900		\$8550		\$7900	
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	\$240.93	\$240.93	\$223.87	\$223.87	\$213.53	\$213.53	\$204.37	\$204.37	\$196.65	\$196.65
15	\$262.35	\$262.35	\$243.77	\$243.77	\$232.52	\$232.52	\$222.54	\$222.54	\$214.13	\$214.13
16	\$270.53	\$270.53	\$251.38	\$251.38	\$239.77	\$239.77	\$229.48	\$229.48	\$220.81	\$220.81
17	\$278.72	\$278.72	\$258.99	\$258.99	\$247.03	\$247.03	\$236.43	\$236.43	\$227.50	\$227.50
18	\$287.54	\$287.54	\$267.18	\$267.18	\$254.85	\$254.85	\$243.91	\$243.91	\$234.70	\$234.70
19	\$296.36	\$296.36	\$275.37	\$275.37	\$262.66	\$262.66	\$251.39	\$251.39	\$241.89	\$241.89
20	\$305.49	\$305.49	\$283.86	\$283.86	\$270.76	\$270.76	\$259.14	\$259.14	\$249.35	\$249.35
21	\$314.94	\$314.94	\$292.64	\$292.64	\$279.13	\$279.13	\$267.15	\$267.15	\$257.06	\$257.06
22	\$314.94	\$314.94	\$292.64	\$292.64	\$279.13	\$279.13	\$267.15	\$267.15	\$257.06	\$257.06
23	\$314.94	\$314.94	\$292.64	\$292.64	\$279.13	\$279.13	\$267.15	\$267.15	\$257.06	\$257.06
24	\$314.94	\$314.94	\$292.64	\$292.64	\$279.13	\$279.13	\$267.15	\$267.15	\$257.06	\$257.06
25	\$316.20	\$316.20	\$293.81	\$293.81	\$280.25	\$280.25	\$268.22	\$268.22	\$258.09	\$258.09
26	\$322.50	\$322.50	\$299.66	\$299.66	\$285.83	\$285.83	\$273.56	\$273.56	\$263.23	\$263.23
27	\$330.06	\$330.06	\$306.69	\$306.69	\$292.53	\$292.53	\$279.97	\$279.97	\$269.40	\$269.40
28	\$342.34	\$342.34	\$318.10	\$318.10	\$303.41	\$303.41	\$290.39	\$290.39	\$279.42	\$279.42
29	\$352.42	\$352.42	\$327.46	\$327.46	\$312.35	\$312.35	\$298.94	\$298.94	\$287.65	\$287.65
30	\$357.46	\$357.46	\$332.15	\$332.15	\$316.81	\$316.81	\$303.22	\$303.22	\$291.76	\$291.76
31	\$365.02	\$365.02	\$339.17	\$339.17	\$323.51	\$323.51	\$309.63	\$309.63	\$297.93	\$297.93
32	\$372.57	\$372.57	\$346.19	\$346.19	\$330.21	\$330.21	\$316.04	\$316.04	\$304.10	\$304.10
33	\$377.30	\$377.30	\$350.58	\$350.58	\$334.40	\$334.40	\$320.05	\$320.05	\$307.96	\$307.96
34	\$382.34	\$382.34	\$355.26	\$355.26	\$338.86	\$338.86	\$324.32	\$324.32	\$312.07	\$312.07
35	\$384.86	\$384.86	\$357.61	\$357.61	\$341.10	\$341.10	\$326.46	\$326.46	\$314.13	\$314.13
36	\$387.38	\$387.38	\$359.95	\$359.95	\$343.33	\$343.33	\$328.59	\$328.59	\$316.18	\$316.18
37	\$389.90	\$389.90	\$362.29	\$362.29	\$345.56	\$345.56	\$330.73	\$330.73	\$318.24	\$318.24
38	\$392.42	\$392.42	\$364.63	\$364.63	\$347.80	\$347.80	\$332.87	\$332.87	\$320.30	\$320.30
39	\$397.45	\$397.45	\$369.31	\$369.31	\$352.26	\$352.26	\$337.14	\$337.14	\$324.41	\$324.41
40	\$402.49	\$402.49	\$373.99	\$373.99	\$356.73	\$356.73	\$341.42	\$341.42	\$328.52	\$328.52
41	\$410.05	\$410.05	\$381.02	\$381.02	\$363.43	\$363.43	\$347.83	\$347.83	\$334.69	\$334.69
42	\$417.30	\$417.30	\$387.75	\$387.75	\$369.85	\$369.85	\$353.97	\$353.97	\$340.60	\$340.60
43	\$427.37	\$427.37	\$397.11	\$397.11	\$378.78	\$378.78	\$362.52	\$362.52	\$348.83	\$348.83
44	\$439.97	\$439.97	\$408.82	\$408.82	\$389.94	\$389.94	\$373.21	\$373.21	\$359.11	\$359.11
45	\$454.77	\$454.77	\$422.57	\$422.57	\$403.06	\$403.06	\$385.76	\$385.76	\$371.19	\$371.19
46	\$472.41	\$472.41	\$438.96	\$438.96	\$418.70	\$418.70	\$400.73	\$400.73	\$385.59	\$385.59
47	\$492.25	\$492.25	\$457.40	\$457.40	\$436.28	\$436.28	\$417.56	\$417.56	\$401.78	\$401.78
48	\$514.93	\$514.93	\$478.47	\$478.47	\$456.38	\$456.38	\$436.79	\$436.79	\$420.29	\$420.29
49	\$537.29	\$537.29	\$499.24	\$499.24	\$476.20	\$476.20	\$455.76	\$455.76	\$438.54	\$438.54
50	\$562.48	\$562.48	\$522.66	\$522.66	\$498.53	\$498.53	\$477.13	\$477.13	\$459.11	\$459.11
51	\$587.36	\$587.36	\$545.77	\$545.77	\$520.58	\$520.58	\$498.23	\$498.23	\$479.42	\$479.42
52	\$614.76	\$614.76	\$571.23	\$571.23	\$544.86	\$544.86	\$521.48	\$521.48	\$501.78	\$501.78
53	\$642.48	\$642.48	\$596.99	\$596.99	\$569.43	\$569.43	\$544.99	\$544.99	\$524.40	\$524.40
54	\$672.40	\$672.40	\$624.79	\$624.79	\$595.94	\$595.94	\$570.37	\$570.37	\$548.82	\$548.82
55	\$702.32	\$702.32	\$652.59	\$652.59	\$622.46	\$622.46	\$595.74	\$595.74	\$573.24	\$573.24
56	\$734.76	\$734.76	\$682.73	\$682.73	\$651.21	\$651.21	\$623.26	\$623.26	\$599.72	\$599.72
57	\$767.51	\$767.51	\$713.16	\$713.16	\$680.24	\$680.24	\$651.04	\$651.04	\$626.46	\$626.46
58	\$802.47	\$802.47	\$745.65	\$745.65	\$711.22	\$711.22	\$680.70	\$680.70	\$654.99	\$654.99
59	\$819.79	\$819.79	\$761.74	\$761.74	\$726.58	\$726.58	\$695.39	\$695.39	\$669.13	\$669.13
60	\$854.75	\$854.75	\$794.22	\$794.22	\$757.56	\$757.56	\$725.05	\$725.05	\$697.66	\$697.66
61	\$884.98	\$884.98	\$822.32	\$822.32	\$784.36	\$784.36	\$750.69	\$750.69	\$722.34	\$722.34
62	\$904.82	\$904.82	\$840.75	\$840.75	\$801.94	\$801.94	\$767.52	\$767.52	\$738.53	\$738.53
63	\$929.70	\$929.70	\$863.87	\$863.87	\$823.99	\$823.99	\$788.63	\$788.63	\$758.84	\$758.84
64+	\$944.82	\$944.82	\$877.92	\$877.92	\$837.39	\$837.39	\$801.45	\$801.45	\$771.18	\$771.18

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1190006		33709PA1190007		33709PA1190008		33709PA1200001		33709PA1200002	
Plan Marketing Name =>	Together Blue EPO \$2500 1x		Together Blue EPO \$5000 1x		Together Blue EPO \$2000		Together Blue EPO Embedded Q\$3650		Together Blue EPO Embedded Q\$6650	
Form # =>	TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-HDHP-SM/WG		TB/EPO-HDHP-SM/WG	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	L		L		L		L		L	
Metal =>	Gold		Gold		Silver		Silver		Bronze	
Deductible =>	\$2500		\$5000		\$2000		\$3650		\$6650	
Coinsurance =>	100%		100%		70%		100%		100%	
Copays =>	\$45		\$25		\$55		100%		100%	
OOP Maximum =>	\$7900		\$7900		\$7900		\$6900		\$6900	
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	\$190.93	\$190.93	\$178.96	\$178.96	\$162.23	\$162.23	\$164.18	\$164.18	\$135.63	\$135.63
15	\$207.90	\$207.90	\$194.87	\$194.87	\$176.65	\$176.65	\$178.78	\$178.78	\$147.68	\$147.68
16	\$214.39	\$214.39	\$200.95	\$200.95	\$182.17	\$182.17	\$184.26	\$184.26	\$152.29	\$152.29
17	\$220.88	\$220.88	\$207.04	\$207.04	\$187.68	\$187.68	\$189.94	\$189.94	\$156.90	\$156.90
18	\$227.87	\$227.87	\$213.59	\$213.59	\$193.62	\$193.62	\$195.95	\$195.95	\$161.87	\$161.87
19	\$234.85	\$234.85	\$220.14	\$220.14	\$199.56	\$199.56	\$201.96	\$201.96	\$166.83	\$166.83
20	\$242.09	\$242.09	\$226.92	\$226.92	\$205.71	\$205.71	\$208.18	\$208.18	\$171.97	\$171.97
21	\$249.58	\$249.58	\$233.94	\$233.94	\$212.07	\$212.07	\$214.62	\$214.62	\$177.29	\$177.29
22	\$249.58	\$249.58	\$233.94	\$233.94	\$212.07	\$212.07	\$214.62	\$214.62	\$177.29	\$177.29
23	\$249.58	\$249.58	\$233.94	\$233.94	\$212.07	\$212.07	\$214.62	\$214.62	\$177.29	\$177.29
24	\$249.58	\$249.58	\$233.94	\$233.94	\$212.07	\$212.07	\$214.62	\$214.62	\$177.29	\$177.29
25	\$250.58	\$250.58	\$234.88	\$234.88	\$212.92	\$212.92	\$215.48	\$215.48	\$178.00	\$178.00
26	\$255.57	\$255.57	\$239.55	\$239.55	\$217.16	\$217.16	\$219.77	\$219.77	\$181.54	\$181.54
27	\$261.56	\$261.56	\$245.17	\$245.17	\$222.25	\$222.25	\$224.92	\$224.92	\$185.80	\$185.80
28	\$271.29	\$271.29	\$254.29	\$254.29	\$230.52	\$230.52	\$233.29	\$233.29	\$192.71	\$192.71
29	\$279.28	\$279.28	\$261.78	\$261.78	\$237.31	\$237.31	\$240.16	\$240.16	\$198.39	\$198.39
30	\$283.27	\$283.27	\$265.52	\$265.52	\$240.70	\$240.70	\$243.59	\$243.59	\$201.22	\$201.22
31	\$289.26	\$289.26	\$271.14	\$271.14	\$245.79	\$245.79	\$248.74	\$248.74	\$205.48	\$205.48
32	\$295.25	\$295.25	\$276.75	\$276.75	\$250.88	\$250.88	\$253.90	\$253.90	\$209.73	\$209.73
33	\$299.00	\$299.00	\$280.26	\$280.26	\$254.06	\$254.06	\$257.11	\$257.11	\$212.39	\$212.39
34	\$302.99	\$302.99	\$284.00	\$284.00	\$257.45	\$257.45	\$260.55	\$260.55	\$215.23	\$215.23
35	\$304.99	\$304.99	\$285.87	\$285.87	\$259.15	\$259.15	\$262.27	\$262.27	\$216.65	\$216.65
36	\$306.98	\$306.98	\$287.75	\$287.75	\$260.85	\$260.85	\$263.98	\$263.98	\$218.07	\$218.07
37	\$308.98	\$308.98	\$289.62	\$289.62	\$262.54	\$262.54	\$265.70	\$265.70	\$219.49	\$219.49
38	\$310.98	\$310.98	\$291.49	\$291.49	\$264.24	\$264.24	\$267.42	\$267.42	\$220.90	\$220.90
39	\$314.97	\$314.97	\$295.23	\$295.23	\$267.63	\$267.63	\$270.85	\$270.85	\$223.74	\$223.74
40	\$318.96	\$318.96	\$298.98	\$298.98	\$271.03	\$271.03	\$274.28	\$274.28	\$226.58	\$226.58
41	\$324.95	\$324.95	\$304.59	\$304.59	\$276.12	\$276.12	\$279.44	\$279.44	\$230.83	\$230.83
42	\$330.69	\$330.69	\$309.97	\$309.97	\$280.99	\$280.99	\$284.37	\$284.37	\$234.91	\$234.91
43	\$338.68	\$338.68	\$317.46	\$317.46	\$287.78	\$287.78	\$291.24	\$291.24	\$240.58	\$240.58
44	\$348.66	\$348.66	\$326.81	\$326.81	\$296.26	\$296.26	\$299.82	\$299.82	\$247.67	\$247.67
45	\$360.39	\$360.39	\$337.81	\$337.81	\$306.23	\$306.23	\$309.91	\$309.91	\$256.01	\$256.01
46	\$374.37	\$374.37	\$350.91	\$350.91	\$318.11	\$318.11	\$321.93	\$321.93	\$265.94	\$265.94
47	\$390.09	\$390.09	\$365.65	\$365.65	\$331.47	\$331.47	\$335.45	\$335.45	\$277.10	\$277.10
48	\$408.06	\$408.06	\$382.49	\$382.49	\$346.73	\$346.73	\$350.90	\$350.90	\$289.87	\$289.87
49	\$425.78	\$425.78	\$399.10	\$399.10	\$361.79	\$361.79	\$366.14	\$366.14	\$302.46	\$302.46
50	\$445.75	\$445.75	\$417.82	\$417.82	\$378.76	\$378.76	\$383.31	\$383.31	\$316.64	\$316.64
51	\$465.47	\$465.47	\$436.30	\$436.30	\$395.51	\$395.51	\$400.27	\$400.27	\$330.65	\$330.65
52	\$487.18	\$487.18	\$456.65	\$456.65	\$413.96	\$413.96	\$418.94	\$418.94	\$346.07	\$346.07
53	\$509.14	\$509.14	\$477.24	\$477.24	\$432.62	\$432.62	\$437.82	\$437.82	\$361.67	\$361.67
54	\$532.85	\$532.85	\$499.46	\$499.46	\$452.77	\$452.77	\$458.21	\$458.21	\$378.51	\$378.51
55	\$556.56	\$556.56	\$521.69	\$521.69	\$472.92	\$472.92	\$478.60	\$478.60	\$395.36	\$395.36
56	\$582.27	\$582.27	\$545.78	\$545.78	\$494.76	\$494.76	\$500.71	\$500.71	\$413.62	\$413.62
57	\$608.23	\$608.23	\$570.11	\$570.11	\$516.81	\$516.81	\$523.03	\$523.03	\$432.06	\$432.06
58	\$635.93	\$635.93	\$596.08	\$596.08	\$540.35	\$540.35	\$546.85	\$546.85	\$451.73	\$451.73
59	\$669.66	\$669.66	\$628.95	\$628.95	\$565.02	\$565.02	\$568.66	\$568.66	\$461.49	\$461.49
60	\$677.36	\$677.36	\$634.91	\$634.91	\$575.56	\$575.56	\$582.48	\$582.48	\$481.17	\$481.17
61	\$701.32	\$701.32	\$657.37	\$657.37	\$595.92	\$595.92	\$603.08	\$603.08	\$498.18	\$498.18
62	\$717.04	\$717.04	\$672.11	\$672.11	\$609.28	\$609.28	\$616.60	\$616.60	\$509.35	\$509.35
63	\$736.76	\$736.76	\$690.59	\$690.59	\$626.03	\$626.03	\$633.56	\$633.56	\$523.36	\$523.36
64+	\$748.74	\$748.74	\$701.82	\$701.82	\$636.21	\$636.21	\$643.86	\$643.86	\$531.87	\$531.87

Company Name: Highmark, Inc.
 Market: Small Group
 Product: PPO
 Effective Date of Rates: April 1, 2021

Ending date of Rates: June 30, 2021

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum a Community Blue Plan		Premier Balance PPO \$250 Platinum a Community Blue Plan		Premier Balance PPO \$0 Gold a Community Blue Plan		Premier Balance PPO \$250 Gold a Community Blue Plan		Premier Balance PPO \$500 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$30		\$30		\$25	
OPM Maximum =>	\$4700		\$4000		\$7900		\$7900		\$7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$343.01	\$343.01	\$340.10	\$340.10	\$302.04	\$302.04	\$300.81	\$300.81	\$296.41	\$296.41
15	\$373.50	\$373.50	\$370.33	\$370.33	\$328.89	\$328.89	\$327.54	\$327.54	\$322.76	\$322.76
16	\$385.16	\$385.16	\$381.89	\$381.89	\$339.16	\$339.16	\$337.77	\$337.77	\$332.84	\$332.84
17	\$396.82	\$396.82	\$393.44	\$393.44	\$349.42	\$349.42	\$347.99	\$347.99	\$342.91	\$342.91
18	\$409.37	\$409.37	\$405.89	\$405.89	\$360.48	\$360.48	\$359.00	\$359.00	\$353.76	\$353.76
19	\$421.93	\$421.93	\$418.34	\$418.34	\$371.54	\$371.54	\$370.01	\$370.01	\$364.61	\$364.61
20	\$434.93	\$434.93	\$431.23	\$431.23	\$382.99	\$382.99	\$381.41	\$381.41	\$375.85	\$375.85
21	\$448.38	\$448.38	\$444.57	\$444.57	\$394.83	\$394.83	\$393.21	\$393.21	\$387.47	\$387.47
22	\$448.38	\$448.38	\$444.57	\$444.57	\$394.83	\$394.83	\$393.21	\$393.21	\$387.47	\$387.47
23	\$448.38	\$448.38	\$444.57	\$444.57	\$394.83	\$394.83	\$393.21	\$393.21	\$387.47	\$387.47
24	\$448.38	\$448.38	\$444.57	\$444.57	\$394.83	\$394.83	\$393.21	\$393.21	\$387.47	\$387.47
25	\$450.17	\$450.17	\$446.35	\$446.35	\$396.41	\$396.41	\$394.78	\$394.78	\$389.02	\$389.02
26	\$459.14	\$459.14	\$455.24	\$455.24	\$404.31	\$404.31	\$402.65	\$402.65	\$396.77	\$396.77
27	\$469.90	\$469.90	\$465.91	\$465.91	\$413.78	\$413.78	\$412.08	\$412.08	\$406.07	\$406.07
28	\$487.39	\$487.39	\$483.25	\$483.25	\$429.18	\$429.18	\$427.42	\$427.42	\$421.18	\$421.18
29	\$501.74	\$501.74	\$497.47	\$497.47	\$441.81	\$441.81	\$440.00	\$440.00	\$433.58	\$433.58
30	\$508.91	\$508.91	\$504.59	\$504.59	\$448.13	\$448.13	\$446.29	\$446.29	\$439.78	\$439.78
31	\$519.67	\$519.67	\$515.26	\$515.26	\$457.61	\$457.61	\$455.73	\$455.73	\$449.08	\$449.08
32	\$530.43	\$530.43	\$525.93	\$525.93	\$467.08	\$467.08	\$465.17	\$465.17	\$458.38	\$458.38
33	\$537.16	\$537.16	\$532.59	\$532.59	\$473.01	\$473.01	\$471.07	\$471.07	\$464.19	\$464.19
34	\$544.33	\$544.33	\$539.71	\$539.71	\$479.32	\$479.32	\$477.36	\$477.36	\$470.39	\$470.39
35	\$547.92	\$547.92	\$543.26	\$543.26	\$482.48	\$482.48	\$480.50	\$480.50	\$473.49	\$473.49
36	\$551.51	\$551.51	\$546.82	\$546.82	\$485.64	\$485.64	\$483.65	\$483.65	\$476.59	\$476.59
37	\$555.09	\$555.09	\$550.38	\$550.38	\$488.80	\$488.80	\$486.79	\$486.79	\$479.69	\$479.69
38	\$558.68	\$558.68	\$553.93	\$553.93	\$491.96	\$491.96	\$489.94	\$489.94	\$482.79	\$482.79
39	\$565.86	\$565.86	\$561.05	\$561.05	\$498.28	\$498.28	\$496.23	\$496.23	\$488.99	\$488.99
40	\$573.03	\$573.03	\$568.16	\$568.16	\$504.59	\$504.59	\$502.52	\$502.52	\$495.19	\$495.19
41	\$583.79	\$583.79	\$578.83	\$578.83	\$514.07	\$514.07	\$511.96	\$511.96	\$504.49	\$504.49
42	\$594.10	\$594.10	\$589.06	\$589.06	\$523.15	\$523.15	\$521.00	\$521.00	\$513.40	\$513.40
43	\$608.45	\$608.45	\$603.28	\$603.28	\$535.78	\$535.78	\$533.59	\$533.59	\$525.80	\$525.80
44	\$626.39	\$626.39	\$621.06	\$621.06	\$551.58	\$551.58	\$549.31	\$549.31	\$541.30	\$541.30
45	\$647.46	\$647.46	\$641.96	\$641.96	\$570.13	\$570.13	\$567.80	\$567.80	\$559.51	\$559.51
46	\$672.57	\$672.57	\$666.86	\$666.86	\$592.25	\$592.25	\$589.82	\$589.82	\$581.21	\$581.21
47	\$700.82	\$700.82	\$694.86	\$694.86	\$617.12	\$617.12	\$614.59	\$614.59	\$605.62	\$605.62
48	\$733.10	\$733.10	\$727.87	\$727.87	\$645.55	\$645.55	\$642.90	\$642.90	\$633.51	\$633.51
49	\$764.94	\$764.94	\$758.44	\$758.44	\$673.58	\$673.58	\$670.82	\$670.82	\$661.02	\$661.02
50	\$800.81	\$800.81	\$794.00	\$794.00	\$705.17	\$705.17	\$702.27	\$702.27	\$692.02	\$692.02
51	\$836.23	\$836.23	\$829.12	\$829.12	\$736.36	\$736.36	\$733.34	\$733.34	\$722.63	\$722.63
52	\$875.24	\$875.24	\$867.80	\$867.80	\$770.71	\$770.71	\$767.55	\$767.55	\$756.34	\$756.34
53	\$914.70	\$914.70	\$906.92	\$906.92	\$805.45	\$805.45	\$802.15	\$802.15	\$790.44	\$790.44
54	\$957.29	\$957.29	\$949.16	\$949.16	\$842.96	\$842.96	\$839.50	\$839.50	\$827.25	\$827.25
55	\$999.89	\$999.89	\$991.39	\$991.39	\$880.47	\$880.47	\$876.86	\$876.86	\$864.06	\$864.06
56	\$1,046.07	\$1,046.07	\$1,037.18	\$1,037.18	\$921.14	\$921.14	\$917.36	\$917.36	\$903.97	\$903.97
57	\$1,092.70	\$1,092.70	\$1,083.42	\$1,083.42	\$962.20	\$962.20	\$958.25	\$958.25	\$944.26	\$944.26
58	\$1,142.47	\$1,142.47	\$1,132.76	\$1,132.76	\$1,006.03	\$1,006.03	\$1,001.90	\$1,001.90	\$987.27	\$987.27
59	\$1,167.13	\$1,167.13	\$1,157.22	\$1,157.22	\$1,027.74	\$1,027.74	\$1,023.53	\$1,023.53	\$1,008.58	\$1,008.58
60	\$1,216.90	\$1,216.90	\$1,206.56	\$1,206.56	\$1,071.57	\$1,071.57	\$1,067.17	\$1,067.17	\$1,051.59	\$1,051.59
61	\$1,259.95	\$1,259.95	\$1,249.24	\$1,249.24	\$1,109.47	\$1,109.47	\$1,104.92	\$1,104.92	\$1,088.79	\$1,088.79
62	\$1,288.20	\$1,288.20	\$1,277.25	\$1,277.25	\$1,134.35	\$1,134.35	\$1,129.69	\$1,129.69	\$1,113.20	\$1,113.20
63	\$1,323.62	\$1,323.62	\$1,312.37	\$1,312.37	\$1,165.54	\$1,165.54	\$1,160.76	\$1,160.76	\$1,143.81	\$1,143.81
64+	\$1,345.14	\$1,345.14	\$1,333.71	\$1,333.71	\$1,184.49	\$1,184.49	\$1,179.63	\$1,179.63	\$1,162.41	\$1,162.41

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO \$750 a Community Blue Plan		Premier Balance PPO \$1000 a Community Blue Plan		Premier Balance PPO \$1250 a Community Blue Plan		Premier Balance PPO \$1500 a Community Blue Plan		Premier Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$1000		\$1250		\$1500		\$2000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$25		\$25		\$25		\$25	
OOB Maximum =>	\$7900		\$7900		\$8550		\$8550		\$7900	
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	\$294.62	\$294.62	\$289.54	\$289.54	\$286.47	\$286.47	\$282.40	\$282.40	\$275.38	\$275.38
15	\$320.81	\$320.81	\$315.27	\$315.27	\$311.93	\$311.93	\$307.50	\$307.50	\$299.86	\$299.86
16	\$330.83	\$330.83	\$325.11	\$325.11	\$321.67	\$321.67	\$317.10	\$317.10	\$309.21	\$309.21
17	\$340.84	\$340.84	\$334.95	\$334.95	\$331.41	\$331.41	\$326.70	\$326.70	\$318.57	\$318.57
18	\$351.62	\$351.62	\$345.55	\$345.55	\$341.89	\$341.89	\$337.03	\$337.03	\$328.65	\$328.65
19	\$362.41	\$362.41	\$356.15	\$356.15	\$352.38	\$352.38	\$347.37	\$347.37	\$338.73	\$338.73
20	\$373.58	\$373.58	\$367.13	\$367.13	\$363.24	\$363.24	\$358.08	\$358.08	\$349.17	\$349.17
21	\$385.13	\$385.13	\$378.48	\$378.48	\$374.47	\$374.47	\$369.15	\$369.15	\$359.97	\$359.97
22	\$385.13	\$385.13	\$378.48	\$378.48	\$374.47	\$374.47	\$369.15	\$369.15	\$359.97	\$359.97
23	\$385.13	\$385.13	\$378.48	\$378.48	\$374.47	\$374.47	\$369.15	\$369.15	\$359.97	\$359.97
24	\$385.13	\$385.13	\$378.48	\$378.48	\$374.47	\$374.47	\$369.15	\$369.15	\$359.97	\$359.97
25	\$386.67	\$386.67	\$379.99	\$379.99	\$375.97	\$375.97	\$370.63	\$370.63	\$361.41	\$361.41
26	\$394.37	\$394.37	\$387.56	\$387.56	\$383.46	\$383.46	\$378.01	\$378.01	\$368.61	\$368.61
27	\$403.62	\$403.62	\$396.65	\$396.65	\$392.44	\$392.44	\$386.87	\$386.87	\$377.25	\$377.25
28	\$418.64	\$418.64	\$411.41	\$411.41	\$407.05	\$407.05	\$401.27	\$401.27	\$391.29	\$391.29
29	\$430.96	\$430.96	\$423.52	\$423.52	\$419.03	\$419.03	\$413.08	\$413.08	\$402.81	\$402.81
30	\$437.12	\$437.12	\$429.57	\$429.57	\$425.02	\$425.02	\$418.99	\$418.99	\$408.57	\$408.57
31	\$446.37	\$446.37	\$438.66	\$438.66	\$434.01	\$434.01	\$427.84	\$427.84	\$417.21	\$417.21
32	\$455.61	\$455.61	\$447.74	\$447.74	\$443.00	\$443.00	\$436.70	\$436.70	\$425.84	\$425.84
33	\$461.39	\$461.39	\$453.42	\$453.42	\$448.62	\$448.62	\$442.24	\$442.24	\$431.24	\$431.24
34	\$467.55	\$467.55	\$459.47	\$459.47	\$454.61	\$454.61	\$448.15	\$448.15	\$437.00	\$437.00
35	\$470.63	\$470.63	\$462.50	\$462.50	\$457.60	\$457.60	\$451.10	\$451.10	\$439.88	\$439.88
36	\$473.71	\$473.71	\$465.53	\$465.53	\$460.60	\$460.60	\$454.05	\$454.05	\$442.76	\$442.76
37	\$476.79	\$476.79	\$468.56	\$468.56	\$463.59	\$463.59	\$457.01	\$457.01	\$445.64	\$445.64
38	\$479.87	\$479.87	\$471.59	\$471.59	\$466.59	\$466.59	\$459.96	\$459.96	\$448.52	\$448.52
39	\$486.03	\$486.03	\$477.64	\$477.64	\$472.58	\$472.58	\$465.87	\$465.87	\$454.28	\$454.28
40	\$492.20	\$492.20	\$483.70	\$483.70	\$478.57	\$478.57	\$471.77	\$471.77	\$460.04	\$460.04
41	\$501.44	\$501.44	\$492.78	\$492.78	\$487.56	\$487.56	\$480.63	\$480.63	\$468.68	\$468.68
42	\$510.30	\$510.30	\$501.49	\$501.49	\$496.17	\$496.17	\$489.12	\$489.12	\$476.96	\$476.96
43	\$522.62	\$522.62	\$513.60	\$513.60	\$508.16	\$508.16	\$500.94	\$500.94	\$488.48	\$488.48
44	\$538.03	\$538.03	\$528.74	\$528.74	\$523.13	\$523.13	\$515.70	\$515.70	\$502.88	\$502.88
45	\$556.13	\$556.13	\$546.53	\$546.53	\$540.73	\$540.73	\$533.05	\$533.05	\$519.80	\$519.80
46	\$577.70	\$577.70	\$567.72	\$567.72	\$561.71	\$561.71	\$553.73	\$553.73	\$539.96	\$539.96
47	\$601.96	\$601.96	\$591.56	\$591.56	\$585.30	\$585.30	\$576.98	\$576.98	\$562.63	\$562.63
48	\$629.69	\$629.69	\$618.81	\$618.81	\$612.26	\$612.26	\$603.56	\$603.56	\$588.55	\$588.55
49	\$657.03	\$657.03	\$645.69	\$645.69	\$638.85	\$638.85	\$629.77	\$629.77	\$614.11	\$614.11
50	\$687.84	\$687.84	\$675.97	\$675.97	\$668.80	\$668.80	\$659.30	\$659.30	\$642.91	\$642.91
51	\$718.27	\$718.27	\$705.87	\$705.87	\$698.39	\$698.39	\$688.46	\$688.46	\$671.34	\$671.34
52	\$751.77	\$751.77	\$738.79	\$738.79	\$730.97	\$730.97	\$720.58	\$720.58	\$702.66	\$702.66
53	\$785.67	\$785.67	\$772.10	\$772.10	\$763.92	\$763.92	\$753.07	\$753.07	\$734.34	\$734.34
54	\$822.25	\$822.25	\$808.05	\$808.05	\$799.49	\$799.49	\$788.14	\$788.14	\$768.54	\$768.54
55	\$858.84	\$858.84	\$844.01	\$844.01	\$835.07	\$835.07	\$823.20	\$823.20	\$802.73	\$802.73
56	\$898.51	\$898.51	\$882.99	\$882.99	\$873.64	\$873.64	\$861.23	\$861.23	\$839.81	\$839.81
57	\$938.56	\$938.56	\$922.36	\$922.36	\$912.58	\$912.58	\$899.62	\$899.62	\$877.25	\$877.25
58	\$981.31	\$981.31	\$964.37	\$964.37	\$954.15	\$954.15	\$940.59	\$940.59	\$917.20	\$917.20
59	\$1,002.49	\$1,002.49	\$985.18	\$985.18	\$974.75	\$974.75	\$960.90	\$960.90	\$937.00	\$937.00
60	\$1,045.24	\$1,045.24	\$1,027.19	\$1,027.19	\$1,016.31	\$1,016.31	\$1,001.87	\$1,001.87	\$976.96	\$976.96
61	\$1,082.22	\$1,082.22	\$1,063.53	\$1,063.53	\$1,052.26	\$1,052.26	\$1,037.31	\$1,037.31	\$1,011.52	\$1,011.52
62	\$1,106.48	\$1,106.48	\$1,087.37	\$1,087.37	\$1,075.85	\$1,075.85	\$1,060.57	\$1,060.57	\$1,034.19	\$1,034.19
63	\$1,136.90	\$1,136.90	\$1,117.27	\$1,117.27	\$1,105.44	\$1,105.44	\$1,089.73	\$1,089.73	\$1,062.63	\$1,062.63
64+	\$1,155.39	\$1,155.39	\$1,135.44	\$1,135.44	\$1,123.41	\$1,123.41	\$1,107.45	\$1,107.45	\$1,079.91	\$1,079.91

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO \$1400 a Community Blue Plan		Premier Balance PPO \$5000 1x a Community Blue Plan		Balance PPO \$1000 a Community Blue Plan		Balance PPO \$1750 a Community Blue Plan		Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1400		\$5000		\$1000		\$1750		\$2000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	\$40		\$25		\$45		\$35		\$35	
OP Maximum =>	\$7900		\$7900		\$7900		\$7900		\$7900	
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	\$275.45	\$275.45	\$259.62	\$259.62	\$268.70	\$268.70	\$264.58	\$264.58	\$261.91	\$261.91
15	\$299.93	\$299.93	\$282.70	\$282.70	\$292.58	\$292.58	\$288.10	\$288.10	\$285.19	\$285.19
16	\$309.29	\$309.29	\$291.52	\$291.52	\$301.72	\$301.72	\$297.09	\$297.09	\$294.09	\$294.09
17	\$318.65	\$318.65	\$300.34	\$300.34	\$310.85	\$310.85	\$306.09	\$306.09	\$302.99	\$302.99
18	\$328.73	\$328.73	\$309.84	\$309.84	\$320.68	\$320.68	\$315.77	\$315.77	\$312.57	\$312.57
19	\$338.82	\$338.82	\$319.35	\$319.35	\$330.52	\$330.52	\$325.45	\$325.45	\$322.16	\$322.16
20	\$349.26	\$349.26	\$329.19	\$329.19	\$340.70	\$340.70	\$335.48	\$335.48	\$332.09	\$332.09
21	\$360.06	\$360.06	\$339.37	\$339.37	\$351.24	\$351.24	\$345.86	\$345.86	\$342.36	\$342.36
22	\$360.06	\$360.06	\$339.37	\$339.37	\$351.24	\$351.24	\$345.86	\$345.86	\$342.36	\$342.36
23	\$360.06	\$360.06	\$339.37	\$339.37	\$351.24	\$351.24	\$345.86	\$345.86	\$342.36	\$342.36
24	\$360.06	\$360.06	\$339.37	\$339.37	\$351.24	\$351.24	\$345.86	\$345.86	\$342.36	\$342.36
25	\$361.50	\$361.50	\$340.73	\$340.73	\$352.64	\$352.64	\$347.24	\$347.24	\$343.73	\$343.73
26	\$368.70	\$368.70	\$347.51	\$347.51	\$359.67	\$359.67	\$354.16	\$354.16	\$350.58	\$350.58
27	\$377.34	\$377.34	\$355.66	\$355.66	\$368.10	\$368.10	\$362.46	\$362.46	\$358.79	\$358.79
28	\$391.39	\$391.39	\$368.90	\$368.90	\$381.80	\$381.80	\$375.95	\$375.95	\$372.15	\$372.15
29	\$402.91	\$402.91	\$379.76	\$379.76	\$393.04	\$393.04	\$387.02	\$387.02	\$383.10	\$383.10
30	\$408.67	\$408.67	\$385.18	\$385.18	\$398.66	\$398.66	\$392.55	\$392.55	\$388.58	\$388.58
31	\$417.31	\$417.31	\$393.33	\$393.33	\$407.09	\$407.09	\$400.85	\$400.85	\$396.80	\$396.80
32	\$425.95	\$425.95	\$401.47	\$401.47	\$415.52	\$415.52	\$409.15	\$409.15	\$405.01	\$405.01
33	\$431.35	\$431.35	\$406.57	\$406.57	\$420.79	\$420.79	\$414.34	\$414.34	\$410.15	\$410.15
34	\$437.11	\$437.11	\$412.00	\$412.00	\$426.41	\$426.41	\$419.87	\$419.87	\$415.63	\$415.63
35	\$439.99	\$439.99	\$414.71	\$414.71	\$429.22	\$429.22	\$422.64	\$422.64	\$418.36	\$418.36
36	\$442.87	\$442.87	\$417.43	\$417.43	\$432.03	\$432.03	\$425.41	\$425.41	\$421.10	\$421.10
37	\$445.75	\$445.75	\$420.14	\$420.14	\$434.84	\$434.84	\$428.17	\$428.17	\$423.84	\$423.84
38	\$448.63	\$448.63	\$422.86	\$422.86	\$437.65	\$437.65	\$430.94	\$430.94	\$426.58	\$426.58
39	\$454.40	\$454.40	\$428.28	\$428.28	\$443.26	\$443.26	\$436.48	\$436.48	\$432.06	\$432.06
40	\$460.16	\$460.16	\$433.71	\$433.71	\$448.88	\$448.88	\$442.01	\$442.01	\$437.54	\$437.54
41	\$468.80	\$468.80	\$441.86	\$441.86	\$457.31	\$457.31	\$450.31	\$450.31	\$445.75	\$445.75
42	\$477.08	\$477.08	\$449.67	\$449.67	\$465.39	\$465.39	\$458.26	\$458.26	\$453.63	\$453.63
43	\$488.60	\$488.60	\$460.53	\$460.53	\$476.63	\$476.63	\$469.33	\$469.33	\$464.58	\$464.58
44	\$503.00	\$503.00	\$474.10	\$474.10	\$490.68	\$490.68	\$483.17	\$483.17	\$478.28	\$478.28
45	\$519.93	\$519.93	\$490.05	\$490.05	\$507.19	\$507.19	\$499.42	\$499.42	\$494.37	\$494.37
46	\$540.09	\$540.09	\$509.06	\$509.06	\$526.86	\$526.86	\$518.79	\$518.79	\$513.54	\$513.54
47	\$562.77	\$562.77	\$530.44	\$530.44	\$548.99	\$548.99	\$540.58	\$540.58	\$535.11	\$535.11
48	\$588.70	\$588.70	\$554.87	\$554.87	\$574.28	\$574.28	\$565.48	\$565.48	\$559.76	\$559.76
49	\$614.26	\$614.26	\$578.97	\$578.97	\$599.22	\$599.22	\$590.04	\$590.04	\$584.07	\$584.07
50	\$643.07	\$643.07	\$606.11	\$606.11	\$627.31	\$627.31	\$617.71	\$617.71	\$611.45	\$611.45
51	\$671.51	\$671.51	\$632.93	\$632.93	\$655.06	\$655.06	\$645.03	\$645.03	\$638.50	\$638.50
52	\$702.84	\$702.84	\$662.45	\$662.45	\$685.62	\$685.62	\$675.12	\$675.12	\$668.29	\$668.29
53	\$734.52	\$734.52	\$692.31	\$692.31	\$716.53	\$716.53	\$705.55	\$705.55	\$698.41	\$698.41
54	\$768.73	\$768.73	\$724.55	\$724.55	\$749.90	\$749.90	\$738.41	\$738.41	\$730.94	\$730.94
55	\$802.93	\$802.93	\$756.80	\$756.80	\$783.27	\$783.27	\$771.27	\$771.27	\$763.46	\$763.46
56	\$840.02	\$840.02	\$791.75	\$791.75	\$819.44	\$819.44	\$806.89	\$806.89	\$798.73	\$798.73
57	\$877.47	\$877.47	\$827.04	\$827.04	\$855.97	\$855.97	\$842.86	\$842.86	\$834.33	\$834.33
58	\$917.43	\$917.43	\$864.71	\$864.71	\$894.96	\$894.96	\$881.25	\$881.25	\$872.33	\$872.33
59	\$937.24	\$937.24	\$883.38	\$883.38	\$914.28	\$914.28	\$900.27	\$900.27	\$891.16	\$891.16
60	\$977.20	\$977.20	\$921.05	\$921.05	\$953.27	\$953.27	\$938.66	\$938.66	\$929.17	\$929.17
61	\$1,011.77	\$1,011.77	\$953.63	\$953.63	\$986.98	\$986.98	\$971.87	\$971.87	\$962.03	\$962.03
62	\$1,034.45	\$1,034.45	\$975.01	\$975.01	\$1,009.11	\$1,009.11	\$993.66	\$993.66	\$983.60	\$983.60
63	\$1,062.90	\$1,062.90	\$1,001.82	\$1,001.82	\$1,036.86	\$1,036.86	\$1,020.98	\$1,020.98	\$1,010.65	\$1,010.65
64+	\$1,080.18	\$1,080.18	\$1,018.11	\$1,018.11	\$1,053.72	\$1,053.72	\$1,037.58	\$1,037.58	\$1,027.08	\$1,027.08

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA1110001		33709PA1110002	
Plan Marketing Name =>	Health Savings PPO \$1500 a Community Blue Plan		Health Savings PPO Embedded \$2800 a Community Blue Plan		Health Savings PPO Embedded \$3700 a Community Blue Plan		Premier Balance EPO \$250 a Community Blue Plan		Premier Balance EPO \$500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		J		J	
Metal =>	Gold		Silver		Silver		Gold		Gold	
Deductible =>	\$1500		\$2800		\$3700		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$15		100%		100%		\$10		\$15	
OOP Maximum =>	\$3500		\$6900		\$6900		\$8150		\$8150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco Tobacco		Non-Tobacco Tobacco		Non-Tobacco Tobacco		Non-Tobacco Tobacco		Non-Tobacco Tobacco	
0 - 14	\$281.11	\$281.11	\$252.45	\$252.45	\$245.11	\$245.11	\$284.11	\$284.11	\$277.61	\$277.61
15	\$306.09	\$306.09	\$274.89	\$274.89	\$266.90	\$266.90	\$309.37	\$309.37	\$302.29	\$302.29
16	\$315.65	\$315.65	\$283.47	\$283.47	\$275.23	\$275.23	\$319.02	\$319.02	\$311.72	\$311.72
17	\$325.20	\$325.20	\$292.05	\$292.05	\$283.56	\$283.56	\$328.68	\$328.68	\$321.16	\$321.16
18	\$335.49	\$335.49	\$301.29	\$301.29	\$292.53	\$292.53	\$339.08	\$339.08	\$331.32	\$331.32
19	\$345.78	\$345.78	\$310.53	\$310.53	\$301.51	\$301.51	\$349.48	\$349.48	\$341.48	\$341.48
20	\$356.44	\$356.44	\$320.10	\$320.10	\$310.80	\$310.80	\$360.25	\$360.25	\$352.00	\$352.00
21	\$367.46	\$367.46	\$330.00	\$330.00	\$320.41	\$320.41	\$371.39	\$371.39	\$362.89	\$362.89
22	\$367.46	\$367.46	\$330.00	\$330.00	\$320.41	\$320.41	\$371.39	\$371.39	\$362.89	\$362.89
23	\$367.46	\$367.46	\$330.00	\$330.00	\$320.41	\$320.41	\$371.39	\$371.39	\$362.89	\$362.89
24	\$367.46	\$367.46	\$330.00	\$330.00	\$320.41	\$320.41	\$371.39	\$371.39	\$362.89	\$362.89
25	\$368.93	\$368.93	\$331.32	\$331.32	\$321.69	\$321.69	\$372.88	\$372.88	\$364.34	\$364.34
26	\$376.28	\$376.28	\$337.92	\$337.92	\$328.10	\$328.10	\$380.30	\$380.30	\$371.60	\$371.60
27	\$385.10	\$385.10	\$345.84	\$345.84	\$335.79	\$335.79	\$389.22	\$389.22	\$380.31	\$380.31
28	\$399.43	\$399.43	\$358.71	\$358.71	\$348.29	\$348.29	\$403.70	\$403.70	\$394.46	\$394.46
29	\$411.19	\$411.19	\$369.27	\$369.27	\$358.54	\$358.54	\$415.59	\$415.59	\$406.07	\$406.07
30	\$417.07	\$417.07	\$374.55	\$374.55	\$363.67	\$363.67	\$421.53	\$421.53	\$411.88	\$411.88
31	\$425.89	\$425.89	\$382.47	\$382.47	\$371.36	\$371.36	\$430.44	\$430.44	\$420.59	\$420.59
32	\$434.71	\$434.71	\$390.39	\$390.39	\$379.05	\$379.05	\$439.35	\$439.35	\$429.30	\$429.30
33	\$440.22	\$440.22	\$395.34	\$395.34	\$383.85	\$383.85	\$444.93	\$444.93	\$434.74	\$434.74
34	\$446.10	\$446.10	\$400.62	\$400.62	\$388.98	\$388.98	\$450.87	\$450.87	\$440.55	\$440.55
35	\$449.04	\$449.04	\$403.26	\$403.26	\$391.54	\$391.54	\$453.84	\$453.84	\$443.45	\$443.45
36	\$451.98	\$451.98	\$405.90	\$405.90	\$394.10	\$394.10	\$456.81	\$456.81	\$446.35	\$446.35
37	\$454.92	\$454.92	\$408.54	\$408.54	\$396.67	\$396.67	\$459.78	\$459.78	\$449.26	\$449.26
38	\$457.86	\$457.86	\$411.18	\$411.18	\$399.23	\$399.23	\$462.75	\$462.75	\$452.16	\$452.16
39	\$463.73	\$463.73	\$416.46	\$416.46	\$404.36	\$404.36	\$468.69	\$468.69	\$457.97	\$457.97
40	\$469.61	\$469.61	\$421.74	\$421.74	\$409.48	\$409.48	\$474.64	\$474.64	\$463.77	\$463.77
41	\$478.43	\$478.43	\$429.66	\$429.66	\$417.17	\$417.17	\$483.55	\$483.55	\$472.48	\$472.48
42	\$486.88	\$486.88	\$437.25	\$437.25	\$424.54	\$424.54	\$492.09	\$492.09	\$480.83	\$480.83
43	\$498.64	\$498.64	\$447.81	\$447.81	\$434.80	\$434.80	\$503.98	\$503.98	\$492.44	\$492.44
44	\$513.34	\$513.34	\$461.01	\$461.01	\$447.61	\$447.61	\$518.83	\$518.83	\$506.96	\$506.96
45	\$530.61	\$530.61	\$476.52	\$476.52	\$462.67	\$462.67	\$536.29	\$536.29	\$524.01	\$524.01
46	\$551.19	\$551.19	\$495.00	\$495.00	\$480.62	\$480.62	\$557.09	\$557.09	\$544.34	\$544.34
47	\$574.34	\$574.34	\$515.79	\$515.79	\$500.80	\$500.80	\$580.48	\$580.48	\$567.20	\$567.20
48	\$600.80	\$600.80	\$539.55	\$539.55	\$523.87	\$523.87	\$607.22	\$607.22	\$593.33	\$593.33
49	\$626.89	\$626.89	\$562.98	\$562.98	\$546.62	\$546.62	\$633.59	\$633.59	\$619.09	\$619.09
50	\$656.28	\$656.28	\$589.38	\$589.38	\$572.25	\$572.25	\$663.30	\$663.30	\$648.12	\$648.12
51	\$685.31	\$685.31	\$615.45	\$615.45	\$597.56	\$597.56	\$692.64	\$692.64	\$676.79	\$676.79
52	\$717.28	\$717.28	\$644.16	\$644.16	\$625.44	\$625.44	\$724.95	\$724.95	\$708.36	\$708.36
53	\$749.62	\$749.62	\$673.20	\$673.20	\$653.64	\$653.64	\$757.64	\$757.64	\$740.30	\$740.30
54	\$784.53	\$784.53	\$704.55	\$704.55	\$684.08	\$684.08	\$792.92	\$792.92	\$774.77	\$774.77
55	\$819.44	\$819.44	\$735.90	\$735.90	\$714.51	\$714.51	\$828.20	\$828.20	\$809.24	\$809.24
56	\$857.28	\$857.28	\$769.89	\$769.89	\$747.52	\$747.52	\$866.45	\$866.45	\$846.62	\$846.62
57	\$895.50	\$895.50	\$804.21	\$804.21	\$780.84	\$780.84	\$905.08	\$905.08	\$884.36	\$884.36
58	\$936.29	\$936.29	\$840.84	\$840.84	\$816.40	\$816.40	\$946.30	\$946.30	\$924.64	\$924.64
59	\$956.50	\$956.50	\$858.99	\$858.99	\$834.03	\$834.03	\$966.73	\$966.73	\$944.60	\$944.60
60	\$997.29	\$997.29	\$895.62	\$895.62	\$869.59	\$869.59	\$1,007.95	\$1,007.95	\$984.88	\$984.88
61	\$1,032.56	\$1,032.56	\$927.30	\$927.30	\$900.35	\$900.35	\$1,043.61	\$1,043.61	\$1,019.72	\$1,019.72
62	\$1,055.71	\$1,055.71	\$948.09	\$948.09	\$920.54	\$920.54	\$1,067.00	\$1,067.00	\$1,042.58	\$1,042.58
63	\$1,084.74	\$1,084.74	\$974.16	\$974.16	\$945.85	\$945.85	\$1,096.34	\$1,096.34	\$1,071.25	\$1,071.25
64+	\$1,102.38	\$1,102.38	\$990.00	\$990.00	\$961.23	\$961.23	\$1,114.17	\$1,114.17	\$1,088.67	\$1,088.67

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1110003		33709PA1110004		33709PA1110005		33709PA1110006		33709PA0400016	
Plan Marketing Name =>	Premier Balance EPO \$750 a Community Blue Plan		Premier Balance EPO \$900 a Community Blue Plan		Premier Balance EPO \$1100 a Community Blue Plan		Premier Balance EPO \$2500 a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	J		J		J		J		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$900		\$1100		\$2500		\$250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$10		\$40	
OP Maximum =>	\$8150		\$8150		\$8150		\$8150		\$7900	
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	\$274.73	\$274.73	\$273.67	\$273.67	\$270.58	\$270.58	\$252.14	\$252.14	\$313.45	\$313.45
15	\$299.15	\$299.15	\$298.00	\$298.00	\$294.63	\$294.63	\$274.55	\$274.55	\$341.31	\$341.31
16	\$308.48	\$308.48	\$307.30	\$307.30	\$303.83	\$303.83	\$283.12	\$283.12	\$351.97	\$351.97
17	\$317.82	\$317.82	\$316.60	\$316.60	\$313.02	\$313.02	\$291.69	\$291.69	\$362.62	\$362.62
18	\$327.88	\$327.88	\$326.62	\$326.62	\$322.93	\$322.93	\$300.92	\$300.92	\$374.09	\$374.09
19	\$337.93	\$337.93	\$336.63	\$336.63	\$332.83	\$332.83	\$310.14	\$310.14	\$385.57	\$385.57
20	\$348.35	\$348.35	\$347.01	\$347.01	\$343.09	\$343.09	\$319.70	\$319.70	\$397.45	\$397.45
21	\$359.12	\$359.12	\$357.74	\$357.74	\$353.70	\$353.70	\$329.59	\$329.59	\$409.74	\$409.74
22	\$359.12	\$359.12	\$357.74	\$357.74	\$353.70	\$353.70	\$329.59	\$329.59	\$409.74	\$409.74
23	\$359.12	\$359.12	\$357.74	\$357.74	\$353.70	\$353.70	\$329.59	\$329.59	\$409.74	\$409.74
24	\$359.12	\$359.12	\$357.74	\$357.74	\$353.70	\$353.70	\$329.59	\$329.59	\$409.74	\$409.74
25	\$360.56	\$360.56	\$359.17	\$359.17	\$355.11	\$355.11	\$330.91	\$330.91	\$411.38	\$411.38
26	\$367.74	\$367.74	\$366.33	\$366.33	\$362.19	\$362.19	\$337.50	\$337.50	\$419.57	\$419.57
27	\$376.36	\$376.36	\$374.91	\$374.91	\$370.68	\$370.68	\$345.41	\$345.41	\$429.41	\$429.41
28	\$390.36	\$390.36	\$388.86	\$388.86	\$384.47	\$384.47	\$358.26	\$358.26	\$445.39	\$445.39
29	\$401.86	\$401.86	\$400.31	\$400.31	\$395.79	\$395.79	\$368.81	\$368.81	\$458.50	\$458.50
30	\$407.60	\$407.60	\$406.03	\$406.03	\$401.45	\$401.45	\$374.08	\$374.08	\$465.05	\$465.05
31	\$416.22	\$416.22	\$414.62	\$414.62	\$409.94	\$409.94	\$381.99	\$381.99	\$474.89	\$474.89
32	\$424.84	\$424.84	\$423.21	\$423.21	\$418.43	\$418.43	\$389.90	\$389.90	\$484.72	\$484.72
33	\$430.23	\$430.23	\$428.57	\$428.57	\$423.73	\$423.73	\$394.85	\$394.85	\$490.87	\$490.87
34	\$435.97	\$435.97	\$434.30	\$434.30	\$429.39	\$429.39	\$400.12	\$400.12	\$497.42	\$497.42
35	\$438.84	\$438.84	\$437.16	\$437.16	\$432.22	\$432.22	\$402.76	\$402.76	\$500.70	\$500.70
36	\$441.72	\$441.72	\$440.02	\$440.02	\$435.05	\$435.05	\$405.40	\$405.40	\$503.98	\$503.98
37	\$444.59	\$444.59	\$442.88	\$442.88	\$437.88	\$437.88	\$408.03	\$408.03	\$507.26	\$507.26
38	\$447.46	\$447.46	\$445.74	\$445.74	\$440.71	\$440.71	\$410.67	\$410.67	\$510.54	\$510.54
39	\$453.21	\$453.21	\$451.47	\$451.47	\$446.37	\$446.37	\$415.94	\$415.94	\$517.09	\$517.09
40	\$458.96	\$458.96	\$457.19	\$457.19	\$452.03	\$452.03	\$421.22	\$421.22	\$523.65	\$523.65
41	\$467.57	\$467.57	\$465.78	\$465.78	\$460.52	\$460.52	\$429.13	\$429.13	\$533.48	\$533.48
42	\$475.83	\$475.83	\$474.01	\$474.01	\$468.65	\$468.65	\$436.71	\$436.71	\$542.91	\$542.91
43	\$487.33	\$487.33	\$485.45	\$485.45	\$479.97	\$479.97	\$447.25	\$447.25	\$556.02	\$556.02
44	\$501.69	\$501.69	\$499.76	\$499.76	\$494.12	\$494.12	\$460.44	\$460.44	\$572.41	\$572.41
45	\$518.57	\$518.57	\$516.58	\$516.58	\$510.74	\$510.74	\$475.93	\$475.93	\$591.66	\$591.66
46	\$538.68	\$538.68	\$536.61	\$536.61	\$530.55	\$530.55	\$494.39	\$494.39	\$614.61	\$614.61
47	\$561.30	\$561.30	\$559.15	\$559.15	\$552.83	\$552.83	\$515.15	\$515.15	\$640.42	\$640.42
48	\$587.16	\$587.16	\$584.90	\$584.90	\$578.30	\$578.30	\$538.88	\$538.88	\$669.92	\$669.92
49	\$612.66	\$612.66	\$610.30	\$610.30	\$603.41	\$603.41	\$562.28	\$562.28	\$699.02	\$699.02
50	\$641.39	\$641.39	\$638.92	\$638.92	\$631.71	\$631.71	\$588.65	\$588.65	\$731.80	\$731.80
51	\$669.76	\$669.76	\$667.19	\$667.19	\$659.65	\$659.65	\$614.69	\$614.69	\$764.17	\$764.17
52	\$701.00	\$701.00	\$698.31	\$698.31	\$690.42	\$690.42	\$643.36	\$643.36	\$799.81	\$799.81
53	\$732.60	\$732.60	\$729.79	\$729.79	\$721.55	\$721.55	\$672.36	\$672.36	\$835.87	\$835.87
54	\$766.72	\$766.72	\$763.77	\$763.77	\$755.15	\$755.15	\$703.67	\$703.67	\$874.79	\$874.79
55	\$800.84	\$800.84	\$797.76	\$797.76	\$788.75	\$788.75	\$734.99	\$734.99	\$913.72	\$913.72
56	\$837.83	\$837.83	\$834.61	\$834.61	\$825.18	\$825.18	\$768.93	\$768.93	\$955.92	\$955.92
57	\$875.18	\$875.18	\$871.81	\$871.81	\$861.97	\$861.97	\$803.21	\$803.21	\$998.54	\$998.54
58	\$915.04	\$915.04	\$911.52	\$911.52	\$901.23	\$901.23	\$839.80	\$839.80	\$1,044.02	\$1,044.02
59	\$934.79	\$934.79	\$931.20	\$931.20	\$920.68	\$920.68	\$857.92	\$857.92	\$1,066.55	\$1,066.55
60	\$974.65	\$974.65	\$970.91	\$970.91	\$959.94	\$959.94	\$894.51	\$894.51	\$1,112.03	\$1,112.03
61	\$1,009.13	\$1,009.13	\$1,005.25	\$1,005.25	\$993.90	\$993.90	\$926.15	\$926.15	\$1,151.37	\$1,151.37
62	\$1,031.75	\$1,031.75	\$1,027.79	\$1,027.79	\$1,016.18	\$1,016.18	\$946.91	\$946.91	\$1,177.18	\$1,177.18
63	\$1,060.12	\$1,060.12	\$1,056.05	\$1,056.05	\$1,044.12	\$1,044.12	\$972.95	\$972.95	\$1,209.55	\$1,209.55
64+	\$1,077.36	\$1,077.36	\$1,073.22	\$1,073.22	\$1,061.10	\$1,061.10	\$988.77	\$988.77	\$1,229.22	\$1,229.22

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0440016		33709PA0440017		33709PA0440017		33709PA0440018		33709PA0440018	
Plan Marketing Name =>	Premier Balance PPO \$250 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 6		Area 1,2,5		Area 6		Area 1,2,5		Area 6	
Network =>	B		B		B		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$250		\$750		\$750		\$1500		\$1500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$40		\$35		\$35		\$45		\$45	
OOP Maximum =>	\$7900		\$7900		\$7900		\$7900		\$7900	
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	\$336.07	\$336.07	\$306.59	\$306.59	\$328.71	\$328.71	\$285.54	\$285.54	\$306.15	\$306.15
15	\$365.95	\$365.95	\$333.84	\$333.84	\$357.93	\$357.93	\$310.93	\$310.93	\$333.36	\$333.36
16	\$377.37	\$377.37	\$344.26	\$344.26	\$369.10	\$369.10	\$320.63	\$320.63	\$343.76	\$343.76
17	\$388.79	\$388.79	\$354.68	\$354.68	\$380.28	\$380.28	\$330.34	\$330.34	\$354.17	\$354.17
18	\$401.09	\$401.09	\$365.90	\$365.90	\$392.31	\$392.31	\$340.79	\$340.79	\$365.37	\$365.37
19	\$413.39	\$413.39	\$377.12	\$377.12	\$404.34	\$404.34	\$351.24	\$351.24	\$376.58	\$376.58
20	\$426.13	\$426.13	\$388.75	\$388.75	\$416.80	\$416.80	\$362.06	\$362.06	\$388.18	\$388.18
21	\$439.31	\$439.31	\$400.77	\$400.77	\$429.69	\$429.69	\$373.26	\$373.26	\$400.19	\$400.19
22	\$439.31	\$439.31	\$400.77	\$400.77	\$429.69	\$429.69	\$373.26	\$373.26	\$400.19	\$400.19
23	\$439.31	\$439.31	\$400.77	\$400.77	\$429.69	\$429.69	\$373.26	\$373.26	\$400.19	\$400.19
24	\$439.31	\$439.31	\$400.77	\$400.77	\$429.69	\$429.69	\$373.26	\$373.26	\$400.19	\$400.19
25	\$441.07	\$441.07	\$402.37	\$402.37	\$431.41	\$431.41	\$374.75	\$374.75	\$401.79	\$401.79
26	\$449.85	\$449.85	\$410.39	\$410.39	\$440.00	\$440.00	\$382.22	\$382.22	\$409.79	\$409.79
27	\$460.40	\$460.40	\$420.01	\$420.01	\$450.32	\$450.32	\$391.18	\$391.18	\$419.40	\$419.40
28	\$477.53	\$477.53	\$435.64	\$435.64	\$467.07	\$467.07	\$405.73	\$405.73	\$435.01	\$435.01
29	\$491.59	\$491.59	\$448.46	\$448.46	\$480.82	\$480.82	\$417.68	\$417.68	\$447.81	\$447.81
30	\$498.62	\$498.62	\$454.87	\$454.87	\$487.70	\$487.70	\$425.65	\$425.65	\$454.22	\$454.22
31	\$509.16	\$509.16	\$464.49	\$464.49	\$498.01	\$498.01	\$432.61	\$432.61	\$463.82	\$463.82
32	\$519.70	\$519.70	\$474.11	\$474.11	\$508.32	\$508.32	\$441.57	\$441.57	\$473.42	\$473.42
33	\$526.29	\$526.29	\$480.12	\$480.12	\$514.77	\$514.77	\$447.17	\$447.17	\$479.43	\$479.43
34	\$533.32	\$533.32	\$486.53	\$486.53	\$521.64	\$521.64	\$453.14	\$453.14	\$485.83	\$485.83
35	\$536.84	\$536.84	\$489.74	\$489.74	\$525.08	\$525.08	\$456.12	\$456.12	\$489.03	\$489.03
36	\$540.35	\$540.35	\$492.95	\$492.95	\$528.52	\$528.52	\$459.11	\$459.11	\$492.23	\$492.23
37	\$543.87	\$543.87	\$496.15	\$496.15	\$531.96	\$531.96	\$462.10	\$462.10	\$495.44	\$495.44
38	\$547.38	\$547.38	\$499.36	\$499.36	\$535.39	\$535.39	\$465.08	\$465.08	\$498.64	\$498.64
39	\$554.41	\$554.41	\$505.77	\$505.77	\$542.27	\$542.27	\$471.05	\$471.05	\$505.04	\$505.04
40	\$561.44	\$561.44	\$512.18	\$512.18	\$549.14	\$549.14	\$477.03	\$477.03	\$511.44	\$511.44
41	\$571.98	\$571.98	\$521.80	\$521.80	\$559.46	\$559.46	\$485.98	\$485.98	\$521.05	\$521.05
42	\$582.09	\$582.09	\$531.02	\$531.02	\$569.34	\$569.34	\$494.57	\$494.57	\$530.25	\$530.25
43	\$596.14	\$596.14	\$543.84	\$543.84	\$583.09	\$583.09	\$506.51	\$506.51	\$543.06	\$543.06
44	\$613.72	\$613.72	\$559.88	\$559.88	\$600.28	\$600.28	\$521.44	\$521.44	\$559.07	\$559.07
45	\$634.36	\$634.36	\$578.71	\$578.71	\$620.47	\$620.47	\$538.99	\$538.99	\$577.87	\$577.87
46	\$658.97	\$658.97	\$601.16	\$601.16	\$644.54	\$644.54	\$559.89	\$559.89	\$600.29	\$600.29
47	\$686.64	\$686.64	\$626.40	\$626.40	\$671.61	\$671.61	\$583.41	\$583.41	\$625.50	\$625.50
48	\$718.27	\$718.27	\$655.26	\$655.26	\$702.54	\$702.54	\$610.28	\$610.28	\$654.31	\$654.31
49	\$749.46	\$749.46	\$683.71	\$683.71	\$733.05	\$733.05	\$636.78	\$636.78	\$682.72	\$682.72
50	\$784.61	\$784.61	\$715.78	\$715.78	\$767.43	\$767.43	\$666.64	\$666.64	\$714.74	\$714.74
51	\$819.31	\$819.31	\$747.44	\$747.44	\$801.37	\$801.37	\$696.13	\$696.13	\$746.35	\$746.35
52	\$857.53	\$857.53	\$782.30	\$782.30	\$838.75	\$838.75	\$728.60	\$728.60	\$781.17	\$781.17
53	\$896.19	\$896.19	\$817.57	\$817.57	\$876.57	\$876.57	\$761.45	\$761.45	\$816.39	\$816.39
54	\$937.93	\$937.93	\$855.64	\$855.64	\$917.39	\$917.39	\$796.91	\$796.91	\$854.41	\$854.41
55	\$979.66	\$979.66	\$893.72	\$893.72	\$958.21	\$958.21	\$832.37	\$832.37	\$892.42	\$892.42
56	\$1,024.91	\$1,024.91	\$935.00	\$935.00	\$1,002.47	\$1,002.47	\$870.82	\$870.82	\$933.64	\$933.64
57	\$1,070.60	\$1,070.60	\$976.68	\$976.68	\$1,047.15	\$1,047.15	\$909.63	\$909.63	\$975.26	\$975.26
58	\$1,119.36	\$1,119.36	\$1,021.16	\$1,021.16	\$1,094.85	\$1,094.85	\$951.07	\$951.07	\$1,019.68	\$1,019.68
59	\$1,143.52	\$1,143.52	\$1,043.20	\$1,043.20	\$1,118.48	\$1,118.48	\$971.60	\$971.60	\$1,041.69	\$1,041.69
60	\$1,192.29	\$1,192.29	\$1,087.69	\$1,087.69	\$1,166.18	\$1,166.18	\$1,013.03	\$1,013.03	\$1,086.12	\$1,086.12
61	\$1,234.46	\$1,234.46	\$1,126.16	\$1,126.16	\$1,207.43	\$1,207.43	\$1,048.86	\$1,048.86	\$1,124.53	\$1,124.53
62	\$1,262.14	\$1,262.14	\$1,151.41	\$1,151.41	\$1,234.50	\$1,234.50	\$1,072.38	\$1,072.38	\$1,149.75	\$1,149.75
63	\$1,296.84	\$1,296.84	\$1,183.07	\$1,183.07	\$1,268.44	\$1,268.44	\$1,101.86	\$1,101.86	\$1,181.36	\$1,181.36
64+	\$1,317.93	\$1,317.93	\$1,202.31	\$1,202.31	\$1,289.07	\$1,289.07	\$1,119.78	\$1,119.78	\$1,200.57	\$1,200.57

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange)=>	33709PA0570017		33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001			
Plan Marketing Name =>	Balance PPO \$600 a Community Blue Plan		Balance PPO \$2600 a Community Blue Plan		Balance PPO \$5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO \$500		Conemaugh Region Flex Blue PPO \$2800Q			
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		HDHP-SM/WG-8			
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 5		Area 5			
Network =>	A		A		A		Y		Y			
Metal =>	Silver		Silver		Silver		Gold		Silver			
Deductible =>	\$600		\$2600		\$5000		\$500/\$1500		\$2800/\$2800			
Coinsurance =>	50%		70%		70%		100%/70%		100%/70%			
Copays =>	\$65		\$40		\$35		\$65		\$30			
OP Maximum =>	\$8150		\$8350		\$8550		\$7900/\$7900		\$6900/\$6900			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$241.89	\$241.89	\$233.13	\$233.13	\$239.41	\$239.41	\$293.16	\$293.16	\$252.43	\$252.43		
15	\$263.39	\$263.39	\$253.86	\$253.86	\$260.69	\$260.69	\$319.22	\$319.22	\$274.87	\$274.87		
16	\$271.61	\$271.61	\$261.78	\$261.78	\$268.82	\$268.82	\$329.19	\$329.19	\$283.44	\$283.44		
17	\$279.83	\$279.83	\$269.70	\$269.70	\$276.96	\$276.96	\$339.15	\$339.15	\$292.02	\$292.02		
18	\$288.68	\$288.68	\$278.24	\$278.24	\$285.72	\$285.72	\$349.88	\$349.88	\$301.26	\$301.26		
19	\$297.53	\$297.53	\$286.77	\$286.77	\$294.49	\$294.49	\$360.61	\$360.61	\$310.50	\$310.50		
20	\$306.70	\$306.70	\$295.61	\$295.61	\$303.56	\$303.56	\$371.72	\$371.72	\$320.07	\$320.07		
21	\$316.19	\$316.19	\$304.75	\$304.75	\$312.95	\$312.95	\$383.22	\$383.22	\$329.97	\$329.97		
22	\$316.19	\$316.19	\$304.75	\$304.75	\$312.95	\$312.95	\$383.22	\$383.22	\$329.97	\$329.97		
23	\$316.19	\$316.19	\$304.75	\$304.75	\$312.95	\$312.95	\$383.22	\$383.22	\$329.97	\$329.97		
24	\$316.19	\$316.19	\$304.75	\$304.75	\$312.95	\$312.95	\$383.22	\$383.22	\$329.97	\$329.97		
25	\$317.45	\$317.45	\$305.97	\$305.97	\$314.20	\$314.20	\$384.75	\$384.75	\$331.29	\$331.29		
26	\$323.78	\$323.78	\$312.06	\$312.06	\$320.46	\$320.46	\$392.42	\$392.42	\$337.89	\$337.89		
27	\$331.37	\$331.37	\$319.38	\$319.38	\$327.97	\$327.97	\$401.61	\$401.61	\$345.81	\$345.81		
28	\$343.70	\$343.70	\$331.26	\$331.26	\$340.18	\$340.18	\$416.56	\$416.56	\$358.68	\$358.68		
29	\$353.82	\$353.82	\$341.02	\$341.02	\$350.19	\$350.19	\$428.82	\$428.82	\$369.24	\$369.24		
30	\$358.88	\$358.88	\$345.89	\$345.89	\$355.20	\$355.20	\$434.95	\$434.95	\$374.52	\$374.52		
31	\$366.46	\$366.46	\$353.21	\$353.21	\$362.71	\$362.71	\$444.15	\$444.15	\$382.44	\$382.44		
32	\$374.05	\$374.05	\$360.52	\$360.52	\$370.22	\$370.22	\$453.35	\$453.35	\$390.35	\$390.35		
33	\$378.80	\$378.80	\$365.09	\$365.09	\$374.91	\$374.91	\$459.10	\$459.10	\$395.30	\$395.30		
34	\$383.85	\$383.85	\$369.97	\$369.97	\$379.92	\$379.92	\$465.23	\$465.23	\$400.58	\$400.58		
35	\$386.38	\$386.38	\$372.40	\$372.40	\$382.42	\$382.42	\$468.29	\$468.29	\$403.22	\$403.22		
36	\$388.91	\$388.91	\$374.84	\$374.84	\$384.93	\$384.93	\$471.36	\$471.36	\$405.86	\$405.86		
37	\$391.44	\$391.44	\$377.28	\$377.28	\$387.43	\$387.43	\$474.43	\$474.43	\$408.50	\$408.50		
38	\$393.97	\$393.97	\$379.72	\$379.72	\$389.94	\$389.94	\$477.49	\$477.49	\$411.14	\$411.14		
39	\$399.03	\$399.03	\$384.59	\$384.59	\$394.94	\$394.94	\$483.62	\$483.62	\$416.42	\$416.42		
40	\$404.09	\$404.09	\$389.47	\$389.47	\$399.95	\$399.95	\$489.76	\$489.76	\$421.70	\$421.70		
41	\$411.68	\$411.68	\$396.78	\$396.78	\$407.46	\$407.46	\$498.95	\$498.95	\$429.62	\$429.62		
42	\$418.95	\$418.95	\$403.79	\$403.79	\$414.66	\$414.66	\$507.77	\$507.77	\$437.21	\$437.21		
43	\$429.07	\$429.07	\$413.55	\$413.55	\$424.67	\$424.67	\$520.03	\$520.03	\$447.77	\$447.77		
44	\$441.72	\$441.72	\$425.74	\$425.74	\$437.19	\$437.19	\$535.36	\$535.36	\$460.97	\$460.97		
45	\$456.58	\$456.58	\$440.06	\$440.06	\$451.90	\$451.90	\$553.37	\$553.37	\$476.48	\$476.48		
46	\$474.29	\$474.29	\$457.13	\$457.13	\$469.43	\$469.43	\$574.83	\$574.83	\$494.96	\$494.96		
47	\$494.20	\$494.20	\$476.32	\$476.32	\$489.14	\$489.14	\$598.97	\$598.97	\$515.74	\$515.74		
48	\$516.97	\$516.97	\$498.27	\$498.27	\$511.67	\$511.67	\$626.56	\$626.56	\$539.50	\$539.50		
49	\$539.42	\$539.42	\$519.90	\$519.90	\$533.89	\$533.89	\$653.77	\$653.77	\$562.93	\$562.93		
50	\$564.72	\$564.72	\$544.28	\$544.28	\$558.93	\$558.93	\$684.43	\$684.43	\$589.33	\$589.33		
51	\$589.69	\$589.69	\$568.36	\$568.36	\$583.65	\$583.65	\$714.71	\$714.71	\$615.39	\$615.39		
52	\$617.20	\$617.20	\$594.87	\$594.87	\$610.88	\$610.88	\$748.05	\$748.05	\$644.10	\$644.10		
53	\$645.03	\$645.03	\$621.69	\$621.69	\$638.42	\$638.42	\$781.77	\$781.77	\$673.14	\$673.14		
54	\$675.07	\$675.07	\$650.64	\$650.64	\$668.15	\$668.15	\$818.17	\$818.17	\$704.49	\$704.49		
55	\$705.10	\$705.10	\$679.59	\$679.59	\$697.88	\$697.88	\$854.58	\$854.58	\$735.83	\$735.83		
56	\$737.67	\$737.67	\$710.98	\$710.98	\$730.11	\$730.11	\$894.05	\$894.05	\$769.82	\$769.82		
57	\$770.56	\$770.56	\$742.68	\$742.68	\$762.66	\$762.66	\$933.91	\$933.91	\$804.14	\$804.14		
58	\$805.65	\$805.65	\$776.50	\$776.50	\$797.40	\$797.40	\$976.44	\$976.44	\$840.76	\$840.76		
59	\$823.04	\$823.04	\$793.26	\$793.26	\$814.61	\$814.61	\$997.52	\$997.52	\$858.91	\$858.91		
60	\$858.14	\$858.14	\$827.09	\$827.09	\$849.35	\$849.35	\$1,040.06	\$1,040.06	\$895.54	\$895.54		
61	\$888.49	\$888.49	\$856.35	\$856.35	\$879.39	\$879.39	\$1,076.85	\$1,076.85	\$927.22	\$927.22		
62	\$908.41	\$908.41	\$875.55	\$875.55	\$899.11	\$899.11	\$1,100.99	\$1,100.99	\$948.00	\$948.00		
63	\$933.39	\$933.39	\$899.62	\$899.62	\$923.83	\$923.83	\$1,131.27	\$1,131.27	\$974.07	\$974.07		
64+	\$948.57	\$948.57	\$914.25	\$914.25	\$938.85	\$938.85	\$1,149.66	\$1,149.66	\$989.91	\$989.91		

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0920001		33709PA0920001		33709PA0640011		33709PA0640012		33709PA0640012	
Plan Marketing Name =>	Health Savings Flex PPO Embedded \$6100 a Community Blue Plan		Health Savings Flex PPO Embedded \$6100 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan	
Form # =>	HDHP-SM/EMB/CG-1		HDHP-SM/EMB/CG-1		HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8	
Rating Area =>	Area 6,7		Area 9		Area 1,4		Area 1,2,5		Area 6	
Network =>	F		F		A		B		B	
Metal =>	Bronze		Bronze		Silver		Silver		Silver	
Deductible =>	\$6100/\$6100		\$6100/\$6100		\$5500		\$5500		\$5500	
Coinsurance =>	60%/50%		60%/50%		80%		80%		80%	
Copays =>	60%/50%		60%/50%		80%		80%		80%	
OOP Maximum =>	\$6900/\$6900		\$6900/\$6900		\$6250		\$6250		\$6250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$245.13	\$245.13	\$240.41	\$240.41	\$217.93	\$217.93	\$228.48	\$228.48	\$244.98	\$244.98
15	\$266.92	\$266.92	\$261.78	\$261.78	\$237.31	\$237.31	\$248.79	\$248.79	\$266.75	\$266.75
16	\$275.25	\$275.25	\$269.95	\$269.95	\$244.71	\$244.71	\$256.56	\$256.56	\$275.08	\$275.08
17	\$283.58	\$283.58	\$278.12	\$278.12	\$252.12	\$252.12	\$264.32	\$264.32	\$283.40	\$283.40
18	\$292.55	\$292.55	\$286.92	\$286.92	\$260.10	\$260.10	\$272.69	\$272.69	\$292.37	\$292.37
19	\$301.52	\$301.52	\$295.72	\$295.72	\$268.07	\$268.07	\$281.05	\$281.05	\$301.34	\$301.34
20	\$310.82	\$310.82	\$304.83	\$304.83	\$276.33	\$276.33	\$289.71	\$289.71	\$310.62	\$310.62
21	\$320.43	\$320.43	\$314.26	\$314.26	\$284.88	\$284.88	\$298.67	\$298.67	\$320.23	\$320.23
22	\$320.43	\$320.43	\$314.26	\$314.26	\$284.88	\$284.88	\$298.67	\$298.67	\$320.23	\$320.23
23	\$320.43	\$320.43	\$314.26	\$314.26	\$284.88	\$284.88	\$298.67	\$298.67	\$320.23	\$320.23
24	\$320.43	\$320.43	\$314.26	\$314.26	\$284.88	\$284.88	\$298.67	\$298.67	\$320.23	\$320.23
25	\$321.71	\$321.71	\$315.52	\$315.52	\$286.02	\$286.02	\$299.86	\$299.86	\$321.51	\$321.51
26	\$328.12	\$328.12	\$321.80	\$321.80	\$291.72	\$291.72	\$305.84	\$305.84	\$327.92	\$327.92
27	\$335.81	\$335.81	\$329.34	\$329.34	\$298.55	\$298.55	\$313.01	\$313.01	\$335.60	\$335.60
28	\$348.31	\$348.31	\$341.60	\$341.60	\$309.66	\$309.66	\$324.65	\$324.65	\$348.09	\$348.09
29	\$358.56	\$358.56	\$351.66	\$351.66	\$318.78	\$318.78	\$334.21	\$334.21	\$358.34	\$358.34
30	\$363.69	\$363.69	\$356.69	\$356.69	\$323.34	\$323.34	\$338.99	\$338.99	\$363.46	\$363.46
31	\$371.38	\$371.38	\$364.23	\$364.23	\$330.18	\$330.18	\$346.16	\$346.16	\$371.15	\$371.15
32	\$379.07	\$379.07	\$371.77	\$371.77	\$337.01	\$337.01	\$353.33	\$353.33	\$378.83	\$378.83
33	\$383.88	\$383.88	\$376.48	\$376.48	\$341.29	\$341.29	\$357.81	\$357.81	\$383.64	\$383.64
34	\$389.00	\$389.00	\$381.51	\$381.51	\$345.84	\$345.84	\$362.59	\$362.59	\$388.76	\$388.76
35	\$391.57	\$391.57	\$384.03	\$384.03	\$348.12	\$348.12	\$364.97	\$364.97	\$391.32	\$391.32
36	\$394.13	\$394.13	\$386.54	\$386.54	\$350.40	\$350.40	\$367.36	\$367.36	\$393.88	\$393.88
37	\$396.69	\$396.69	\$389.05	\$389.05	\$352.68	\$352.68	\$369.75	\$369.75	\$396.44	\$396.44
38	\$399.26	\$399.26	\$391.57	\$391.57	\$354.96	\$354.96	\$372.14	\$372.14	\$399.01	\$399.01
39	\$404.38	\$404.38	\$396.60	\$396.60	\$359.52	\$359.52	\$376.92	\$376.92	\$404.13	\$404.13
40	\$409.51	\$409.51	\$401.62	\$401.62	\$364.08	\$364.08	\$381.70	\$381.70	\$409.25	\$409.25
41	\$417.20	\$417.20	\$409.17	\$409.17	\$370.91	\$370.91	\$388.87	\$388.87	\$416.94	\$416.94
42	\$424.57	\$424.57	\$416.39	\$416.39	\$377.47	\$377.47	\$395.74	\$395.74	\$424.30	\$424.30
43	\$434.82	\$434.82	\$426.45	\$426.45	\$386.58	\$386.58	\$405.30	\$405.30	\$434.55	\$434.55
44	\$447.64	\$447.64	\$439.02	\$439.02	\$397.98	\$397.98	\$417.24	\$417.24	\$447.36	\$447.36
45	\$462.70	\$462.70	\$453.79	\$453.79	\$411.37	\$411.37	\$431.28	\$431.28	\$462.41	\$462.41
46	\$480.65	\$480.65	\$471.39	\$471.39	\$427.32	\$427.32	\$448.01	\$448.01	\$480.35	\$480.35
47	\$500.83	\$500.83	\$491.19	\$491.19	\$445.27	\$445.27	\$466.82	\$466.82	\$500.52	\$500.52
48	\$523.90	\$523.90	\$513.82	\$513.82	\$465.78	\$465.78	\$488.33	\$488.33	\$523.58	\$523.58
49	\$546.65	\$546.65	\$536.13	\$536.13	\$486.01	\$486.01	\$509.53	\$509.53	\$546.31	\$546.31
50	\$572.29	\$572.29	\$561.27	\$561.27	\$508.80	\$508.80	\$533.42	\$533.42	\$571.93	\$571.93
51	\$597.60	\$597.60	\$586.09	\$586.09	\$531.30	\$531.30	\$557.02	\$557.02	\$597.23	\$597.23
52	\$625.48	\$625.48	\$613.44	\$613.44	\$556.09	\$556.09	\$583.00	\$583.00	\$625.09	\$625.09
53	\$653.68	\$653.68	\$641.09	\$641.09	\$581.16	\$581.16	\$609.29	\$609.29	\$653.27	\$653.27
54	\$684.12	\$684.12	\$670.95	\$670.95	\$608.22	\$608.22	\$637.66	\$637.66	\$683.69	\$683.69
55	\$714.56	\$714.56	\$700.80	\$700.80	\$635.28	\$635.28	\$666.03	\$666.03	\$714.11	\$714.11
56	\$747.56	\$747.56	\$733.17	\$733.17	\$664.63	\$664.63	\$696.80	\$696.80	\$747.10	\$747.10
57	\$780.89	\$780.89	\$765.85	\$765.85	\$694.25	\$694.25	\$727.86	\$727.86	\$780.40	\$780.40
58	\$816.46	\$816.46	\$800.73	\$800.73	\$725.87	\$725.87	\$761.01	\$761.01	\$815.95	\$815.95
59	\$834.08	\$834.08	\$818.02	\$818.02	\$741.54	\$741.54	\$777.44	\$777.44	\$833.56	\$833.56
60	\$869.65	\$869.65	\$852.90	\$852.90	\$773.16	\$773.16	\$810.59	\$810.59	\$869.10	\$869.10
61	\$900.41	\$900.41	\$883.07	\$883.07	\$800.51	\$800.51	\$839.26	\$839.26	\$899.85	\$899.85
62	\$920.60	\$920.60	\$902.87	\$902.87	\$818.46	\$818.46	\$858.08	\$858.08	\$920.02	\$920.02
63	\$945.91	\$945.91	\$927.70	\$927.70	\$840.97	\$840.97	\$881.67	\$881.67	\$945.32	\$945.32
64+	\$961.29	\$961.29	\$942.78	\$942.78	\$854.64	\$854.64	\$896.01	\$896.01	\$960.69	\$960.69

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA0640013		33709PA0560044		33709PA0560045		33709PA0560046		33709PA0640014	
Plan Marketing Name =>	Health Savings PPO Embedded \$6000 a Community Blue Plan		Premier Balance PPO \$1550 a Community Blue Plan		Premier Balance PPO \$2500 1x a Community Blue Plan		Premier Balance PPO \$4000 a Community Blue Plan		Health Savings PPO Embedded \$6850 a Community Blue Plan	
Form # =>	HDHP-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		HDHP-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Silver		Gold		Gold		Silver		Bronze	
Deductible =>	\$6500		\$1550		\$2500		\$4000		\$6850	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	100%		\$15		\$15		\$15		100%	
OOP Maximum =>	\$6150		\$8550		\$8550		\$8550		\$6850	
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	\$218.44	\$218.44	\$270.99	\$270.99	\$268.16	\$268.16	\$234.14	\$234.14	\$210.95	\$210.95
15	\$237.85	\$237.85	\$295.07	\$295.07	\$291.99	\$291.99	\$254.95	\$254.95	\$229.70	\$229.70
16	\$245.28	\$245.28	\$304.28	\$304.28	\$301.11	\$301.11	\$262.91	\$262.91	\$236.87	\$236.87
17	\$252.70	\$252.70	\$313.49	\$313.49	\$310.22	\$310.22	\$270.86	\$270.86	\$244.04	\$244.04
18	\$260.70	\$260.70	\$323.41	\$323.41	\$320.03	\$320.03	\$279.43	\$279.43	\$251.76	\$251.76
19	\$268.69	\$268.69	\$333.33	\$333.33	\$329.85	\$329.85	\$288.00	\$288.00	\$259.48	\$259.48
20	\$276.97	\$276.97	\$343.60	\$343.60	\$340.01	\$340.01	\$296.88	\$296.88	\$267.48	\$267.48
21	\$285.54	\$285.54	\$354.23	\$354.23	\$350.53	\$350.53	\$306.06	\$306.06	\$275.75	\$275.75
22	\$285.54	\$285.54	\$354.23	\$354.23	\$350.53	\$350.53	\$306.06	\$306.06	\$275.75	\$275.75
23	\$285.54	\$285.54	\$354.23	\$354.23	\$350.53	\$350.53	\$306.06	\$306.06	\$275.75	\$275.75
24	\$285.54	\$285.54	\$354.23	\$354.23	\$350.53	\$350.53	\$306.06	\$306.06	\$275.75	\$275.75
25	\$286.68	\$286.68	\$355.65	\$355.65	\$351.93	\$351.93	\$307.28	\$307.28	\$276.85	\$276.85
26	\$292.39	\$292.39	\$362.73	\$362.73	\$358.94	\$358.94	\$313.41	\$313.41	\$282.37	\$282.37
27	\$299.25	\$299.25	\$371.23	\$371.23	\$367.36	\$367.36	\$320.75	\$320.75	\$288.99	\$288.99
28	\$310.38	\$310.38	\$385.05	\$385.05	\$381.03	\$381.03	\$332.69	\$332.69	\$299.74	\$299.74
29	\$319.52	\$319.52	\$396.38	\$396.38	\$392.24	\$392.24	\$342.48	\$342.48	\$308.56	\$308.56
30	\$324.09	\$324.09	\$402.05	\$402.05	\$397.85	\$397.85	\$347.38	\$347.38	\$312.98	\$312.98
31	\$330.94	\$330.94	\$410.55	\$410.55	\$406.26	\$406.26	\$354.72	\$354.72	\$319.59	\$319.59
32	\$337.79	\$337.79	\$419.05	\$419.05	\$414.68	\$414.68	\$362.07	\$362.07	\$326.21	\$326.21
33	\$342.08	\$342.08	\$424.37	\$424.37	\$419.93	\$419.93	\$366.66	\$366.66	\$330.35	\$330.35
34	\$346.65	\$346.65	\$430.04	\$430.04	\$425.54	\$425.54	\$371.56	\$371.56	\$334.76	\$334.76
35	\$348.93	\$348.93	\$432.87	\$432.87	\$428.35	\$428.35	\$374.01	\$374.01	\$336.97	\$336.97
36	\$351.21	\$351.21	\$435.70	\$435.70	\$431.15	\$431.15	\$376.45	\$376.45	\$339.17	\$339.17
37	\$353.50	\$353.50	\$438.54	\$438.54	\$433.96	\$433.96	\$378.90	\$378.90	\$341.38	\$341.38
38	\$355.78	\$355.78	\$441.37	\$441.37	\$436.76	\$436.76	\$381.35	\$381.35	\$343.58	\$343.58
39	\$360.35	\$360.35	\$447.04	\$447.04	\$442.37	\$442.37	\$386.25	\$386.25	\$348.00	\$348.00
40	\$364.92	\$364.92	\$452.71	\$452.71	\$447.98	\$447.98	\$391.14	\$391.14	\$352.41	\$352.41
41	\$371.77	\$371.77	\$461.21	\$461.21	\$456.39	\$456.39	\$398.49	\$398.49	\$359.03	\$359.03
42	\$378.34	\$378.34	\$469.35	\$469.35	\$464.45	\$464.45	\$405.53	\$405.53	\$365.37	\$365.37
43	\$387.48	\$387.48	\$480.69	\$480.69	\$475.67	\$475.67	\$415.32	\$415.32	\$374.19	\$374.19
44	\$398.90	\$398.90	\$494.86	\$494.86	\$489.69	\$489.69	\$427.57	\$427.57	\$385.22	\$385.22
45	\$412.32	\$412.32	\$511.51	\$511.51	\$506.17	\$506.17	\$441.95	\$441.95	\$398.18	\$398.18
46	\$428.31	\$428.31	\$531.35	\$531.35	\$525.80	\$525.80	\$459.09	\$459.09	\$413.63	\$413.63
47	\$446.30	\$446.30	\$553.66	\$553.66	\$547.88	\$547.88	\$478.37	\$478.37	\$431.00	\$431.00
48	\$466.86	\$466.86	\$579.17	\$579.17	\$573.12	\$573.12	\$500.41	\$500.41	\$450.85	\$450.85
49	\$487.13	\$487.13	\$604.32	\$604.32	\$598.00	\$598.00	\$522.14	\$522.14	\$470.43	\$470.43
50	\$509.97	\$509.97	\$632.65	\$632.65	\$626.05	\$626.05	\$546.62	\$546.62	\$492.49	\$492.49
51	\$532.53	\$532.53	\$660.64	\$660.64	\$653.74	\$653.74	\$570.80	\$570.80	\$514.27	\$514.27
52	\$557.37	\$557.37	\$691.46	\$691.46	\$684.23	\$684.23	\$597.43	\$597.43	\$538.26	\$538.26
53	\$582.50	\$582.50	\$722.63	\$722.63	\$715.08	\$715.08	\$624.36	\$624.36	\$562.53	\$562.53
54	\$609.63	\$609.63	\$756.28	\$756.28	\$748.38	\$748.38	\$653.44	\$653.44	\$588.73	\$588.73
55	\$636.75	\$636.75	\$789.93	\$789.93	\$781.68	\$781.68	\$682.51	\$682.51	\$614.92	\$614.92
56	\$666.16	\$666.16	\$826.42	\$826.42	\$817.79	\$817.79	\$714.04	\$714.04	\$643.32	\$643.32
57	\$695.86	\$695.86	\$863.26	\$863.26	\$854.24	\$854.24	\$745.87	\$745.87	\$672.00	\$672.00
58	\$727.56	\$727.56	\$902.58	\$902.58	\$893.15	\$893.15	\$779.84	\$779.84	\$702.61	\$702.61
59	\$743.26	\$743.26	\$922.06	\$922.06	\$912.43	\$912.43	\$796.67	\$796.67	\$717.78	\$717.78
60	\$774.96	\$774.96	\$961.38	\$961.38	\$951.34	\$951.34	\$830.65	\$830.65	\$748.39	\$748.39
61	\$802.37	\$802.37	\$995.39	\$995.39	\$984.99	\$984.99	\$860.03	\$860.03	\$774.86	\$774.86
62	\$820.36	\$820.36	\$1,017.70	\$1,017.70	\$1,007.07	\$1,007.07	\$879.31	\$879.31	\$792.23	\$792.23
63	\$842.91	\$842.91	\$1,045.69	\$1,045.69	\$1,034.76	\$1,034.76	\$903.49	\$903.49	\$814.01	\$814.01
64+	\$856.62	\$856.62	\$1,062.69	\$1,062.69	\$1,051.59	\$1,051.59	\$918.18	\$918.18	\$827.25	\$827.25

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0640015		33709PA0640015		33709PA1190001		33709PA1190002		33709PA1190003		33709PA1190004	
Plan Marketing Name =>	Health Savings PPO Embedded \$6850 a Community Blue Plan		Health Savings PPO Embedded \$6850 a Community Blue Plan		Together Blue EPO Platinum \$250		Together Blue EPO \$0		Together Blue EPO \$500		Together Blue EPO \$1000	
Form # =>	HDHP-SM/WG-8		HDHP-SM/WG-8		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG	
Rating Area =>	Area 1,2,5		Area 6		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	B		B		L		L		L		L	
Metal =>	Bronze		Bronze		Platinum		Gold		Gold		Gold	
Deductible =>	\$6850		\$6850		\$250		\$0		\$500		\$1000	
Coinsurance =>	100%		100%		100%		100%		100%		100%	
Copays =>	100%		100%		\$20		\$45		\$30		\$30	
OOP Maximum =>	\$6850		\$6850		\$4000		\$8550		\$7900		\$8550	
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	\$221.16	\$221.16	\$237.12	\$237.12	\$246.51	\$246.51	\$229.06	\$229.06	\$218.48	\$218.48	\$209.11	\$209.11
15	\$240.82	\$240.82	\$258.20	\$258.20	\$268.43	\$268.43	\$249.43	\$249.43	\$237.90	\$237.90	\$227.69	\$227.69
16	\$248.34	\$248.34	\$266.26	\$266.26	\$276.80	\$276.80	\$257.21	\$257.21	\$245.33	\$245.33	\$234.80	\$234.80
17	\$255.85	\$255.85	\$274.31	\$274.31	\$285.18	\$285.18	\$265.00	\$265.00	\$252.76	\$252.76	\$241.91	\$241.91
18	\$263.95	\$263.95	\$282.99	\$282.99	\$294.21	\$294.21	\$273.38	\$273.38	\$260.75	\$260.75	\$249.56	\$249.56
19	\$272.04	\$272.04	\$291.67	\$291.67	\$303.23	\$303.23	\$281.76	\$281.76	\$268.75	\$268.75	\$257.21	\$257.21
20	\$280.43	\$280.43	\$300.66	\$300.66	\$312.57	\$312.57	\$290.45	\$290.45	\$277.03	\$277.03	\$265.14	\$265.14
21	\$289.10	\$289.10	\$309.96	\$309.96	\$322.24	\$322.24	\$299.43	\$299.43	\$285.60	\$285.60	\$273.34	\$273.34
22	\$289.10	\$289.10	\$309.96	\$309.96	\$322.24	\$322.24	\$299.43	\$299.43	\$285.60	\$285.60	\$273.34	\$273.34
23	\$289.10	\$289.10	\$309.96	\$309.96	\$322.24	\$322.24	\$299.43	\$299.43	\$285.60	\$285.60	\$273.34	\$273.34
24	\$289.10	\$289.10	\$309.96	\$309.96	\$322.24	\$322.24	\$299.43	\$299.43	\$285.60	\$285.60	\$273.34	\$273.34
25	\$290.26	\$290.26	\$311.20	\$311.20	\$323.53	\$323.53	\$300.63	\$300.63	\$286.74	\$286.74	\$274.43	\$274.43
26	\$296.04	\$296.04	\$317.40	\$317.40	\$329.97	\$329.97	\$306.62	\$306.62	\$292.45	\$292.45	\$279.90	\$279.90
27	\$302.98	\$302.98	\$324.84	\$324.84	\$337.71	\$337.71	\$313.80	\$313.80	\$299.31	\$299.31	\$286.46	\$286.46
28	\$314.25	\$314.25	\$336.93	\$336.93	\$350.27	\$350.27	\$325.48	\$325.48	\$310.45	\$310.45	\$297.12	\$297.12
29	\$323.50	\$323.50	\$346.85	\$346.85	\$360.59	\$360.59	\$335.06	\$335.06	\$319.59	\$319.59	\$305.87	\$305.87
30	\$328.13	\$328.13	\$351.80	\$351.80	\$365.74	\$365.74	\$339.85	\$339.85	\$324.16	\$324.16	\$310.24	\$310.24
31	\$335.07	\$335.07	\$359.24	\$359.24	\$373.48	\$373.48	\$347.04	\$347.04	\$331.01	\$331.01	\$316.80	\$316.80
32	\$342.01	\$342.01	\$366.68	\$366.68	\$381.21	\$381.21	\$354.23	\$354.23	\$337.86	\$337.86	\$323.36	\$323.36
33	\$346.34	\$346.34	\$371.33	\$371.33	\$386.04	\$386.04	\$358.72	\$358.72	\$342.15	\$342.15	\$327.46	\$327.46
34	\$350.97	\$350.97	\$376.29	\$376.29	\$391.20	\$391.20	\$363.51	\$363.51	\$346.72	\$346.72	\$331.83	\$331.83
35	\$353.28	\$353.28	\$378.77	\$378.77	\$393.78	\$393.78	\$365.90	\$365.90	\$349.00	\$349.00	\$334.02	\$334.02
36	\$355.59	\$355.59	\$381.25	\$381.25	\$396.36	\$396.36	\$368.30	\$368.30	\$351.29	\$351.29	\$336.21	\$336.21
37	\$357.91	\$357.91	\$383.73	\$383.73	\$398.93	\$398.93	\$370.69	\$370.69	\$353.57	\$353.57	\$338.39	\$338.39
38	\$360.22	\$360.22	\$386.21	\$386.21	\$401.51	\$401.51	\$373.09	\$373.09	\$355.86	\$355.86	\$340.58	\$340.58
39	\$364.84	\$364.84	\$391.17	\$391.17	\$406.67	\$406.67	\$377.88	\$377.88	\$360.43	\$360.43	\$344.96	\$344.96
40	\$369.47	\$369.47	\$396.13	\$396.13	\$411.82	\$411.82	\$382.67	\$382.67	\$365.00	\$365.00	\$349.33	\$349.33
41	\$376.41	\$376.41	\$403.57	\$403.57	\$419.56	\$419.56	\$389.86	\$389.86	\$371.85	\$371.85	\$355.89	\$355.89
42	\$383.06	\$383.06	\$410.70	\$410.70	\$426.97	\$426.97	\$396.74	\$396.74	\$378.42	\$378.42	\$362.18	\$362.18
43	\$392.31	\$392.31	\$420.62	\$420.62	\$437.28	\$437.28	\$406.33	\$406.33	\$387.56	\$387.56	\$370.92	\$370.92
44	\$403.87	\$403.87	\$433.01	\$433.01	\$450.17	\$450.17	\$418.30	\$418.30	\$398.98	\$398.98	\$381.86	\$381.86
45	\$417.46	\$417.46	\$447.58	\$447.58	\$465.31	\$465.31	\$432.38	\$432.38	\$412.41	\$412.41	\$394.70	\$394.70
46	\$433.65	\$433.65	\$464.94	\$464.94	\$483.36	\$483.36	\$449.15	\$449.15	\$428.40	\$428.40	\$410.01	\$410.01
47	\$451.86	\$451.86	\$484.47	\$484.47	\$503.66	\$503.66	\$468.01	\$468.01	\$446.39	\$446.39	\$427.23	\$427.23
48	\$472.68	\$472.68	\$506.78	\$506.78	\$526.86	\$526.86	\$489.57	\$489.57	\$466.96	\$466.96	\$446.91	\$446.91
49	\$493.20	\$493.20	\$528.79	\$528.79	\$549.74	\$549.74	\$510.83	\$510.83	\$487.23	\$487.23	\$466.32	\$466.32
50	\$516.33	\$516.33	\$553.59	\$553.59	\$575.52	\$575.52	\$534.78	\$534.78	\$510.08	\$510.08	\$488.19	\$488.19
51	\$539.17	\$539.17	\$578.08	\$578.08	\$600.98	\$600.98	\$558.44	\$558.44	\$532.64	\$532.64	\$509.78	\$509.78
52	\$564.32	\$564.32	\$605.04	\$605.04	\$629.01	\$629.01	\$584.49	\$584.49	\$557.49	\$557.49	\$533.56	\$533.56
53	\$589.76	\$589.76	\$632.32	\$632.32	\$657.37	\$657.37	\$610.84	\$610.84	\$582.62	\$582.62	\$557.61	\$557.61
54	\$617.23	\$617.23	\$661.76	\$661.76	\$687.98	\$687.98	\$639.28	\$639.28	\$609.76	\$609.76	\$583.58	\$583.58
55	\$644.69	\$644.69	\$691.21	\$691.21	\$718.60	\$718.60	\$667.73	\$667.73	\$636.89	\$636.89	\$609.55	\$609.55
56	\$674.47	\$674.47	\$723.14	\$723.14	\$751.79	\$751.79	\$698.57	\$698.57	\$666.30	\$666.30	\$637.70	\$637.70
57	\$704.54	\$704.54	\$755.37	\$755.37	\$785.30	\$785.30	\$729.71	\$729.71	\$696.01	\$696.01	\$666.13	\$666.13
58	\$736.63	\$736.63	\$789.78	\$789.78	\$821.07	\$821.07	\$762.95	\$762.95	\$727.71	\$727.71	\$696.47	\$696.47
59	\$752.53	\$752.53	\$806.83	\$806.83	\$838.79	\$838.79	\$779.42	\$779.42	\$743.42	\$743.42	\$711.50	\$711.50
60	\$784.62	\$784.62	\$841.23	\$841.23	\$874.56	\$874.56	\$812.65	\$812.65	\$775.12	\$775.12	\$741.84	\$741.84
61	\$812.37	\$812.37	\$870.99	\$870.99	\$905.49	\$905.49	\$841.40	\$841.40	\$802.54	\$802.54	\$768.09	\$768.09
62	\$830.58	\$830.58	\$890.52	\$890.52	\$925.80	\$925.80	\$860.26	\$860.26	\$820.53	\$820.53	\$785.31	\$785.31
63	\$853.42	\$853.42	\$915.00	\$915.00	\$951.25	\$951.25	\$883.92	\$883.92	\$843.09	\$843.09	\$806.90	\$806.90
64+	\$867.30	\$867.30	\$929.88	\$929.88	\$966.72	\$966.72	\$898.29	\$898.29	\$856.80	\$856.80	\$820.02	\$820.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1190005		33709PA1190006		33709PA1190007		33709PA1190008		33709PA1200001		33709PA1200002	
Plan Marketing Name =>	Together Blue EPO \$1500		Together Blue EPO \$2500 1x		Together Blue EPO \$5000 1x		Together Blue EPO \$2000		Together Blue EPO Embedded Q\$3650		Together Blue EPO Embedded Q\$6650	
Form # =>	TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-HDHP-SM/WG		TB/EPO-HDHP-SM/WG	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	L		L		L		L		L		L	
Metal =>	Gold		Gold		Gold		Silver		Silver		Bronze	
Deductible =>	\$1500		\$2500		\$5000		\$2000		\$3650		\$6650	
Coinsurance =>	100%		100%		100%		70%		100%		100%	
Copays =>	\$30		\$45		\$25		\$55		100%		100%	
OOP Maximum =>	\$7900		\$7900		\$7900		\$7900		\$6900		\$6900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$201.21	\$201.21	\$195.35	\$195.35	\$183.11	\$183.11	\$165.99	\$165.99	\$167.99	\$167.99	\$138.77	\$138.77
15	\$219.10	\$219.10	\$212.71	\$212.71	\$199.39	\$199.39	\$180.74	\$180.74	\$182.92	\$182.92	\$151.11	\$151.11
16	\$225.93	\$225.93	\$219.35	\$219.35	\$205.61	\$205.61	\$186.39	\$186.39	\$188.63	\$188.63	\$155.82	\$155.82
17	\$232.77	\$232.77	\$225.99	\$225.99	\$211.83	\$211.83	\$192.03	\$192.03	\$194.34	\$194.34	\$160.54	\$160.54
18	\$240.14	\$240.14	\$233.14	\$233.14	\$218.54	\$218.54	\$198.10	\$198.10	\$200.49	\$200.49	\$165.62	\$165.62
19	\$247.50	\$247.50	\$240.29	\$240.29	\$225.24	\$225.24	\$204.18	\$204.18	\$206.63	\$206.63	\$170.70	\$170.70
20	\$255.13	\$255.13	\$247.70	\$247.70	\$232.18	\$232.18	\$210.47	\$210.47	\$213.00	\$213.00	\$175.96	\$175.96
21	\$263.02	\$263.02	\$255.36	\$255.36	\$239.36	\$239.36	\$216.98	\$216.98	\$219.59	\$219.59	\$181.40	\$181.40
22	\$268.02	\$268.02	\$263.02	\$263.02	\$246.98	\$246.98	\$224.98	\$224.98	\$229.59	\$229.59	\$186.40	\$186.40
23	\$273.02	\$273.02	\$270.98	\$270.98	\$254.36	\$254.36	\$232.98	\$232.98	\$239.59	\$239.59	\$191.40	\$191.40
24	\$278.02	\$278.02	\$278.98	\$278.98	\$261.74	\$261.74	\$240.98	\$240.98	\$249.59	\$249.59	\$196.40	\$196.40
25	\$283.02	\$283.02	\$286.74	\$286.74	\$269.10	\$269.10	\$248.98	\$248.98	\$259.59	\$259.59	\$201.40	\$201.40
26	\$288.02	\$288.02	\$294.50	\$294.50	\$276.46	\$276.46	\$256.98	\$256.98	\$269.59	\$269.59	\$206.40	\$206.40
27	\$293.02	\$293.02	\$301.86	\$301.86	\$283.82	\$283.82	\$264.98	\$264.98	\$279.59	\$279.59	\$211.40	\$211.40
28	\$298.02	\$298.02	\$309.22	\$309.22	\$291.18	\$291.18	\$272.98	\$272.98	\$289.59	\$289.59	\$216.40	\$216.40
29	\$303.02	\$303.02	\$316.58	\$316.58	\$298.54	\$298.54	\$280.98	\$280.98	\$299.59	\$299.59	\$221.40	\$221.40
30	\$308.02	\$308.02	\$323.94	\$323.94	\$305.90	\$305.90	\$288.98	\$288.98	\$309.59	\$309.59	\$226.40	\$226.40
31	\$313.02	\$313.02	\$331.30	\$331.30	\$313.26	\$313.26	\$296.98	\$296.98	\$319.59	\$319.59	\$231.40	\$231.40
32	\$318.02	\$318.02	\$338.66	\$338.66	\$320.62	\$320.62	\$304.98	\$304.98	\$329.59	\$329.59	\$236.40	\$236.40
33	\$323.02	\$323.02	\$346.02	\$346.02	\$327.98	\$327.98	\$312.98	\$312.98	\$339.59	\$339.59	\$241.40	\$241.40
34	\$328.02	\$328.02	\$353.38	\$353.38	\$335.34	\$335.34	\$320.98	\$320.98	\$349.59	\$349.59	\$246.40	\$246.40
35	\$333.02	\$333.02	\$360.74	\$360.74	\$342.70	\$342.70	\$328.98	\$328.98	\$359.59	\$359.59	\$251.40	\$251.40
36	\$338.02	\$338.02	\$368.10	\$368.10	\$350.06	\$350.06	\$336.98	\$336.98	\$369.59	\$369.59	\$256.40	\$256.40
37	\$343.02	\$343.02	\$375.46	\$375.46	\$357.42	\$357.42	\$344.98	\$344.98	\$379.59	\$379.59	\$261.40	\$261.40
38	\$348.02	\$348.02	\$382.82	\$382.82	\$364.78	\$364.78	\$352.98	\$352.98	\$389.59	\$389.59	\$266.40	\$266.40
39	\$353.02	\$353.02	\$390.18	\$390.18	\$372.14	\$372.14	\$360.98	\$360.98	\$399.59	\$399.59	\$271.40	\$271.40
40	\$358.02	\$358.02	\$397.54	\$397.54	\$379.50	\$379.50	\$368.98	\$368.98	\$409.59	\$409.59	\$276.40	\$276.40
41	\$363.02	\$363.02	\$404.90	\$404.90	\$386.86	\$386.86	\$376.98	\$376.98	\$419.59	\$419.59	\$281.40	\$281.40
42	\$368.02	\$368.02	\$412.26	\$412.26	\$394.22	\$394.22	\$384.98	\$384.98	\$429.59	\$429.59	\$286.40	\$286.40
43	\$373.02	\$373.02	\$419.62	\$419.62	\$401.58	\$401.58	\$392.98	\$392.98	\$439.59	\$439.59	\$291.40	\$291.40
44	\$378.02	\$378.02	\$426.98	\$426.98	\$408.94	\$408.94	\$400.98	\$400.98	\$449.59	\$449.59	\$296.40	\$296.40
45	\$383.02	\$383.02	\$434.34	\$434.34	\$416.30	\$416.30	\$408.98	\$408.98	\$459.59	\$459.59	\$301.40	\$301.40
46	\$388.02	\$388.02	\$441.70	\$441.70	\$423.66	\$423.66	\$416.98	\$416.98	\$469.59	\$469.59	\$306.40	\$306.40
47	\$393.02	\$393.02	\$449.06	\$449.06	\$431.02	\$431.02	\$424.98	\$424.98	\$479.59	\$479.59	\$311.40	\$311.40
48	\$398.02	\$398.02	\$456.42	\$456.42	\$438.38	\$438.38	\$432.98	\$432.98	\$489.59	\$489.59	\$316.40	\$316.40
49	\$403.02	\$403.02	\$463.78	\$463.78	\$445.74	\$445.74	\$440.98	\$440.98	\$499.59	\$499.59	\$321.40	\$321.40
50	\$408.02	\$408.02	\$471.14	\$471.14	\$453.10	\$453.10	\$448.98	\$448.98	\$509.59	\$509.59	\$326.40	\$326.40
51	\$413.02	\$413.02	\$478.50	\$478.50	\$460.46	\$460.46	\$456.98	\$456.98	\$519.59	\$519.59	\$331.40	\$331.40
52	\$418.02	\$418.02	\$485.86	\$485.86	\$467.82	\$467.82	\$464.98	\$464.98	\$529.59	\$529.59	\$336.40	\$336.40
53	\$423.02	\$423.02	\$493.22	\$493.22	\$475.18	\$475.18	\$472.98	\$472.98	\$539.59	\$539.59	\$341.40	\$341.40
54	\$428.02	\$428.02	\$500.58	\$500.58	\$482.54	\$482.54	\$480.98	\$480.98	\$549.59	\$549.59	\$346.40	\$346.40
55	\$433.02	\$433.02	\$507.94	\$507.94	\$489.90	\$489.90	\$488.98	\$488.98	\$559.59	\$559.59	\$351.40	\$351.40
56	\$438.02	\$438.02	\$515.30	\$515.30	\$497.26	\$497.26	\$496.98	\$496.98	\$569.59	\$569.59	\$356.40	\$356.40
57	\$443.02	\$443.02	\$522.66	\$522.66	\$504.62	\$504.62	\$504.98	\$504.98	\$579.59	\$579.59	\$361.40	\$361.40
58	\$448.02	\$448.02	\$530.02	\$530.02	\$511.98	\$511.98	\$512.98	\$512.98	\$589.59	\$589.59	\$366.40	\$366.40
59	\$453.02	\$453.02	\$537.38	\$537.38	\$519.34	\$519.34	\$520.98	\$520.98	\$599.59	\$599.59	\$371.40	\$371.40
60	\$458.02	\$458.02	\$544.74	\$544.74	\$526.70	\$526.70	\$528.98	\$528.98	\$609.59	\$609.59	\$376.40	\$376.40
61	\$463.02	\$463.02	\$552.10	\$552.10	\$534.06	\$534.06	\$536.98	\$536.98	\$619.59	\$619.59	\$381.40	\$381.40
62	\$468.02	\$468.02	\$559.46	\$559.46	\$541.42	\$541.42	\$544.98	\$544.98	\$629.59	\$629.59	\$386.40	\$386.40
63	\$473.02	\$473.02	\$566.82	\$566.82	\$548.78	\$548.78	\$552.98	\$552.98	\$639.59	\$639.59	\$391.40	\$391.40
64	\$478.02	\$478.02	\$574.18	\$574.18	\$556.14	\$556.14	\$560.98	\$560.98	\$649.59	\$649.59	\$396.40	\$396.40
65+	\$483.02	\$483.02	\$581.54	\$581.54	\$563.50	\$563.50	\$568.98	\$568.98	\$659.59	\$659.59	\$401.40	\$401.40

Company Name: Highmark, Inc.
 Market: Small Group
 Product: PPO
 Effective Date of Rates: July 1, 2021

Ending date of Rates: September 30, 2021

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum a Community Blue Plan		Premier Balance PPO \$250 Platinum a Community Blue Plan		Premier Balance PPO \$0 Gold a Community Blue Plan		Premier Balance PPO \$250 Gold a Community Blue Plan		Premier Balance PPO \$500 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$30		\$30		\$25	
ODP Maximum =>	\$4700		\$4000		\$7900		\$7900		\$7900	
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	\$350.96	\$350.96	\$347.98	\$347.98	\$309.05	\$309.05	\$307.78	\$307.78	\$303.28	\$303.28
15	\$382.16	\$382.16	\$378.92	\$378.92	\$336.52	\$336.52	\$335.14	\$335.14	\$330.24	\$330.24
16	\$394.08	\$394.08	\$390.74	\$390.74	\$347.03	\$347.03	\$345.60	\$345.60	\$340.55	\$340.55
17	\$406.01	\$406.01	\$402.57	\$402.57	\$357.53	\$357.53	\$356.06	\$356.06	\$350.86	\$350.86
18	\$418.86	\$418.86	\$415.31	\$415.31	\$368.84	\$368.84	\$367.33	\$367.33	\$361.96	\$361.96
19	\$431.70	\$431.70	\$428.04	\$428.04	\$380.15	\$380.15	\$378.59	\$378.59	\$373.06	\$373.06
20	\$445.01	\$445.01	\$441.23	\$441.23	\$391.87	\$391.87	\$390.26	\$390.26	\$384.56	\$384.56
21	\$458.77	\$458.77	\$454.88	\$454.88	\$403.99	\$403.99	\$402.33	\$402.33	\$396.45	\$396.45
22	\$458.77	\$458.77	\$454.88	\$454.88	\$403.99	\$403.99	\$402.33	\$402.33	\$396.45	\$396.45
23	\$458.77	\$458.77	\$454.88	\$454.88	\$403.99	\$403.99	\$402.33	\$402.33	\$396.45	\$396.45
24	\$458.77	\$458.77	\$454.88	\$454.88	\$403.99	\$403.99	\$402.33	\$402.33	\$396.45	\$396.45
25	\$460.61	\$460.61	\$456.70	\$456.70	\$405.61	\$405.61	\$403.94	\$403.94	\$398.04	\$398.04
26	\$469.78	\$469.78	\$465.80	\$465.80	\$413.69	\$413.69	\$411.99	\$411.99	\$405.96	\$405.96
27	\$480.79	\$480.79	\$476.71	\$476.71	\$423.38	\$423.38	\$421.64	\$421.64	\$415.48	\$415.48
28	\$489.68	\$489.68	\$484.45	\$484.45	\$434.14	\$434.14	\$432.33	\$432.33	\$426.04	\$426.04
29	\$513.36	\$513.36	\$509.01	\$509.01	\$452.06	\$452.06	\$450.21	\$450.21	\$443.63	\$443.63
30	\$520.70	\$520.70	\$516.29	\$516.29	\$458.53	\$458.53	\$456.64	\$456.64	\$449.97	\$449.97
31	\$531.71	\$531.71	\$527.21	\$527.21	\$468.22	\$468.22	\$466.30	\$466.30	\$459.49	\$459.49
32	\$542.72	\$542.72	\$538.12	\$538.12	\$477.92	\$477.92	\$475.96	\$475.96	\$469.00	\$469.00
33	\$549.61	\$549.61	\$544.95	\$544.95	\$483.98	\$483.98	\$481.99	\$481.99	\$474.95	\$474.95
34	\$556.95	\$556.95	\$552.22	\$552.22	\$490.44	\$490.44	\$488.43	\$488.43	\$481.29	\$481.29
35	\$560.62	\$560.62	\$555.86	\$555.86	\$493.68	\$493.68	\$491.65	\$491.65	\$484.46	\$484.46
36	\$564.29	\$564.29	\$559.50	\$559.50	\$496.91	\$496.91	\$494.87	\$494.87	\$487.63	\$487.63
37	\$567.96	\$567.96	\$563.14	\$563.14	\$500.14	\$500.14	\$498.08	\$498.08	\$490.81	\$490.81
38	\$571.63	\$571.63	\$566.78	\$566.78	\$503.37	\$503.37	\$501.30	\$501.30	\$493.98	\$493.98
39	\$578.97	\$578.97	\$574.06	\$574.06	\$509.84	\$509.84	\$507.74	\$507.74	\$500.32	\$500.32
40	\$586.31	\$586.31	\$581.34	\$581.34	\$516.30	\$516.30	\$514.18	\$514.18	\$506.66	\$506.66
41	\$597.32	\$597.32	\$592.25	\$592.25	\$525.99	\$525.99	\$523.83	\$523.83	\$516.18	\$516.18
42	\$607.87	\$607.87	\$602.72	\$602.72	\$535.29	\$535.29	\$533.09	\$533.09	\$525.30	\$525.30
43	\$622.55	\$622.55	\$617.27	\$617.27	\$548.21	\$548.21	\$545.96	\$545.96	\$537.98	\$537.98
44	\$640.90	\$640.90	\$635.47	\$635.47	\$564.37	\$564.37	\$562.06	\$562.06	\$553.84	\$553.84
45	\$662.46	\$662.46	\$656.85	\$656.85	\$583.36	\$583.36	\$580.96	\$580.96	\$572.47	\$572.47
46	\$688.16	\$688.16	\$682.32	\$682.32	\$605.99	\$605.99	\$603.50	\$603.50	\$594.68	\$594.68
47	\$717.06	\$717.06	\$710.98	\$710.98	\$631.44	\$631.44	\$628.84	\$628.84	\$619.65	\$619.65
48	\$750.09	\$750.09	\$743.73	\$743.73	\$660.52	\$660.52	\$657.81	\$657.81	\$648.20	\$648.20
49	\$782.66	\$782.66	\$776.03	\$776.03	\$689.21	\$689.21	\$686.37	\$686.37	\$676.34	\$676.34
50	\$819.36	\$819.36	\$812.42	\$812.42	\$721.53	\$721.53	\$718.56	\$718.56	\$708.06	\$708.06
51	\$855.61	\$855.61	\$848.35	\$848.35	\$753.44	\$753.44	\$750.35	\$750.35	\$739.38	\$739.38
52	\$895.52	\$895.52	\$887.93	\$887.93	\$788.59	\$788.59	\$785.35	\$785.35	\$773.87	\$773.87
53	\$935.89	\$935.89	\$927.96	\$927.96	\$824.14	\$824.14	\$820.75	\$820.75	\$808.76	\$808.76
54	\$979.47	\$979.47	\$971.17	\$971.17	\$862.52	\$862.52	\$858.97	\$858.97	\$846.42	\$846.42
55	\$1,023.06	\$1,023.06	\$1,014.38	\$1,014.38	\$900.90	\$900.90	\$897.20	\$897.20	\$884.08	\$884.08
56	\$1,070.31	\$1,070.31	\$1,061.24	\$1,061.24	\$942.51	\$942.51	\$938.64	\$938.64	\$924.92	\$924.92
57	\$1,118.02	\$1,118.02	\$1,108.54	\$1,108.54	\$984.52	\$984.52	\$980.48	\$980.48	\$966.15	\$966.15
58	\$1,168.95	\$1,168.95	\$1,159.03	\$1,159.03	\$1,029.37	\$1,029.37	\$1,025.14	\$1,025.14	\$1,010.15	\$1,010.15
59	\$1,194.18	\$1,194.18	\$1,184.05	\$1,184.05	\$1,051.59	\$1,051.59	\$1,047.26	\$1,047.26	\$1,031.96	\$1,031.96
60	\$1,245.10	\$1,245.10	\$1,234.54	\$1,234.54	\$1,096.43	\$1,096.43	\$1,091.92	\$1,091.92	\$1,075.97	\$1,075.97
61	\$1,289.14	\$1,289.14	\$1,278.21	\$1,278.21	\$1,135.21	\$1,135.21	\$1,130.55	\$1,130.55	\$1,114.02	\$1,114.02
62	\$1,318.05	\$1,318.05	\$1,306.87	\$1,306.87	\$1,160.66	\$1,160.66	\$1,155.89	\$1,155.89	\$1,139.00	\$1,139.00
63	\$1,354.29	\$1,354.29	\$1,342.81	\$1,342.81	\$1,192.58	\$1,192.58	\$1,187.68	\$1,187.68	\$1,170.32	\$1,170.32
64+	\$1,376.31	\$1,376.31	\$1,364.64	\$1,364.64	\$1,211.97	\$1,211.97	\$1,206.99	\$1,206.99	\$1,189.35	\$1,189.35

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

HIOS Plan ID (On Exchange) >>	N/A	N/A	N/A	N/A	N/A					
HIOS Plan ID (Off Exchange) >>	33709PA0560036	33709PA0560037	33709PA0560038	33709PA0560040	33709PA0560041					
Plan Marketing Name >>	Premier Balance PPO \$750 a Community Blue Plan	Premier Balance PPO \$1000 a Community Blue Plan	Premier Balance PPO \$1250 a Community Blue Plan	Premier Balance PPO \$1500 a Community Blue Plan	Premier Balance PPO \$2000 a Community Blue Plan					
Form # >>	PPO-SM/WG-8	PPO-SM/WG-8	PPO-SM/WG-8	PPO-SM/WG-8	PPO-SM/WG-8					
Rating Area >>	Area 1,4	Area 1,4	Area 1,4	Area 1,4	Area 1,4					
Network >>	A	A	A	A	A					
Metal >>	Gold	Gold	Gold	Gold	Gold					
Deductible >>	\$750	\$1000	\$1250	\$1500	\$2000					
Coinsurance >>	100%	100%	100%	100%	100%					
Copays >>	\$25	\$25	\$25	\$25	\$25					
ODP Maximum >>	\$7900	\$7900	\$8550	\$8550	\$7900					
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	\$301.46	\$301.46	\$296.25	\$296.25	\$293.11	\$293.11	\$288.95	\$288.95	\$281.76	\$281.76
15	\$328.25	\$328.25	\$322.58	\$322.58	\$319.16	\$319.16	\$314.63	\$314.63	\$306.81	\$306.81
16	\$338.50	\$338.50	\$332.65	\$332.65	\$329.13	\$329.13	\$324.45	\$324.45	\$316.39	\$316.39
17	\$348.74	\$348.74	\$342.72	\$342.72	\$339.09	\$339.09	\$334.27	\$334.27	\$325.96	\$325.96
18	\$359.78	\$359.78	\$353.56	\$353.56	\$349.82	\$349.82	\$344.85	\$344.85	\$336.28	\$336.28
19	\$370.81	\$370.81	\$364.40	\$364.40	\$360.54	\$360.54	\$355.43	\$355.43	\$346.59	\$346.59
20	\$382.24	\$382.24	\$375.63	\$375.63	\$371.66	\$371.66	\$366.38	\$366.38	\$357.27	\$357.27
21	\$394.06	\$394.06	\$387.25	\$387.25	\$383.15	\$383.15	\$377.71	\$377.71	\$368.32	\$368.32
22	\$394.06	\$394.06	\$387.25	\$387.25	\$383.15	\$383.15	\$377.71	\$377.71	\$368.32	\$368.32
23	\$394.06	\$394.06	\$387.25	\$387.25	\$383.15	\$383.15	\$377.71	\$377.71	\$368.32	\$368.32
24	\$394.06	\$394.06	\$387.25	\$387.25	\$383.15	\$383.15	\$377.71	\$377.71	\$368.32	\$368.32
25	\$395.64	\$395.64	\$388.80	\$388.80	\$384.68	\$384.68	\$379.22	\$379.22	\$369.79	\$369.79
26	\$403.52	\$403.52	\$396.54	\$396.54	\$392.35	\$392.35	\$386.78	\$386.78	\$377.16	\$377.16
27	\$412.97	\$412.97	\$405.84	\$405.84	\$401.54	\$401.54	\$395.84	\$395.84	\$386.00	\$386.00
28	\$428.34	\$428.34	\$420.94	\$420.94	\$416.48	\$416.48	\$410.57	\$410.57	\$400.36	\$400.36
29	\$440.95	\$440.95	\$433.33	\$433.33	\$428.74	\$428.74	\$422.66	\$422.66	\$412.15	\$412.15
30	\$447.26	\$447.26	\$439.53	\$439.53	\$434.88	\$434.88	\$428.70	\$428.70	\$418.04	\$418.04
31	\$456.72	\$456.72	\$448.82	\$448.82	\$444.07	\$444.07	\$437.77	\$437.77	\$426.88	\$426.88
32	\$466.17	\$466.17	\$458.12	\$458.12	\$453.27	\$453.27	\$446.83	\$446.83	\$435.72	\$435.72
33	\$472.08	\$472.08	\$463.93	\$463.93	\$459.01	\$459.01	\$452.50	\$452.50	\$441.25	\$441.25
34	\$478.39	\$478.39	\$470.12	\$470.12	\$465.14	\$465.14	\$458.54	\$458.54	\$447.14	\$447.14
35	\$481.54	\$481.54	\$473.22	\$473.22	\$468.21	\$468.21	\$461.56	\$461.56	\$450.09	\$450.09
36	\$484.69	\$484.69	\$476.32	\$476.32	\$471.27	\$471.27	\$464.58	\$464.58	\$453.03	\$453.03
37	\$487.85	\$487.85	\$479.42	\$479.42	\$474.34	\$474.34	\$467.60	\$467.60	\$455.98	\$455.98
38	\$491.00	\$491.00	\$482.51	\$482.51	\$477.40	\$477.40	\$470.63	\$470.63	\$458.93	\$458.93
39	\$497.30	\$497.30	\$488.71	\$488.71	\$483.54	\$483.54	\$476.67	\$476.67	\$464.82	\$464.82
40	\$503.61	\$503.61	\$494.91	\$494.91	\$489.67	\$489.67	\$482.71	\$482.71	\$470.71	\$470.71
41	\$513.07	\$513.07	\$504.20	\$504.20	\$498.86	\$498.86	\$491.78	\$491.78	\$479.55	\$479.55
42	\$522.13	\$522.13	\$513.11	\$513.11	\$507.67	\$507.67	\$500.47	\$500.47	\$488.02	\$488.02
43	\$534.74	\$534.74	\$525.50	\$525.50	\$519.93	\$519.93	\$512.55	\$512.55	\$499.81	\$499.81
44	\$550.50	\$550.50	\$540.99	\$540.99	\$535.26	\$535.26	\$527.66	\$527.66	\$514.54	\$514.54
45	\$569.02	\$569.02	\$559.19	\$559.19	\$553.27	\$553.27	\$545.41	\$545.41	\$531.85	\$531.85
46	\$591.09	\$591.09	\$580.88	\$580.88	\$574.73	\$574.73	\$566.57	\$566.57	\$552.48	\$552.48
47	\$615.92	\$615.92	\$605.27	\$605.27	\$598.86	\$598.86	\$590.36	\$590.36	\$575.68	\$575.68
48	\$644.29	\$644.29	\$633.15	\$633.15	\$626.45	\$626.45	\$617.56	\$617.56	\$602.20	\$602.20
49	\$672.27	\$672.27	\$660.65	\$660.65	\$653.65	\$653.65	\$644.37	\$644.37	\$628.35	\$628.35
50	\$703.79	\$703.79	\$691.63	\$691.63	\$684.31	\$684.31	\$674.59	\$674.59	\$657.82	\$657.82
51	\$734.92	\$734.92	\$722.22	\$722.22	\$714.57	\$714.57	\$704.43	\$704.43	\$686.92	\$686.92
52	\$769.21	\$769.21	\$755.91	\$755.91	\$747.91	\$747.91	\$737.29	\$737.29	\$718.96	\$718.96
53	\$803.88	\$803.88	\$789.99	\$789.99	\$781.63	\$781.63	\$770.53	\$770.53	\$751.37	\$751.37
54	\$841.32	\$841.32	\$826.78	\$826.78	\$818.03	\$818.03	\$806.41	\$806.41	\$786.36	\$786.36
55	\$878.75	\$878.75	\$863.57	\$863.57	\$854.42	\$854.42	\$842.29	\$842.29	\$821.35	\$821.35
56	\$919.34	\$919.34	\$903.45	\$903.45	\$893.89	\$893.89	\$881.20	\$881.20	\$859.29	\$859.29
57	\$960.32	\$960.32	\$943.73	\$943.73	\$933.74	\$933.74	\$920.48	\$920.48	\$897.60	\$897.60
58	\$1,004.06	\$1,004.06	\$986.71	\$986.71	\$976.27	\$976.27	\$962.41	\$962.41	\$938.48	\$938.48
59	\$1,025.74	\$1,025.74	\$1,008.01	\$1,008.01	\$997.34	\$997.34	\$983.18	\$983.18	\$958.74	\$958.74
60	\$1,069.48	\$1,069.48	\$1,051.00	\$1,051.00	\$1,039.87	\$1,039.87	\$1,025.10	\$1,025.10	\$999.62	\$999.62
61	\$1,107.31	\$1,107.31	\$1,088.17	\$1,088.17	\$1,076.65	\$1,076.65	\$1,061.37	\$1,061.37	\$1,034.98	\$1,034.98
62	\$1,132.13	\$1,132.13	\$1,112.57	\$1,112.57	\$1,100.79	\$1,100.79	\$1,085.16	\$1,085.16	\$1,058.18	\$1,058.18
63	\$1,163.27	\$1,163.27	\$1,143.16	\$1,143.16	\$1,131.06	\$1,131.06	\$1,115.00	\$1,115.00	\$1,087.28	\$1,087.28
64+	\$1,182.18	\$1,182.18	\$1,161.75	\$1,161.75	\$1,149.45	\$1,149.45	\$1,133.13	\$1,133.13	\$1,104.96	\$1,104.96

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO \$1400 a Community Blue Plan		Premier Balance PPO \$5000 1x a Community Blue Plan		Balance PPO \$1000 a Community Blue Plan		Balance PPO \$1750 a Community Blue Plan		Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1400		\$5000		\$1000		\$1750		\$2000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	\$40		\$25		\$45		\$35		\$35	
ODP Maximum =>	\$7900		\$7900		\$7900		\$7900		\$7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$281.83	\$281.83	\$265.64	\$265.64	\$274.93	\$274.93	\$270.72	\$270.72	\$267.97	\$267.97
15	\$306.89	\$306.89	\$289.25	\$289.25	\$299.37	\$299.37	\$294.78	\$294.78	\$291.79	\$291.79
16	\$316.46	\$316.46	\$298.28	\$298.28	\$308.72	\$308.72	\$303.98	\$303.98	\$300.90	\$300.90
17	\$326.04	\$326.04	\$307.31	\$307.31	\$318.06	\$318.06	\$313.18	\$313.18	\$310.01	\$310.01
18	\$336.36	\$336.36	\$317.03	\$317.03	\$328.12	\$328.12	\$323.09	\$323.09	\$319.81	\$319.81
19	\$346.67	\$346.67	\$326.75	\$326.75	\$338.19	\$338.19	\$333.00	\$333.00	\$329.62	\$329.62
20	\$357.36	\$357.36	\$336.82	\$336.82	\$348.61	\$348.61	\$343.26	\$343.26	\$339.78	\$339.78
21	\$368.41	\$368.41	\$347.24	\$347.24	\$359.39	\$359.39	\$353.88	\$353.88	\$350.29	\$350.29
22	\$368.41	\$368.41	\$347.24	\$347.24	\$359.39	\$359.39	\$353.88	\$353.88	\$350.29	\$350.29
23	\$368.41	\$368.41	\$347.24	\$347.24	\$359.39	\$359.39	\$353.88	\$353.88	\$350.29	\$350.29
24	\$368.41	\$368.41	\$347.24	\$347.24	\$359.39	\$359.39	\$353.88	\$353.88	\$350.29	\$350.29
25	\$369.88	\$369.88	\$348.63	\$348.63	\$360.83	\$360.83	\$355.30	\$355.30	\$351.69	\$351.69
26	\$377.25	\$377.25	\$355.57	\$355.57	\$368.02	\$368.02	\$362.37	\$362.37	\$358.70	\$358.70
27	\$386.09	\$386.09	\$363.91	\$363.91	\$376.64	\$376.64	\$370.87	\$370.87	\$367.10	\$367.10
28	\$400.46	\$400.46	\$377.45	\$377.45	\$390.66	\$390.66	\$384.67	\$384.67	\$380.77	\$380.77
29	\$412.25	\$412.25	\$388.56	\$388.56	\$402.16	\$402.16	\$395.99	\$395.99	\$391.97	\$391.97
30	\$418.15	\$418.15	\$394.12	\$394.12	\$407.91	\$407.91	\$401.65	\$401.65	\$397.58	\$397.58
31	\$426.99	\$426.99	\$402.45	\$402.45	\$416.53	\$416.53	\$410.15	\$410.15	\$405.99	\$405.99
32	\$435.83	\$435.83	\$410.78	\$410.78	\$425.16	\$425.16	\$418.64	\$418.64	\$414.39	\$414.39
33	\$441.36	\$441.36	\$415.99	\$415.99	\$430.55	\$430.55	\$423.95	\$423.95	\$419.65	\$419.65
34	\$447.25	\$447.25	\$421.55	\$421.55	\$436.30	\$436.30	\$429.61	\$429.61	\$425.25	\$425.25
35	\$450.20	\$450.20	\$424.33	\$424.33	\$439.17	\$439.17	\$432.44	\$432.44	\$428.05	\$428.05
36	\$453.14	\$453.14	\$427.11	\$427.11	\$442.05	\$442.05	\$435.27	\$435.27	\$430.86	\$430.86
37	\$456.09	\$456.09	\$429.88	\$429.88	\$444.92	\$444.92	\$438.10	\$438.10	\$433.66	\$433.66
38	\$459.04	\$459.04	\$432.66	\$432.66	\$447.80	\$447.80	\$440.93	\$440.93	\$436.46	\$436.46
39	\$464.93	\$464.93	\$438.22	\$438.22	\$453.55	\$453.55	\$446.60	\$446.60	\$442.07	\$442.07
40	\$470.83	\$470.83	\$443.77	\$443.77	\$459.30	\$459.30	\$452.26	\$452.26	\$447.67	\$447.67
41	\$479.67	\$479.67	\$452.11	\$452.11	\$467.93	\$467.93	\$460.75	\$460.75	\$456.08	\$456.08
42	\$488.14	\$488.14	\$460.09	\$460.09	\$476.19	\$476.19	\$468.89	\$468.89	\$464.13	\$464.13
43	\$499.93	\$499.93	\$471.20	\$471.20	\$487.69	\$487.69	\$480.22	\$480.22	\$475.34	\$475.34
44	\$514.67	\$514.67	\$485.09	\$485.09	\$502.07	\$502.07	\$494.37	\$494.37	\$489.36	\$489.36
45	\$531.98	\$531.98	\$501.41	\$501.41	\$518.96	\$518.96	\$511.00	\$511.00	\$505.82	\$505.82
46	\$552.62	\$552.62	\$520.86	\$520.86	\$539.09	\$539.09	\$530.82	\$530.82	\$525.44	\$525.44
47	\$575.82	\$575.82	\$542.74	\$542.74	\$561.73	\$561.73	\$553.11	\$553.11	\$547.50	\$547.50
48	\$602.35	\$602.35	\$567.74	\$567.74	\$587.60	\$587.60	\$578.59	\$578.59	\$572.72	\$572.72
49	\$628.51	\$628.51	\$592.39	\$592.39	\$613.12	\$613.12	\$603.72	\$603.72	\$597.59	\$597.59
50	\$657.98	\$657.98	\$620.17	\$620.17	\$641.87	\$641.87	\$632.03	\$632.03	\$625.62	\$625.62
51	\$687.08	\$687.08	\$647.60	\$647.60	\$670.26	\$670.26	\$659.99	\$659.99	\$653.29	\$653.29
52	\$719.14	\$719.14	\$677.81	\$677.81	\$701.53	\$701.53	\$690.77	\$690.77	\$683.77	\$683.77
53	\$751.56	\$751.56	\$708.37	\$708.37	\$733.16	\$733.16	\$721.92	\$721.92	\$714.59	\$714.59
54	\$786.56	\$786.56	\$741.36	\$741.36	\$767.30	\$767.30	\$755.53	\$755.53	\$747.87	\$747.87
55	\$821.55	\$821.55	\$774.35	\$774.35	\$801.44	\$801.44	\$789.15	\$789.15	\$781.15	\$781.15
56	\$859.50	\$859.50	\$810.11	\$810.11	\$838.46	\$838.46	\$825.60	\$825.60	\$817.23	\$817.23
57	\$897.82	\$897.82	\$846.22	\$846.22	\$875.83	\$875.83	\$862.41	\$862.41	\$853.66	\$853.66
58	\$938.71	\$938.71	\$884.77	\$884.77	\$915.73	\$915.73	\$901.69	\$901.69	\$892.54	\$892.54
59	\$958.97	\$958.97	\$903.87	\$903.87	\$935.49	\$935.49	\$921.15	\$921.15	\$911.80	\$911.80
60	\$999.86	\$999.86	\$942.41	\$942.41	\$975.38	\$975.38	\$960.43	\$960.43	\$950.69	\$950.69
61	\$1,035.23	\$1,035.23	\$975.74	\$975.74	\$1,009.89	\$1,009.89	\$994.40	\$994.40	\$984.31	\$984.31
62	\$1,058.44	\$1,058.44	\$997.62	\$997.62	\$1,032.53	\$1,032.53	\$1,016.70	\$1,016.70	\$1,006.38	\$1,006.38
63	\$1,087.55	\$1,087.55	\$1,025.05	\$1,025.05	\$1,060.92	\$1,060.92	\$1,044.65	\$1,044.65	\$1,034.06	\$1,034.06
64+	\$1,105.23	\$1,105.23	\$1,041.72	\$1,041.72	\$1,078.17	\$1,078.17	\$1,061.64	\$1,061.64	\$1,050.87	\$1,050.87

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA1110001		33709PA1110002	
Plan Marketing Name =>	Health Savings PPO \$1500 a Community Blue Plan		Health Savings PPO Embedded \$2800 a Community Blue Plan		Health Savings PPO Embedded \$3700 a Community Blue Plan		Premier Balance EPO \$250 a Community Blue Plan		Premier Balance EPO \$500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		J	
Metal =>	Gold		Silver		Silver		Gold		Gold	
Deductible =>	\$1500		\$2800		\$3700		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$15		100%		100%		\$10		\$15	
ODP Maximum =>	\$3500		\$6900		\$6900		\$8150		\$8150	
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	\$287.62	\$287.62	\$258.30	\$258.30	\$250.79	\$250.79	\$290.70	\$290.70	\$284.04	\$284.04
15	\$313.19	\$313.19	\$281.26	\$281.26	\$273.08	\$273.08	\$316.54	\$316.54	\$309.29	\$309.29
16	\$322.97	\$322.97	\$290.04	\$290.04	\$281.61	\$281.61	\$326.42	\$326.42	\$318.95	\$318.95
17	\$332.74	\$332.74	\$298.82	\$298.82	\$290.13	\$290.13	\$336.30	\$336.30	\$328.60	\$328.60
18	\$343.27	\$343.27	\$308.27	\$308.27	\$299.31	\$299.31	\$346.94	\$346.94	\$339.00	\$339.00
19	\$353.80	\$353.80	\$317.73	\$317.73	\$308.49	\$308.49	\$357.58	\$357.58	\$349.39	\$349.39
20	\$364.70	\$364.70	\$327.52	\$327.52	\$318.00	\$318.00	\$368.60	\$368.60	\$360.16	\$360.16
21	\$375.98	\$375.98	\$337.65	\$337.65	\$327.83	\$327.83	\$380.00	\$380.00	\$371.30	\$371.30
22	\$375.98	\$375.98	\$337.65	\$337.65	\$327.83	\$327.83	\$380.00	\$380.00	\$371.30	\$371.30
23	\$375.98	\$375.98	\$337.65	\$337.65	\$327.83	\$327.83	\$380.00	\$380.00	\$371.30	\$371.30
24	\$375.98	\$375.98	\$337.65	\$337.65	\$327.83	\$327.83	\$380.00	\$380.00	\$371.30	\$371.30
25	\$377.48	\$377.48	\$339.00	\$339.00	\$329.14	\$329.14	\$381.52	\$381.52	\$372.79	\$372.79
26	\$385.00	\$385.00	\$345.75	\$345.75	\$335.70	\$335.70	\$389.12	\$389.12	\$380.21	\$380.21
27	\$394.03	\$394.03	\$353.86	\$353.86	\$343.57	\$343.57	\$398.24	\$398.24	\$389.12	\$389.12
28	\$408.69	\$408.69	\$367.03	\$367.03	\$356.35	\$356.35	\$413.06	\$413.06	\$403.60	\$403.60
29	\$420.72	\$420.72	\$377.83	\$377.83	\$366.84	\$366.84	\$425.22	\$425.22	\$415.48	\$415.48
30	\$426.74	\$426.74	\$383.23	\$383.23	\$372.09	\$372.09	\$431.30	\$431.30	\$421.43	\$421.43
31	\$435.76	\$435.76	\$391.34	\$391.34	\$379.95	\$379.95	\$440.42	\$440.42	\$430.34	\$430.34
32	\$444.78	\$444.78	\$399.44	\$399.44	\$387.82	\$387.82	\$449.54	\$449.54	\$439.25	\$439.25
33	\$450.42	\$450.42	\$404.50	\$404.50	\$392.74	\$392.74	\$455.24	\$455.24	\$444.82	\$444.82
34	\$456.44	\$456.44	\$409.91	\$409.91	\$397.99	\$397.99	\$461.32	\$461.32	\$450.76	\$450.76
35	\$459.45	\$459.45	\$412.61	\$412.61	\$400.61	\$400.61	\$464.36	\$464.36	\$453.73	\$453.73
36	\$462.46	\$462.46	\$415.31	\$415.31	\$403.23	\$403.23	\$467.40	\$467.40	\$456.70	\$456.70
37	\$465.46	\$465.46	\$418.01	\$418.01	\$405.85	\$405.85	\$470.44	\$470.44	\$459.67	\$459.67
38	\$468.47	\$468.47	\$420.71	\$420.71	\$408.48	\$408.48	\$473.48	\$473.48	\$462.64	\$462.64
39	\$474.49	\$474.49	\$426.11	\$426.11	\$413.72	\$413.72	\$479.56	\$479.56	\$468.58	\$468.58
40	\$480.50	\$480.50	\$431.52	\$431.52	\$418.97	\$418.97	\$485.64	\$485.64	\$474.52	\$474.52
41	\$489.53	\$489.53	\$439.62	\$439.62	\$426.83	\$426.83	\$494.76	\$494.76	\$483.43	\$483.43
42	\$498.17	\$498.17	\$447.39	\$447.39	\$434.37	\$434.37	\$503.50	\$503.50	\$491.97	\$491.97
43	\$510.20	\$510.20	\$458.19	\$458.19	\$444.87	\$444.87	\$515.66	\$515.66	\$503.85	\$503.85
44	\$525.24	\$525.24	\$471.70	\$471.70	\$457.98	\$457.98	\$530.86	\$530.86	\$518.71	\$518.71
45	\$542.92	\$542.92	\$487.57	\$487.57	\$473.39	\$473.39	\$548.72	\$548.72	\$536.16	\$536.16
46	\$563.97	\$563.97	\$506.48	\$506.48	\$491.75	\$491.75	\$570.00	\$570.00	\$556.95	\$556.95
47	\$587.66	\$587.66	\$527.75	\$527.75	\$512.40	\$512.40	\$593.94	\$593.94	\$580.34	\$580.34
48	\$614.73	\$614.73	\$552.06	\$552.06	\$536.00	\$536.00	\$621.30	\$621.30	\$607.08	\$607.08
49	\$641.42	\$641.42	\$576.03	\$576.03	\$559.28	\$559.28	\$648.28	\$648.28	\$633.44	\$633.44
50	\$671.50	\$671.50	\$603.04	\$603.04	\$585.50	\$585.50	\$678.68	\$678.68	\$663.14	\$663.14
51	\$701.20	\$701.20	\$629.72	\$629.72	\$611.40	\$611.40	\$708.70	\$708.70	\$692.47	\$692.47
52	\$733.91	\$733.91	\$659.09	\$659.09	\$639.92	\$639.92	\$741.76	\$741.76	\$724.78	\$724.78
53	\$767.00	\$767.00	\$688.81	\$688.81	\$668.77	\$668.77	\$775.20	\$775.20	\$757.45	\$757.45
54	\$802.72	\$802.72	\$720.88	\$720.88	\$699.92	\$699.92	\$811.30	\$811.30	\$792.73	\$792.73
55	\$838.44	\$838.44	\$752.96	\$752.96	\$731.06	\$731.06	\$847.40	\$847.40	\$828.00	\$828.00
56	\$877.16	\$877.16	\$787.74	\$787.74	\$764.83	\$764.83	\$886.54	\$886.54	\$866.24	\$866.24
57	\$916.26	\$916.26	\$822.85	\$822.85	\$798.92	\$798.92	\$926.06	\$926.06	\$904.86	\$904.86
58	\$958.00	\$958.00	\$860.33	\$860.33	\$835.31	\$835.31	\$968.24	\$968.24	\$946.07	\$946.07
59	\$978.68	\$978.68	\$878.90	\$878.90	\$853.34	\$853.34	\$989.14	\$989.14	\$966.49	\$966.49
60	\$1,020.41	\$1,020.41	\$916.38	\$916.38	\$889.73	\$889.73	\$1,031.32	\$1,031.32	\$1,007.71	\$1,007.71
61	\$1,056.50	\$1,056.50	\$948.80	\$948.80	\$921.20	\$921.20	\$1,067.80	\$1,067.80	\$1,043.35	\$1,043.35
62	\$1,080.19	\$1,080.19	\$970.07	\$970.07	\$941.86	\$941.86	\$1,091.74	\$1,091.74	\$1,066.74	\$1,066.74
63	\$1,109.89	\$1,109.89	\$996.74	\$996.74	\$967.75	\$967.75	\$1,121.76	\$1,121.76	\$1,096.08	\$1,096.08
64+	\$1,127.94	\$1,127.94	\$1,012.95	\$1,012.95	\$983.49	\$983.49	\$1,140.00	\$1,140.00	\$1,113.90	\$1,113.90

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA1110003		33709PA1110004		33709PA1110005		33709PA1110006		33709PA0440016	
Plan Marketing Name =>	Premier Balance EPO \$750 a Community Blue Plan		Premier Balance EPO \$900 a Community Blue Plan		Premier Balance EPO \$1100 a Community Blue Plan		Premier Balance EPO \$2500 a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	J		J		J		J		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$900		\$1100		\$2500		\$250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$10		\$40	
ODP Maximum =>	\$8150		\$8150		\$8150		\$8150		\$7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$281.10	\$281.10	\$280.01	\$280.01	\$276.85	\$276.85	\$257.98	\$257.98	\$320.72	\$320.72
15	\$306.09	\$306.09	\$304.90	\$304.90	\$301.46	\$301.46	\$280.91	\$280.91	\$349.23	\$349.23
16	\$315.64	\$315.64	\$314.42	\$314.42	\$310.87	\$310.87	\$289.68	\$289.68	\$360.13	\$360.13
17	\$325.19	\$325.19	\$323.94	\$323.94	\$320.28	\$320.28	\$298.45	\$298.45	\$371.03	\$371.03
18	\$335.48	\$335.48	\$334.19	\$334.19	\$330.41	\$330.41	\$307.89	\$307.89	\$382.77	\$382.77
19	\$345.77	\$345.77	\$344.43	\$344.43	\$340.55	\$340.55	\$317.33	\$317.33	\$394.50	\$394.50
20	\$356.43	\$356.43	\$355.05	\$355.05	\$351.04	\$351.04	\$327.11	\$327.11	\$406.66	\$406.66
21	\$367.45	\$367.45	\$366.03	\$366.03	\$361.90	\$361.90	\$337.23	\$337.23	\$419.24	\$419.24
22	\$367.45	\$367.45	\$366.03	\$366.03	\$361.90	\$361.90	\$337.23	\$337.23	\$419.24	\$419.24
23	\$367.45	\$367.45	\$366.03	\$366.03	\$361.90	\$361.90	\$337.23	\$337.23	\$419.24	\$419.24
24	\$367.45	\$367.45	\$366.03	\$366.03	\$361.90	\$361.90	\$337.23	\$337.23	\$419.24	\$419.24
25	\$368.92	\$368.92	\$367.49	\$367.49	\$363.35	\$363.35	\$338.58	\$338.58	\$420.92	\$420.92
26	\$376.27	\$376.27	\$374.81	\$374.81	\$370.59	\$370.59	\$345.32	\$345.32	\$429.30	\$429.30
27	\$385.09	\$385.09	\$383.60	\$383.60	\$379.27	\$379.27	\$353.42	\$353.42	\$439.36	\$439.36
28	\$399.42	\$399.42	\$397.87	\$397.87	\$393.39	\$393.39	\$366.57	\$366.57	\$455.71	\$455.71
29	\$411.18	\$411.18	\$409.59	\$409.59	\$404.97	\$404.97	\$377.36	\$377.36	\$469.13	\$469.13
30	\$417.06	\$417.06	\$415.44	\$415.44	\$410.76	\$410.76	\$382.76	\$382.76	\$475.84	\$475.84
31	\$425.87	\$425.87	\$424.23	\$424.23	\$419.44	\$419.44	\$390.85	\$390.85	\$485.90	\$485.90
32	\$434.69	\$434.69	\$433.01	\$433.01	\$428.13	\$428.13	\$398.94	\$398.94	\$495.96	\$495.96
33	\$440.21	\$440.21	\$438.50	\$438.50	\$433.56	\$433.56	\$404.00	\$404.00	\$502.25	\$502.25
34	\$446.08	\$446.08	\$444.36	\$444.36	\$439.35	\$439.35	\$409.40	\$409.40	\$508.96	\$508.96
35	\$449.02	\$449.02	\$447.29	\$447.29	\$442.24	\$442.24	\$412.10	\$412.10	\$512.31	\$512.31
36	\$451.96	\$451.96	\$450.22	\$450.22	\$445.14	\$445.14	\$414.79	\$414.79	\$515.67	\$515.67
37	\$454.90	\$454.90	\$453.15	\$453.15	\$448.03	\$448.03	\$417.49	\$417.49	\$519.02	\$519.02
38	\$457.84	\$457.84	\$456.07	\$456.07	\$450.93	\$450.93	\$420.19	\$420.19	\$522.37	\$522.37
39	\$463.72	\$463.72	\$461.93	\$461.93	\$456.72	\$456.72	\$425.58	\$425.58	\$529.08	\$529.08
40	\$469.60	\$469.60	\$467.79	\$467.79	\$462.51	\$462.51	\$430.98	\$430.98	\$535.79	\$535.79
41	\$478.42	\$478.42	\$476.57	\$476.57	\$471.19	\$471.19	\$439.07	\$439.07	\$545.85	\$545.85
42	\$486.87	\$486.87	\$484.99	\$484.99	\$479.52	\$479.52	\$446.83	\$446.83	\$555.49	\$555.49
43	\$498.63	\$498.63	\$496.70	\$496.70	\$491.10	\$491.10	\$457.62	\$457.62	\$568.91	\$568.91
44	\$513.33	\$513.33	\$511.34	\$511.34	\$505.57	\$505.57	\$471.11	\$471.11	\$585.68	\$585.68
45	\$530.60	\$530.60	\$528.55	\$528.55	\$522.58	\$522.58	\$486.96	\$486.96	\$605.38	\$605.38
46	\$551.18	\$551.18	\$549.05	\$549.05	\$542.85	\$542.85	\$505.85	\$505.85	\$628.86	\$628.86
47	\$574.32	\$574.32	\$572.10	\$572.10	\$565.65	\$565.65	\$527.09	\$527.09	\$655.27	\$655.27
48	\$600.78	\$600.78	\$598.46	\$598.46	\$591.71	\$591.71	\$551.37	\$551.37	\$685.46	\$685.46
49	\$626.87	\$626.87	\$624.45	\$624.45	\$617.40	\$617.40	\$575.31	\$575.31	\$715.22	\$715.22
50	\$656.27	\$656.27	\$653.73	\$653.73	\$646.35	\$646.35	\$602.29	\$602.29	\$748.76	\$748.76
51	\$685.29	\$685.29	\$682.65	\$682.65	\$674.94	\$674.94	\$628.93	\$628.93	\$781.88	\$781.88
52	\$717.26	\$717.26	\$714.49	\$714.49	\$706.43	\$706.43	\$658.27	\$658.27	\$818.36	\$818.36
53	\$749.60	\$749.60	\$746.70	\$746.70	\$738.28	\$738.28	\$687.95	\$687.95	\$855.25	\$855.25
54	\$784.51	\$784.51	\$781.47	\$781.47	\$772.66	\$772.66	\$719.99	\$719.99	\$895.08	\$895.08
55	\$819.41	\$819.41	\$816.25	\$816.25	\$807.04	\$807.04	\$752.02	\$752.02	\$934.91	\$934.91
56	\$857.26	\$857.26	\$853.95	\$853.95	\$844.31	\$844.31	\$786.76	\$786.76	\$978.09	\$978.09
57	\$895.48	\$895.48	\$892.02	\$892.02	\$881.95	\$881.95	\$821.83	\$821.83	\$1,021.69	\$1,021.69
58	\$936.26	\$936.26	\$932.64	\$932.64	\$922.12	\$922.12	\$859.26	\$859.26	\$1,068.22	\$1,068.22
59	\$956.47	\$956.47	\$952.78	\$952.78	\$942.03	\$942.03	\$877.81	\$877.81	\$1,091.28	\$1,091.28
60	\$997.26	\$997.26	\$993.41	\$993.41	\$982.20	\$982.20	\$915.24	\$915.24	\$1,137.82	\$1,137.82
61	\$1,032.53	\$1,032.53	\$1,028.54	\$1,028.54	\$1,016.94	\$1,016.94	\$947.62	\$947.62	\$1,178.06	\$1,178.06
62	\$1,055.68	\$1,055.68	\$1,051.60	\$1,051.60	\$1,039.74	\$1,039.74	\$968.86	\$968.86	\$1,204.48	\$1,204.48
63	\$1,084.71	\$1,084.71	\$1,080.52	\$1,080.52	\$1,068.33	\$1,068.33	\$995.50	\$995.50	\$1,237.60	\$1,237.60
64+	\$1,102.35	\$1,102.35	\$1,098.09	\$1,098.09	\$1,085.70	\$1,085.70	\$1,011.69	\$1,011.69	\$1,257.72	\$1,257.72

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA0440016		33709PA0440017		33709PA0440017		33709PA0440018		33709PA0440018	
Plan Marketing Name =>	Premier Balance PPO \$250 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 6		Area 1,2,5		Area 6		Area 1,2,5		Area 6	
Network =>	B		B		B		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$250		\$750		\$750		\$1500		\$1500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$40		\$35		\$35		\$45		\$45	
ODP Maximum =>	\$7900		\$7900		\$7900		\$7900		\$7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$343.86	\$343.86	\$313.70	\$313.70	\$336.34	\$336.34	\$292.16	\$292.16	\$313.24	\$313.24
15	\$374.43	\$374.43	\$341.58	\$341.58	\$366.24	\$366.24	\$318.13	\$318.13	\$341.09	\$341.09
16	\$386.11	\$386.11	\$352.24	\$352.24	\$377.67	\$377.67	\$328.06	\$328.06	\$351.73	\$351.73
17	\$397.80	\$397.80	\$362.90	\$362.90	\$389.10	\$389.10	\$337.99	\$337.99	\$362.38	\$362.38
18	\$410.38	\$410.38	\$374.38	\$374.38	\$401.41	\$401.41	\$348.68	\$348.68	\$373.85	\$373.85
19	\$422.97	\$422.97	\$385.87	\$385.87	\$413.72	\$413.72	\$359.38	\$359.38	\$385.31	\$385.31
20	\$436.01	\$436.01	\$397.76	\$397.76	\$426.47	\$426.47	\$370.45	\$370.45	\$397.19	\$397.19
21	\$449.49	\$449.49	\$410.06	\$410.06	\$439.66	\$439.66	\$381.91	\$381.91	\$409.47	\$409.47
22	\$449.49	\$449.49	\$410.06	\$410.06	\$439.66	\$439.66	\$381.91	\$381.91	\$409.47	\$409.47
23	\$449.49	\$449.49	\$410.06	\$410.06	\$439.66	\$439.66	\$381.91	\$381.91	\$409.47	\$409.47
24	\$449.49	\$449.49	\$410.06	\$410.06	\$439.66	\$439.66	\$381.91	\$381.91	\$409.47	\$409.47
25	\$451.29	\$451.29	\$411.70	\$411.70	\$441.42	\$441.42	\$383.44	\$383.44	\$411.11	\$411.11
26	\$460.28	\$460.28	\$419.90	\$419.90	\$450.21	\$450.21	\$391.08	\$391.08	\$419.30	\$419.30
27	\$471.07	\$471.07	\$429.74	\$429.74	\$460.76	\$460.76	\$400.24	\$400.24	\$429.12	\$429.12
28	\$488.60	\$488.60	\$445.74	\$445.74	\$477.91	\$477.91	\$415.14	\$415.14	\$445.09	\$445.09
29	\$502.98	\$502.98	\$458.86	\$458.86	\$491.98	\$491.98	\$427.36	\$427.36	\$458.20	\$458.20
30	\$510.17	\$510.17	\$465.42	\$465.42	\$499.01	\$499.01	\$433.47	\$433.47	\$464.75	\$464.75
31	\$520.96	\$520.96	\$475.26	\$475.26	\$509.57	\$509.57	\$442.63	\$442.63	\$474.58	\$474.58
32	\$531.75	\$531.75	\$485.10	\$485.10	\$520.12	\$520.12	\$451.80	\$451.80	\$484.40	\$484.40
33	\$538.49	\$538.49	\$491.25	\$491.25	\$526.71	\$526.71	\$457.53	\$457.53	\$490.55	\$490.55
34	\$545.68	\$545.68	\$497.81	\$497.81	\$533.75	\$533.75	\$463.64	\$463.64	\$497.10	\$497.10
35	\$549.28	\$549.28	\$501.09	\$501.09	\$537.26	\$537.26	\$466.69	\$466.69	\$500.37	\$500.37
36	\$552.87	\$552.87	\$504.37	\$504.37	\$540.78	\$540.78	\$469.75	\$469.75	\$503.65	\$503.65
37	\$556.47	\$556.47	\$507.65	\$507.65	\$544.30	\$544.30	\$472.80	\$472.80	\$506.92	\$506.92
38	\$560.06	\$560.06	\$510.93	\$510.93	\$547.82	\$547.82	\$475.86	\$475.86	\$510.20	\$510.20
39	\$567.26	\$567.26	\$517.50	\$517.50	\$554.85	\$554.85	\$481.97	\$481.97	\$516.75	\$516.75
40	\$574.45	\$574.45	\$524.06	\$524.06	\$561.89	\$561.89	\$488.08	\$488.08	\$523.30	\$523.30
41	\$585.24	\$585.24	\$533.90	\$533.90	\$572.44	\$572.44	\$497.25	\$497.25	\$533.13	\$533.13
42	\$595.57	\$595.57	\$543.33	\$543.33	\$582.55	\$582.55	\$506.03	\$506.03	\$542.55	\$542.55
43	\$609.96	\$609.96	\$556.45	\$556.45	\$596.62	\$596.62	\$518.25	\$518.25	\$555.65	\$555.65
44	\$627.94	\$627.94	\$572.85	\$572.85	\$614.21	\$614.21	\$533.53	\$533.53	\$572.03	\$572.03
45	\$649.06	\$649.06	\$592.13	\$592.13	\$634.87	\$634.87	\$551.48	\$551.48	\$591.27	\$591.27
46	\$674.24	\$674.24	\$615.09	\$615.09	\$659.49	\$659.49	\$572.87	\$572.87	\$614.21	\$614.21
47	\$702.55	\$702.55	\$640.92	\$640.92	\$687.19	\$687.19	\$596.93	\$596.93	\$640.00	\$640.00
48	\$734.92	\$734.92	\$670.45	\$670.45	\$718.84	\$718.84	\$624.42	\$624.42	\$669.48	\$669.48
49	\$766.83	\$766.83	\$699.56	\$699.56	\$750.06	\$750.06	\$651.54	\$651.54	\$698.56	\$698.56
50	\$802.79	\$802.79	\$732.37	\$732.37	\$785.23	\$785.23	\$682.09	\$682.09	\$731.31	\$731.31
51	\$838.30	\$838.30	\$764.76	\$764.76	\$819.97	\$819.97	\$712.26	\$712.26	\$763.66	\$763.66
52	\$877.40	\$877.40	\$800.44	\$800.44	\$858.22	\$858.22	\$745.49	\$745.49	\$799.29	\$799.29
53	\$916.96	\$916.96	\$836.52	\$836.52	\$896.91	\$896.91	\$779.10	\$779.10	\$835.32	\$835.32
54	\$959.66	\$959.66	\$875.48	\$875.48	\$938.67	\$938.67	\$815.38	\$815.38	\$874.22	\$874.22
55	\$1,002.36	\$1,002.36	\$914.43	\$914.43	\$980.44	\$980.44	\$851.66	\$851.66	\$913.12	\$913.12
56	\$1,048.66	\$1,048.66	\$956.67	\$956.67	\$1,025.73	\$1,025.73	\$891.00	\$891.00	\$955.29	\$955.29
57	\$1,095.41	\$1,095.41	\$999.32	\$999.32	\$1,071.45	\$1,071.45	\$930.71	\$930.71	\$997.88	\$997.88
58	\$1,145.30	\$1,145.30	\$1,044.83	\$1,044.83	\$1,120.25	\$1,120.25	\$973.11	\$973.11	\$1,043.33	\$1,043.33
59	\$1,170.02	\$1,170.02	\$1,067.39	\$1,067.39	\$1,144.43	\$1,144.43	\$994.11	\$994.11	\$1,065.85	\$1,065.85
60	\$1,219.92	\$1,219.92	\$1,112.90	\$1,112.90	\$1,193.24	\$1,193.24	\$1,036.50	\$1,036.50	\$1,111.30	\$1,111.30
61	\$1,263.07	\$1,263.07	\$1,152.27	\$1,152.27	\$1,235.44	\$1,235.44	\$1,073.17	\$1,073.17	\$1,150.61	\$1,150.61
62	\$1,291.38	\$1,291.38	\$1,178.10	\$1,178.10	\$1,263.14	\$1,263.14	\$1,097.23	\$1,097.23	\$1,176.41	\$1,176.41
63	\$1,326.89	\$1,326.89	\$1,210.50	\$1,210.50	\$1,297.88	\$1,297.88	\$1,127.40	\$1,127.40	\$1,208.76	\$1,208.76
64+	\$1,348.47	\$1,348.47	\$1,230.18	\$1,230.18	\$1,318.98	\$1,318.98	\$1,145.73	\$1,145.73	\$1,228.41	\$1,228.41

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

HIOS Plan ID (On Exchange) =>		N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange) =>		33709PA0570017		33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001			
Plan Marketing Name =>		Balance PPO \$600 a Community Blue Plan		Balance PPO \$2600 a Community Blue Plan		Balance PPO \$5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO \$500		Conemaugh Region Flex Blue PPO \$2800Q			
Form # =>		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		HDHP-SM/WG-8			
Rating Area =>		Area 1,4		Area 1,4		Area 1,4		Area 5		Area 5			
Network =>		A		A		A		Y		Y			
Metal =>		Silver		Silver		Silver		Gold		Silver			
Deductible =>		\$600		\$2600		\$5000		\$500/\$1500		\$2800/\$2800			
Coinsurance =>		50%		70%		70%		100%/70%		100%/70%			
Copays =>		\$65		\$40		\$35		\$65		\$30			
ODP Maximum =>		\$8150		\$8550		\$8550		\$7900/\$7900		\$6900/\$6900			
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes		Yes			
Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$247.49	\$247.49	\$238.53	\$238.53	\$244.95	\$244.95	\$299.96	\$299.96	\$299.96	\$299.96	\$258.28	\$258.28	
15	\$269.49	\$269.49	\$259.74	\$259.74	\$266.73	\$266.73	\$326.63	\$326.63	\$326.63	\$326.63	\$281.24	\$281.24	
16	\$277.90	\$277.90	\$267.84	\$267.84	\$275.05	\$275.05	\$336.82	\$336.82	\$336.82	\$336.82	\$290.02	\$290.02	
17	\$286.32	\$286.32	\$275.95	\$275.95	\$283.38	\$283.38	\$347.02	\$347.02	\$347.02	\$347.02	\$298.79	\$298.79	
18	\$295.37	\$295.37	\$284.68	\$284.68	\$292.34	\$292.34	\$358.00	\$358.00	\$358.00	\$358.00	\$308.25	\$308.25	
19	\$304.43	\$304.43	\$293.41	\$293.41	\$301.31	\$301.31	\$368.98	\$368.98	\$368.98	\$368.98	\$317.70	\$317.70	
20	\$313.81	\$313.81	\$302.46	\$302.46	\$310.59	\$310.59	\$380.35	\$380.35	\$380.35	\$380.35	\$327.49	\$327.49	
21	\$323.52	\$323.52	\$311.81	\$311.81	\$320.20	\$320.20	\$392.11	\$392.11	\$392.11	\$392.11	\$337.62	\$337.62	
22	\$323.52	\$323.52	\$311.81	\$311.81	\$320.20	\$320.20	\$392.11	\$392.11	\$392.11	\$392.11	\$337.62	\$337.62	
23	\$323.52	\$323.52	\$311.81	\$311.81	\$320.20	\$320.20	\$392.11	\$392.11	\$392.11	\$392.11	\$337.62	\$337.62	
24	\$323.52	\$323.52	\$311.81	\$311.81	\$320.20	\$320.20	\$392.11	\$392.11	\$392.11	\$392.11	\$337.62	\$337.62	
25	\$324.81	\$324.81	\$313.06	\$313.06	\$321.48	\$321.48	\$393.68	\$393.68	\$393.68	\$393.68	\$338.97	\$338.97	
26	\$331.28	\$331.28	\$319.29	\$319.29	\$327.88	\$327.88	\$401.52	\$401.52	\$401.52	\$401.52	\$345.72	\$345.72	
27	\$339.05	\$339.05	\$326.78	\$326.78	\$335.57	\$335.57	\$410.93	\$410.93	\$410.93	\$410.93	\$353.83	\$353.83	
28	\$351.67	\$351.67	\$338.94	\$338.94	\$348.06	\$348.06	\$420.22	\$420.22	\$420.22	\$420.22	\$366.99	\$366.99	
29	\$362.02	\$362.02	\$348.92	\$348.92	\$358.30	\$358.30	\$438.77	\$438.77	\$438.77	\$438.77	\$377.80	\$377.80	
30	\$367.20	\$367.20	\$353.90	\$353.90	\$363.43	\$363.43	\$445.04	\$445.04	\$445.04	\$445.04	\$383.20	\$383.20	
31	\$374.96	\$374.96	\$361.39	\$361.39	\$371.11	\$371.11	\$454.46	\$454.46	\$454.46	\$454.46	\$391.30	\$391.30	
32	\$382.72	\$382.72	\$368.87	\$368.87	\$378.80	\$378.80	\$463.87	\$463.87	\$463.87	\$463.87	\$399.40	\$399.40	
33	\$387.58	\$387.58	\$373.55	\$373.55	\$383.60	\$383.60	\$469.75	\$469.75	\$469.75	\$469.75	\$404.47	\$404.47	
34	\$392.75	\$392.75	\$378.54	\$378.54	\$388.72	\$388.72	\$476.02	\$476.02	\$476.02	\$476.02	\$409.87	\$409.87	
35	\$395.34	\$395.34	\$381.03	\$381.03	\$391.28	\$391.28	\$479.16	\$479.16	\$479.16	\$479.16	\$412.57	\$412.57	
36	\$397.93	\$397.93	\$383.53	\$383.53	\$393.85	\$393.85	\$482.30	\$482.30	\$482.30	\$482.30	\$415.27	\$415.27	
37	\$400.52	\$400.52	\$386.02	\$386.02	\$396.41	\$396.41	\$485.43	\$485.43	\$485.43	\$485.43	\$417.97	\$417.97	
38	\$403.11	\$403.11	\$388.52	\$388.52	\$398.97	\$398.97	\$488.57	\$488.57	\$488.57	\$488.57	\$420.67	\$420.67	
39	\$408.28	\$408.28	\$393.50	\$393.50	\$404.09	\$404.09	\$494.84	\$494.84	\$494.84	\$494.84	\$426.08	\$426.08	
40	\$413.46	\$413.46	\$398.49	\$398.49	\$409.22	\$409.22	\$501.12	\$501.12	\$501.12	\$501.12	\$431.48	\$431.48	
41	\$421.22	\$421.22	\$405.98	\$405.98	\$416.90	\$416.90	\$510.53	\$510.53	\$510.53	\$510.53	\$439.58	\$439.58	
42	\$428.66	\$428.66	\$413.15	\$413.15	\$424.27	\$424.27	\$519.55	\$519.55	\$519.55	\$519.55	\$447.35	\$447.35	
43	\$439.02	\$439.02	\$423.13	\$423.13	\$434.51	\$434.51	\$532.09	\$532.09	\$532.09	\$532.09	\$458.15	\$458.15	
44	\$451.96	\$451.96	\$435.60	\$435.60	\$447.32	\$447.32	\$547.78	\$547.78	\$547.78	\$547.78	\$471.66	\$471.66	
45	\$467.16	\$467.16	\$450.25	\$450.25	\$462.37	\$462.37	\$566.21	\$566.21	\$566.21	\$566.21	\$487.52	\$487.52	
46	\$485.28	\$485.28	\$467.72	\$467.72	\$480.30	\$480.30	\$588.17	\$588.17	\$588.17	\$588.17	\$506.43	\$506.43	
47	\$505.66	\$505.66	\$487.36	\$487.36	\$500.47	\$500.47	\$612.87	\$612.87	\$612.87	\$612.87	\$527.70	\$527.70	
48	\$528.96	\$528.96	\$509.81	\$509.81	\$523.53	\$523.53	\$641.10	\$641.10	\$641.10	\$641.10	\$552.01	\$552.01	
49	\$551.93	\$551.93	\$531.95	\$531.95	\$546.26	\$546.26	\$668.94	\$668.94	\$668.94	\$668.94	\$575.98	\$575.98	
50	\$577.81	\$577.81	\$556.89	\$556.89	\$571.88	\$571.88	\$700.31	\$700.31	\$700.31	\$700.31	\$602.99	\$602.99	
51	\$603.36	\$603.36	\$581.53	\$581.53	\$597.17	\$597.17	\$731.29	\$731.29	\$731.29	\$731.29	\$629.66	\$629.66	
52	\$631.51	\$631.51	\$608.65	\$608.65	\$625.03	\$625.03	\$765.40	\$765.40	\$765.40	\$765.40	\$659.03	\$659.03	
53	\$659.98	\$659.98	\$636.09	\$636.09	\$653.21	\$653.21	\$799.90	\$799.90	\$799.90	\$799.90	\$688.74	\$688.74	
54	\$690.72	\$690.72	\$665.71	\$665.71	\$683.63	\$683.63	\$837.15	\$837.15	\$837.15	\$837.15	\$720.82	\$720.82	
55	\$721.45	\$721.45	\$695.34	\$695.34	\$714.05	\$714.05	\$874.41	\$874.41	\$874.41	\$874.41	\$752.89	\$752.89	
56	\$754.77	\$754.77	\$727.45	\$727.45	\$747.03	\$747.03	\$914.79	\$914.79	\$914.79	\$914.79	\$787.67	\$787.67	
57	\$788.42	\$788.42	\$759.88	\$759.88	\$780.33	\$780.33	\$955.57	\$955.57	\$955.57	\$955.57	\$822.78	\$822.78	
58	\$824.33	\$824.33	\$794.49	\$794.49	\$815.87	\$815.87	\$999.10	\$999.10	\$999.10	\$999.10	\$860.26	\$860.26	
59	\$842.12	\$842.12	\$811.64	\$811.64	\$833.48	\$833.48	\$1,020.66	\$1,020.66	\$1,020.66	\$1,020.66	\$878.82	\$878.82	
60	\$878.03	\$878.03	\$846.25	\$846.25	\$869.02	\$869.02	\$1,064.19	\$1,064.19	\$1,064.19	\$1,064.19	\$916.30	\$916.30	
61	\$909.09	\$909.09	\$876.19	\$876.19	\$899.76	\$899.76	\$1,101.83	\$1,101.83	\$1,101.83	\$1,101.83	\$948.71	\$948.71	
62	\$929.47	\$929.47	\$895.83	\$895.83	\$919.93	\$919.93	\$1,126.53	\$1,126.53	\$1,126.53	\$1,126.53	\$969.98	\$969.98	
63	\$955.03	\$955.03	\$920.46	\$920.46	\$945.23	\$945.23	\$1,157.51	\$1,157.51	\$1,157.51	\$1,157.51	\$996.65	\$996.65	
64+	\$970.56	\$970.56	\$935.43	\$935.43	\$960.60	\$960.60	\$1,176.33	\$1,176.33	\$1,176.33	\$1,176.33	\$1,012.86	\$1,012.86	

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange) =>	33709PA0920001		33709PA0920001		33709PA0640011		33709PA0640012		33709PA0640012			
Plan Marketing Name =>	Health Savings Flex PPO Embedded \$6100 a Community Blue Plan		Health Savings Flex PPO Embedded \$6100 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan			
Form # =>	HDHP-SM/EMB/CG-1		HDHP-SM/EMB/CG-1		HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8			
Rating Area =>	Area 6,7		Area 9		Area 1,4		Area 1,2,5		Area 6			
Network =>	F		F		A		B		B			
Metal =>	Bronze		Bronze		Silver		Silver		Silver			
Deductible =>	\$6100/\$6100		\$6100/\$6100		\$5500		\$5500		\$5500			
Coinsurance =>	60%/50%		60%/50%		80%		80%		80%			
Copays =>	60%/50%		60%/50%		80%		80%		80%			
ODP Maximum =>	\$6900/\$6900		\$6900/\$6900		\$6250		\$6250		\$6250			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$250.81	\$250.81	\$245.99	\$245.99	\$222.98	\$222.98	\$233.78	\$233.78	\$250.65	\$250.65		
15	\$273.10	\$273.10	\$267.85	\$267.85	\$242.80	\$242.80	\$254.56	\$254.56	\$272.93	\$272.93		
16	\$281.62	\$281.62	\$276.21	\$276.21	\$250.38	\$250.38	\$262.51	\$262.51	\$281.45	\$281.45		
17	\$290.15	\$290.15	\$284.57	\$284.57	\$257.96	\$257.96	\$270.46	\$270.46	\$289.97	\$289.97		
18	\$299.33	\$299.33	\$293.58	\$293.58	\$266.12	\$266.12	\$279.01	\$279.01	\$299.14	\$299.14		
19	\$308.51	\$308.51	\$302.58	\$302.58	\$274.28	\$274.28	\$287.57	\$287.57	\$308.32	\$308.32		
20	\$318.01	\$318.01	\$311.90	\$311.90	\$282.74	\$282.74	\$296.43	\$296.43	\$317.82	\$317.82		
21	\$327.85	\$327.85	\$321.55	\$321.55	\$291.48	\$291.48	\$305.60	\$305.60	\$327.65	\$327.65		
22	\$327.85	\$327.85	\$321.55	\$321.55	\$291.48	\$291.48	\$305.60	\$305.60	\$327.65	\$327.65		
23	\$327.85	\$327.85	\$321.55	\$321.55	\$291.48	\$291.48	\$305.60	\$305.60	\$327.65	\$327.65		
24	\$327.85	\$327.85	\$321.55	\$321.55	\$291.48	\$291.48	\$305.60	\$305.60	\$327.65	\$327.65		
25	\$329.16	\$329.16	\$322.84	\$322.84	\$292.65	\$292.65	\$306.82	\$306.82	\$328.96	\$328.96		
26	\$335.72	\$335.72	\$329.27	\$329.27	\$298.48	\$298.48	\$312.93	\$312.93	\$335.51	\$335.51		
27	\$343.59	\$343.59	\$336.98	\$336.98	\$305.47	\$305.47	\$320.27	\$320.27	\$343.38	\$343.38		
28	\$356.37	\$356.37	\$349.52	\$349.52	\$316.84	\$316.84	\$332.19	\$332.19	\$356.16	\$356.16		
29	\$366.86	\$366.86	\$359.81	\$359.81	\$326.17	\$326.17	\$341.97	\$341.97	\$366.64	\$366.64		
30	\$372.11	\$372.11	\$364.96	\$364.96	\$330.83	\$330.83	\$346.86	\$346.86	\$371.88	\$371.88		
31	\$379.98	\$379.98	\$372.68	\$372.68	\$337.83	\$337.83	\$354.19	\$354.19	\$379.75	\$379.75		
32	\$387.85	\$387.85	\$380.39	\$380.39	\$344.82	\$344.82	\$361.52	\$361.52	\$387.61	\$387.61		
33	\$392.76	\$392.76	\$385.22	\$385.22	\$349.19	\$349.19	\$366.11	\$366.11	\$392.52	\$392.52		
34	\$398.01	\$398.01	\$390.36	\$390.36	\$353.86	\$353.86	\$371.00	\$371.00	\$397.77	\$397.77		
35	\$400.63	\$400.63	\$393.93	\$393.93	\$356.19	\$356.19	\$373.44	\$373.44	\$400.39	\$400.39		
36	\$403.26	\$403.26	\$395.51	\$395.51	\$358.52	\$358.52	\$375.89	\$375.89	\$403.01	\$403.01		
37	\$405.88	\$405.88	\$398.08	\$398.08	\$360.85	\$360.85	\$378.33	\$378.33	\$405.63	\$405.63		
38	\$408.50	\$408.50	\$400.65	\$400.65	\$363.18	\$363.18	\$380.78	\$380.78	\$408.25	\$408.25		
39	\$413.75	\$413.75	\$405.80	\$405.80	\$367.85	\$367.85	\$385.67	\$385.67	\$413.49	\$413.49		
40	\$418.99	\$418.99	\$410.94	\$410.94	\$372.51	\$372.51	\$390.56	\$390.56	\$418.74	\$418.74		
41	\$426.86	\$426.86	\$418.66	\$418.66	\$379.51	\$379.51	\$397.89	\$397.89	\$426.60	\$426.60		
42	\$434.40	\$434.40	\$426.05	\$426.05	\$386.21	\$386.21	\$404.92	\$404.92	\$434.14	\$434.14		
43	\$444.89	\$444.89	\$436.34	\$436.34	\$395.54	\$395.54	\$414.70	\$414.70	\$444.62	\$444.62		
44	\$458.01	\$458.01	\$449.21	\$449.21	\$407.20	\$407.20	\$426.92	\$426.92	\$457.73	\$457.73		
45	\$473.42	\$473.42	\$464.32	\$464.32	\$420.90	\$420.90	\$441.29	\$441.29	\$473.13	\$473.13		
46	\$491.78	\$491.78	\$482.33	\$482.33	\$437.22	\$437.22	\$458.40	\$458.40	\$491.48	\$491.48		
47	\$512.43	\$512.43	\$502.58	\$502.58	\$455.58	\$455.58	\$477.65	\$477.65	\$512.12	\$512.12		
48	\$536.03	\$536.03	\$525.73	\$525.73	\$476.57	\$476.57	\$499.66	\$499.66	\$535.71	\$535.71		
49	\$559.31	\$559.31	\$548.56	\$548.56	\$497.26	\$497.26	\$521.35	\$521.35	\$558.97	\$558.97		
50	\$585.54	\$585.54	\$574.29	\$574.29	\$520.58	\$520.58	\$545.80	\$545.80	\$585.18	\$585.18		
51	\$611.44	\$611.44	\$599.69	\$599.69	\$543.61	\$543.61	\$569.94	\$569.94	\$611.07	\$611.07		
52	\$639.96	\$639.96	\$627.67	\$627.67	\$568.97	\$568.97	\$596.53	\$596.53	\$639.57	\$639.57		
53	\$668.81	\$668.81	\$655.96	\$655.96	\$594.62	\$594.62	\$623.42	\$623.42	\$668.41	\$668.41		
54	\$699.96	\$699.96	\$686.51	\$686.51	\$622.31	\$622.31	\$652.46	\$652.46	\$699.53	\$699.53		
55	\$731.11	\$731.11	\$717.06	\$717.06	\$650.00	\$650.00	\$681.49	\$681.49	\$730.66	\$730.66		
56	\$764.87	\$764.87	\$750.18	\$750.18	\$680.02	\$680.02	\$712.96	\$712.96	\$764.41	\$764.41		
57	\$798.97	\$798.97	\$783.62	\$783.62	\$710.34	\$710.34	\$744.75	\$744.75	\$798.48	\$798.48		
58	\$835.36	\$835.36	\$819.31	\$819.31	\$742.69	\$742.69	\$778.67	\$778.67	\$834.85	\$834.85		
59	\$853.39	\$853.39	\$836.99	\$836.99	\$758.72	\$758.72	\$795.48	\$795.48	\$852.87	\$852.87		
60	\$889.78	\$889.78	\$872.69	\$872.69	\$791.08	\$791.08	\$829.40	\$829.40	\$889.24	\$889.24		
61	\$921.26	\$921.26	\$903.56	\$903.56	\$819.06	\$819.06	\$858.74	\$858.74	\$920.70	\$920.70		
62	\$941.91	\$941.91	\$923.81	\$923.81	\$837.42	\$837.42	\$877.99	\$877.99	\$941.34	\$941.34		
63	\$967.81	\$967.81	\$949.22	\$949.22	\$860.45	\$860.45	\$902.13	\$902.13	\$967.22	\$967.22		
64+	\$983.55	\$983.55	\$964.65	\$964.65	\$874.44	\$874.44	\$916.80	\$916.80	\$982.95	\$982.95		

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

Table with columns for Plan ID (On/Off Exchange), Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, and Pediatric Dental (Yes/No). Rows include details for various plan types like Health Savings PPO and Premier Balance PPO across different age bands and tobacco use categories.

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

HIOS Plan ID (On Exchange)	A	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)	0640015	33709PA1190001		33709PA1190002		33709PA1190003		33709PA1190004		33709PA1190005		33709PA1190006	
Plan Marketing Name	Embedded \$6850 a Blue Plan	Together Blue EPO Platinum \$250		Together Blue EPO \$50		Together Blue EPO \$500		Together Blue EPO \$1000		Together Blue EPO \$1500		Together Blue EPO \$2500 1x	
Form #	M/WG-S	TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-SM/WG	
Rating Area	Area 6	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network	Aze	Platinum		Gold		Gold		Gold		Gold		Gold	
Metal	50	\$250		\$0		\$500		\$1000		\$1500		\$2500	
Deductible	0%	100%		100%		100%		100%		100%		100%	
Coinurance	\$0	\$45		\$30		\$30		\$30		\$30		\$45	
OP Maximum	\$5000	\$8550		\$7900		\$8550		\$7900		\$8550		\$7900	
Pediatric Dental (Yes/No)	Yes	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$242.62	\$252.23	\$234.37	\$234.37	\$234.37	\$234.37	\$234.37	\$234.37	\$234.37	\$234.37	\$234.37	\$234.37	\$234.37
15	\$264.19	\$274.65	\$255.21	\$255.21	\$255.21	\$255.21	\$255.21	\$255.21	\$255.21	\$255.21	\$255.21	\$255.21	\$255.21
16	\$272.43	\$283.22	\$263.17	\$263.17	\$263.17	\$263.17	\$263.17	\$263.17	\$263.17	\$263.17	\$263.17	\$263.17	\$263.17
17	\$280.68	\$291.79	\$271.14	\$271.14	\$271.14	\$271.14	\$271.14	\$271.14	\$271.14	\$271.14	\$271.14	\$271.14	\$271.14
18	\$289.56	\$301.03	\$279.72	\$279.72	\$279.72	\$279.72	\$279.72	\$279.72	\$279.72	\$279.72	\$279.72	\$279.72	\$279.72
19	\$298.44	\$310.26	\$288.29	\$288.29	\$288.29	\$288.29	\$288.29	\$288.29	\$288.29	\$288.29	\$288.29	\$288.29	\$288.29
20	\$307.32	\$319.49	\$297.18	\$297.18	\$297.18	\$297.18	\$297.18	\$297.18	\$297.18	\$297.18	\$297.18	\$297.18	\$297.18
21	\$317.15	\$329.71	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37
22	\$317.15	\$329.71	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37
23	\$317.15	\$329.71	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37
24	\$317.15	\$329.71	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37	\$306.37
25	\$318.42	\$331.03	\$307.60	\$307.60	\$307.60	\$307.60	\$307.60	\$307.60	\$307.60	\$307.60	\$307.60	\$307.60	\$307.60
26	\$324.76	\$337.62	\$313.72	\$313.72	\$313.72	\$313.72	\$313.72	\$313.72	\$313.72	\$313.72	\$313.72	\$313.72	\$313.72
27	\$332.37	\$345.54	\$321.08	\$321.08	\$321.08	\$321.08	\$321.08	\$321.08	\$321.08	\$321.08	\$321.08	\$321.08	\$321.08
28	\$344.74	\$358.39	\$333.02	\$333.02	\$333.02	\$333.02	\$333.02	\$333.02	\$333.02	\$333.02	\$333.02	\$333.02	\$333.02
29	\$354.89	\$368.95	\$342.83	\$342.83	\$342.83	\$342.83	\$342.83	\$342.83	\$342.83	\$342.83	\$342.83	\$342.83	\$342.83
30	\$359.97	\$374.22	\$347.73	\$347.73	\$347.73	\$347.73	\$347.73	\$347.73	\$347.73	\$347.73	\$347.73	\$347.73	\$347.73
31	\$367.58	\$382.13	\$355.08	\$355.08	\$355.08	\$355.08	\$355.08	\$355.08	\$355.08	\$355.08	\$355.08	\$355.08	\$355.08
32	\$375.19	\$390.05	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44
33	\$379.95	\$394.99	\$367.03	\$367.03	\$367.03	\$367.03	\$367.03	\$367.03	\$367.03	\$367.03	\$367.03	\$367.03	\$367.03
34	\$385.02	\$400.27	\$371.93	\$371.93	\$371.93	\$371.93	\$371.93	\$371.93	\$371.93	\$371.93	\$371.93	\$371.93	\$371.93
35	\$397.56	\$402.91	\$374.38	\$374.38	\$374.38	\$374.38	\$374.38	\$374.38	\$374.38	\$374.38	\$374.38	\$374.38	\$374.38
36	\$390.09	\$405.54	\$376.84	\$376.84	\$376.84	\$376.84	\$376.84	\$376.84	\$376.84	\$376.84	\$376.84	\$376.84	\$376.84
37	\$392.63	\$408.18	\$379.29	\$379.29	\$379.29	\$379.29	\$379.29	\$379.29	\$379.29	\$379.29	\$379.29	\$379.29	\$379.29
38	\$395.17	\$410.82	\$381.74	\$381.74	\$381.74	\$381.74	\$381.74	\$381.74	\$381.74	\$381.74	\$381.74	\$381.74	\$381.74
39	\$400.24	\$416.09	\$386.64	\$386.64	\$386.64	\$386.64	\$386.64	\$386.64	\$386.64	\$386.64	\$386.64	\$386.64	\$386.64
40	\$405.32	\$421.37	\$391.54	\$391.54	\$391.54	\$391.54	\$391.54	\$391.54	\$391.54	\$391.54	\$391.54	\$391.54	\$391.54
41	\$412.93	\$429.28	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89
42	\$420.22	\$436.87	\$405.94	\$405.94	\$405.94	\$405.94	\$405.94	\$405.94	\$405.94	\$405.94	\$405.94	\$405.94	\$405.94
43	\$430.37	\$447.42	\$415.74	\$415.74	\$415.74	\$415.74	\$415.74	\$415.74	\$415.74	\$415.74	\$415.74	\$415.74	\$415.74
44	\$443.06	\$460.60	\$428.00	\$428.00	\$428.00	\$428.00	\$428.00	\$428.00	\$428.00	\$428.00	\$428.00	\$428.00	\$428.00
45	\$457.96	\$476.10	\$442.40	\$442.40	\$442.40	\$442.40	\$442.40	\$442.40	\$442.40	\$442.40	\$442.40	\$442.40	\$442.40
46	\$475.73	\$494.57	\$459.56	\$459.56	\$459.56	\$459.56	\$459.56	\$459.56	\$459.56	\$459.56	\$459.56	\$459.56	\$459.56
47	\$495.71	\$515.34	\$478.86	\$478.86	\$478.86	\$478.86	\$478.86	\$478.86	\$478.86	\$478.86	\$478.86	\$478.86	\$478.86
48	\$518.54	\$539.08	\$500.91	\$500.91	\$500.91	\$500.91	\$500.91	\$500.91	\$500.91	\$500.91	\$500.91	\$500.91	\$500.91
49	\$541.06	\$562.49	\$522.67	\$522.67	\$522.67	\$522.67	\$522.67	\$522.67	\$522.67	\$522.67	\$522.67	\$522.67	\$522.67
50	\$566.43	\$588.86	\$547.18	\$547.18	\$547.18	\$547.18	\$547.18	\$547.18	\$547.18	\$547.18	\$547.18	\$547.18	\$547.18
51	\$591.48	\$614.91	\$571.38	\$571.38	\$571.38	\$571.38	\$571.38	\$571.38	\$571.38	\$571.38	\$571.38	\$571.38	\$571.38
52	\$619.08	\$643.59	\$598.03	\$598.03	\$598.03	\$598.03	\$598.03	\$598.03	\$598.03	\$598.03	\$598.03	\$598.03	\$598.03
53	\$646.99	\$672.61	\$624.99	\$624.99	\$624.99	\$624.99	\$624.99	\$624.99	\$624.99	\$624.99	\$624.99	\$624.99	\$624.99
54	\$677.12	\$703.93	\$654.10	\$654.10	\$654.10	\$654.10	\$654.10	\$654.10	\$654.10	\$654.10	\$654.10	\$654.10	\$654.10
55	\$707.24	\$735.25	\$683.21	\$683.21	\$683.21	\$683.21	\$683.21	\$683.21	\$683.21	\$683.21	\$683.21	\$683.21	\$683.21
56	\$739.91	\$769.21	\$714.76	\$714.76	\$714.76	\$714.76	\$714.76	\$714.76	\$714.76	\$714.76	\$714.76	\$714.76	\$714.76
57	\$772.89	\$803.50	\$746.62	\$746.62	\$746.62	\$746.62	\$746.62	\$746.62	\$746.62	\$746.62	\$746.62	\$746.62	\$746.62
58	\$808.10	\$840.10	\$780.63	\$780.63	\$780.63	\$780.63	\$780.63	\$780.63	\$780.63	\$780.63	\$780.63	\$780.63	\$780.63
59	\$825.54	\$858.24	\$797.48	\$797.48	\$797.48	\$797.48	\$797.48	\$797.48	\$797.48	\$797.48	\$797.48	\$797.48	\$797.48
60	\$860.75	\$894.83	\$831.49	\$831.49	\$831.49	\$831.49	\$831.49	\$831.49	\$831.49	\$831.49	\$831.49	\$831.49	\$831.49
61	\$891.19	\$926.49	\$860.90	\$860.90	\$860.90	\$860.90	\$860.90	\$860.90	\$860.90	\$860.90	\$860.90	\$860.90	\$860.90
62	\$911.17	\$947.26	\$880.20	\$880.20	\$880.20	\$880.20	\$880.20	\$880.20	\$880.20	\$880.20	\$880.20	\$880.20	\$880.20
63	\$936.23	\$973.30	\$904.40	\$904.40	\$904.40	\$904.40	\$904.40	\$904.40	\$904.40	\$904.40	\$904.40	\$904.40	\$904.40
64+	\$951.45	\$989.13	\$919.11	\$919.11	\$919.11	\$919.11	\$919.11	\$919.11	\$919.11	\$919.11	\$919.11	\$919.11	\$919.11

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA1190007		33709PA1190008		33709PA1200001		33709PA1200002	
Plan Marketing Name =>	Together Blue EPO \$5000 1x		Together Blue EPO \$2000		Together Blue EPO Embedded Q\$3650		Together Blue EPO Embedded Q\$6650	
Form # =>	TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-HDHP-SM/WG		TB/EPO-HDHP-SM/WG	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	L		L		L		L	
Metal =>	Gold		Silver		Silver		Bronze	
Deductible =>	\$5000		\$2000		\$3650		\$6650	
Coinsurance =>	100%		70%		100%		100%	
Copays =>	\$25		\$55		100%		100%	
OOP Maximum =>	\$7900		\$7900		\$6900		\$6900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age/Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$187.36	\$187.36	\$169.84	\$169.84	\$171.88	\$171.88	\$141.98	\$141.98
15	\$204.01	\$204.01	\$184.93	\$184.93	\$187.16	\$187.16	\$154.60	\$154.60
16	\$210.38	\$210.38	\$190.71	\$190.71	\$193.00	\$193.00	\$159.43	\$159.43
17	\$216.75	\$216.75	\$196.48	\$196.48	\$198.84	\$198.84	\$164.26	\$164.26
18	\$223.60	\$223.60	\$202.70	\$202.70	\$205.13	\$205.13	\$169.45	\$169.45
19	\$230.46	\$230.46	\$208.91	\$208.91	\$211.42	\$211.42	\$174.65	\$174.65
20	\$237.56	\$237.56	\$215.35	\$215.35	\$217.94	\$217.94	\$180.03	\$180.03
21	\$244.91	\$244.91	\$222.01	\$222.01	\$224.68	\$224.68	\$185.60	\$185.60
22	\$244.91	\$244.91	\$222.01	\$222.01	\$224.68	\$224.68	\$185.60	\$185.60
23	\$244.91	\$244.91	\$222.01	\$222.01	\$224.68	\$224.68	\$185.60	\$185.60
24	\$244.91	\$244.91	\$222.01	\$222.01	\$224.68	\$224.68	\$185.60	\$185.60
25	\$245.89	\$245.89	\$222.90	\$222.90	\$225.58	\$225.58	\$186.34	\$186.34
26	\$250.79	\$250.79	\$227.34	\$227.34	\$230.07	\$230.07	\$190.05	\$190.05
27	\$256.67	\$256.67	\$232.67	\$232.67	\$235.46	\$235.46	\$194.51	\$194.51
28	\$266.22	\$266.22	\$241.32	\$241.32	\$244.23	\$244.23	\$201.75	\$201.75
29	\$274.05	\$274.05	\$248.43	\$248.43	\$251.42	\$251.42	\$207.69	\$207.69
30	\$277.97	\$277.97	\$251.98	\$251.98	\$255.01	\$255.01	\$210.66	\$210.66
31	\$283.85	\$283.85	\$257.31	\$257.31	\$260.40	\$260.40	\$215.11	\$215.11
32	\$289.73	\$289.73	\$262.64	\$262.64	\$265.80	\$265.80	\$219.56	\$219.56
33	\$293.40	\$293.40	\$265.97	\$265.97	\$269.17	\$269.17	\$222.35	\$222.35
34	\$297.32	\$297.32	\$269.52	\$269.52	\$272.76	\$272.76	\$225.32	\$225.32
35	\$299.28	\$299.28	\$271.30	\$271.30	\$274.56	\$274.56	\$226.80	\$226.80
36	\$301.24	\$301.24	\$273.07	\$273.07	\$276.36	\$276.36	\$228.29	\$228.29
37	\$303.20	\$303.20	\$274.85	\$274.85	\$278.15	\$278.15	\$229.77	\$229.77
38	\$305.16	\$305.16	\$276.62	\$276.62	\$279.95	\$279.95	\$231.26	\$231.26
39	\$309.08	\$309.08	\$280.18	\$280.18	\$283.55	\$283.55	\$234.23	\$234.23
40	\$312.99	\$312.99	\$283.73	\$283.73	\$287.14	\$287.14	\$237.20	\$237.20
41	\$318.87	\$318.87	\$289.06	\$289.06	\$292.53	\$292.53	\$241.65	\$241.65
42	\$324.51	\$324.51	\$294.16	\$294.16	\$297.70	\$297.70	\$245.92	\$245.92
43	\$332.34	\$332.34	\$301.27	\$301.27	\$304.89	\$304.89	\$251.86	\$251.86
44	\$342.14	\$342.14	\$310.15	\$310.15	\$313.88	\$313.88	\$259.28	\$259.28
45	\$353.65	\$353.65	\$320.58	\$320.58	\$324.44	\$324.44	\$268.01	\$268.01
46	\$367.37	\$367.37	\$333.02	\$333.02	\$337.02	\$337.02	\$278.40	\$278.40
47	\$382.79	\$382.79	\$347.00	\$347.00	\$351.17	\$351.17	\$290.09	\$290.09
48	\$400.43	\$400.43	\$362.99	\$362.99	\$367.35	\$367.35	\$303.46	\$303.46
49	\$417.82	\$417.82	\$378.75	\$378.75	\$383.30	\$383.30	\$316.63	\$316.63
50	\$437.41	\$437.41	\$396.51	\$396.51	\$401.28	\$401.28	\$331.48	\$331.48
51	\$456.76	\$456.76	\$414.05	\$414.05	\$419.03	\$419.03	\$346.14	\$346.14
52	\$478.06	\$478.06	\$433.36	\$433.36	\$438.58	\$438.58	\$362.29	\$362.29
53	\$499.62	\$499.62	\$452.90	\$452.90	\$458.35	\$458.35	\$378.62	\$378.62
54	\$522.88	\$522.88	\$473.99	\$473.99	\$479.69	\$479.69	\$396.26	\$396.26
55	\$546.15	\$546.15	\$495.08	\$495.08	\$501.04	\$501.04	\$413.89	\$413.89
56	\$571.38	\$571.38	\$517.95	\$517.95	\$524.18	\$524.18	\$433.00	\$433.00
57	\$596.85	\$596.85	\$541.04	\$541.04	\$547.55	\$547.55	\$452.31	\$452.31
58	\$624.03	\$624.03	\$565.68	\$565.68	\$572.48	\$572.48	\$472.91	\$472.91
59	\$637.50	\$637.50	\$577.89	\$577.89	\$584.84	\$584.84	\$483.12	\$483.12
60	\$664.69	\$664.69	\$602.54	\$602.54	\$609.78	\$609.78	\$503.72	\$503.72
61	\$688.20	\$688.20	\$623.85	\$623.85	\$631.35	\$631.35	\$521.54	\$521.54
62	\$703.63	\$703.63	\$637.83	\$637.83	\$645.51	\$645.51	\$533.23	\$533.23
63	\$722.97	\$722.97	\$655.37	\$655.37	\$663.26	\$663.26	\$547.89	\$547.89
64+	\$734.73	\$734.73	\$666.03	\$666.03	\$674.04	\$674.04	\$556.80	\$556.80

Company Name: Highmark, Inc.
 Market: Small Group
 Product: PPO
 Effective Date of Rates: October 1, 2021

Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange) =>	N/A	N/A		N/A		N/A		N/A		
HIOS Plan ID (Off Exchange) =>	33709PA0560032	33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035		
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum a Community Blue Plan	Premier Balance PPO \$250 Platinum a Community Blue Plan		Premier Balance PPO \$0 Gold a Community Blue Plan		Premier Balance PPO \$250 Gold a Community Blue Plan		Premier Balance PPO \$500 a Community Blue Plan		
Form # =>	PPO-SM/WG-8	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		
Rating Area =>	Area 1,4	Area 1,4		Area 1,4		Area 1,4		Area 1,4		
Network =>	A	A		A		A		A		
Metal =>	Platinum	Platinum		Gold		Gold		Gold		
Deductible =>	\$0	\$250		\$0		\$250		\$500		
Coinsurance =>	100%	100%		100%		100%		100%		
Copays =>	\$10	\$10		\$30		\$30		\$25		
OOP Maximum =>	\$4700	\$4000		\$7900		\$7900		\$7900		
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	\$359.10	\$359.10	\$356.05	\$356.05	\$316.21	\$316.21	\$314.91	\$314.91	\$310.31	\$310.31
15	\$391.02	\$391.02	\$387.69	\$387.69	\$344.32	\$344.32	\$342.90	\$342.90	\$337.90	\$337.90
16	\$403.22	\$403.22	\$399.80	\$399.80	\$355.07	\$355.07	\$353.61	\$353.61	\$348.44	\$348.44
17	\$415.43	\$415.43	\$411.90	\$411.90	\$365.81	\$365.81	\$364.31	\$364.31	\$358.99	\$358.99
18	\$428.57	\$428.57	\$424.93	\$424.93	\$377.39	\$377.39	\$375.84	\$375.84	\$370.35	\$370.35
19	\$441.71	\$441.71	\$437.96	\$437.96	\$388.96	\$388.96	\$387.36	\$387.36	\$381.71	\$381.71
20	\$455.33	\$455.33	\$451.46	\$451.46	\$400.95	\$400.95	\$399.30	\$399.30	\$393.47	\$393.47
21	\$469.41	\$469.41	\$465.42	\$465.42	\$413.35	\$413.35	\$411.65	\$411.65	\$405.64	\$405.64
22	\$469.41	\$469.41	\$465.42	\$465.42	\$413.35	\$413.35	\$411.65	\$411.65	\$405.64	\$405.64
23	\$469.41	\$469.41	\$465.42	\$465.42	\$413.35	\$413.35	\$411.65	\$411.65	\$405.64	\$405.64
24	\$469.41	\$469.41	\$465.42	\$465.42	\$413.35	\$413.35	\$411.65	\$411.65	\$405.64	\$405.64
25	\$471.29	\$471.29	\$467.28	\$467.28	\$415.00	\$415.00	\$413.30	\$413.30	\$407.26	\$407.26
26	\$480.68	\$480.68	\$476.59	\$476.59	\$423.27	\$423.27	\$421.53	\$421.53	\$415.38	\$415.38
27	\$491.94	\$491.94	\$487.76	\$487.76	\$433.19	\$433.19	\$431.41	\$431.41	\$425.11	\$425.11
28	\$510.25	\$510.25	\$505.81	\$505.81	\$449.21	\$449.21	\$447.46	\$447.46	\$440.93	\$440.93
29	\$525.27	\$525.27	\$520.80	\$520.80	\$462.54	\$462.54	\$460.64	\$460.64	\$453.91	\$453.91
30	\$532.78	\$532.78	\$528.25	\$528.25	\$469.15	\$469.15	\$467.22	\$467.22	\$460.40	\$460.40
31	\$544.05	\$544.05	\$539.42	\$539.42	\$479.07	\$479.07	\$477.10	\$477.10	\$470.14	\$470.14
32	\$555.31	\$555.31	\$550.59	\$550.59	\$488.99	\$488.99	\$486.98	\$486.98	\$479.87	\$479.87
33	\$562.35	\$562.35	\$557.57	\$557.57	\$495.19	\$495.19	\$493.16	\$493.16	\$485.96	\$485.96
34	\$569.86	\$569.86	\$565.02	\$565.02	\$501.81	\$501.81	\$499.74	\$499.74	\$492.45	\$492.45
35	\$573.62	\$573.62	\$568.74	\$568.74	\$505.11	\$505.11	\$503.04	\$503.04	\$495.69	\$495.69
36	\$577.37	\$577.37	\$572.47	\$572.47	\$508.42	\$508.42	\$506.33	\$506.33	\$498.94	\$498.94
37	\$581.13	\$581.13	\$576.19	\$576.19	\$511.73	\$511.73	\$509.62	\$509.62	\$502.18	\$502.18
38	\$584.88	\$584.88	\$579.91	\$579.91	\$515.03	\$515.03	\$512.92	\$512.92	\$505.43	\$505.43
39	\$592.40	\$592.40	\$587.36	\$587.36	\$521.65	\$521.65	\$519.50	\$519.50	\$511.92	\$511.92
40	\$599.91	\$599.91	\$594.81	\$594.81	\$528.26	\$528.26	\$526.09	\$526.09	\$518.41	\$518.41
41	\$611.17	\$611.17	\$605.98	\$605.98	\$538.18	\$538.18	\$535.97	\$535.97	\$528.14	\$528.14
42	\$621.97	\$621.97	\$616.68	\$616.68	\$547.69	\$547.69	\$545.44	\$545.44	\$537.47	\$537.47
43	\$636.99	\$636.99	\$631.57	\$631.57	\$560.92	\$560.92	\$558.61	\$558.61	\$550.45	\$550.45
44	\$655.77	\$655.77	\$650.19	\$650.19	\$577.45	\$577.45	\$575.08	\$575.08	\$566.68	\$566.68
45	\$677.83	\$677.83	\$672.07	\$672.07	\$596.88	\$596.88	\$594.42	\$594.42	\$585.74	\$585.74
46	\$704.12	\$704.12	\$698.13	\$698.13	\$620.03	\$620.03	\$617.48	\$617.48	\$608.46	\$608.46
47	\$733.69	\$733.69	\$727.45	\$727.45	\$646.07	\$646.07	\$643.41	\$643.41	\$634.02	\$634.02
48	\$767.49	\$767.49	\$760.96	\$760.96	\$675.83	\$675.83	\$673.05	\$673.05	\$663.22	\$663.22
49	\$800.81	\$800.81	\$794.01	\$794.01	\$705.18	\$705.18	\$702.27	\$702.27	\$692.02	\$692.02
50	\$838.37	\$838.37	\$831.24	\$831.24	\$738.24	\$738.24	\$735.21	\$735.21	\$724.47	\$724.47
51	\$875.45	\$875.45	\$868.01	\$868.01	\$770.90	\$770.90	\$767.73	\$767.73	\$756.52	\$756.52
52	\$916.29	\$916.29	\$908.50	\$908.50	\$806.86	\$806.86	\$803.54	\$803.54	\$791.81	\$791.81
53	\$957.60	\$957.60	\$949.46	\$949.46	\$843.23	\$843.23	\$839.77	\$839.77	\$827.51	\$827.51
54	\$1,002.19	\$1,002.19	\$993.67	\$993.67	\$882.50	\$882.50	\$878.87	\$878.87	\$866.04	\$866.04
55	\$1,046.78	\$1,046.78	\$1,037.89	\$1,037.89	\$921.77	\$921.77	\$917.98	\$917.98	\$904.58	\$904.58
56	\$1,095.13	\$1,095.13	\$1,085.82	\$1,085.82	\$964.35	\$964.35	\$960.38	\$960.38	\$946.36	\$946.36
57	\$1,143.95	\$1,143.95	\$1,134.23	\$1,134.23	\$1,007.33	\$1,007.33	\$1,003.19	\$1,003.19	\$988.54	\$988.54
58	\$1,196.06	\$1,196.06	\$1,185.89	\$1,185.89	\$1,053.22	\$1,053.22	\$1,048.88	\$1,048.88	\$1,033.57	\$1,033.57
59	\$1,221.87	\$1,221.87	\$1,211.49	\$1,211.49	\$1,075.95	\$1,075.95	\$1,071.52	\$1,071.52	\$1,055.88	\$1,055.88
60	\$1,273.98	\$1,273.98	\$1,263.15	\$1,263.15	\$1,121.83	\$1,121.83	\$1,117.22	\$1,117.22	\$1,100.91	\$1,100.91
61	\$1,319.04	\$1,319.04	\$1,307.83	\$1,307.83	\$1,161.51	\$1,161.51	\$1,156.74	\$1,156.74	\$1,139.85	\$1,139.85
62	\$1,348.61	\$1,348.61	\$1,337.15	\$1,337.15	\$1,187.55	\$1,187.55	\$1,182.67	\$1,182.67	\$1,165.40	\$1,165.40
63	\$1,385.70	\$1,385.70	\$1,373.92	\$1,373.92	\$1,220.21	\$1,220.21	\$1,215.19	\$1,215.19	\$1,197.45	\$1,197.45
64+	\$1,408.23	\$1,408.23	\$1,396.26	\$1,396.26	\$1,240.05	\$1,240.05	\$1,234.95	\$1,234.95	\$1,216.92	\$1,216.92

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

HIOS Plan ID (On Exchange)>>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)>>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO \$750 a Community Blue Plan		Premier Balance PPO \$1000 a Community Blue Plan		Premier Balance PPO \$1250 a Community Blue Plan		Premier Balance PPO \$1500 a Community Blue Plan		Premier Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$1000		\$1250		\$1500		\$2000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$25		\$25		\$25		\$25	
OOP Maximum =>	\$7900		\$7900		\$8550		\$8550		\$7900	
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	\$308.44	\$308.44	\$303.12	\$303.12	\$299.90	\$299.90	\$295.64	\$295.64	\$288.29	\$288.29
15	\$335.86	\$335.86	\$330.06	\$330.06	\$326.56	\$326.56	\$321.92	\$321.92	\$313.92	\$313.92
16	\$346.34	\$346.34	\$340.36	\$340.36	\$336.75	\$336.75	\$331.97	\$331.97	\$323.71	\$323.71
17	\$356.82	\$356.82	\$350.66	\$350.66	\$346.95	\$346.95	\$342.02	\$342.02	\$333.51	\$333.51
18	\$368.11	\$368.11	\$361.76	\$361.76	\$357.92	\$357.92	\$352.84	\$352.84	\$344.06	\$344.06
19	\$379.40	\$379.40	\$372.85	\$372.85	\$368.90	\$368.90	\$363.66	\$363.66	\$354.62	\$354.62
20	\$391.09	\$391.09	\$384.34	\$384.34	\$380.27	\$380.27	\$374.87	\$374.87	\$365.54	\$365.54
21	\$403.19	\$403.19	\$396.23	\$396.23	\$392.03	\$392.03	\$386.46	\$386.46	\$376.85	\$376.85
22	\$403.19	\$403.19	\$396.23	\$396.23	\$392.03	\$392.03	\$386.46	\$386.46	\$376.85	\$376.85
23	\$403.19	\$403.19	\$396.23	\$396.23	\$392.03	\$392.03	\$386.46	\$386.46	\$376.85	\$376.85
24	\$403.19	\$403.19	\$396.23	\$396.23	\$392.03	\$392.03	\$386.46	\$386.46	\$376.85	\$376.85
25	\$404.80	\$404.80	\$397.81	\$397.81	\$393.60	\$393.60	\$388.01	\$388.01	\$378.36	\$378.36
26	\$412.87	\$412.87	\$405.74	\$405.74	\$401.44	\$401.44	\$395.74	\$395.74	\$385.89	\$385.89
27	\$422.54	\$422.54	\$415.25	\$415.25	\$410.85	\$410.85	\$405.01	\$405.01	\$394.94	\$394.94
28	\$438.27	\$438.27	\$430.70	\$430.70	\$426.14	\$426.14	\$420.08	\$420.08	\$409.64	\$409.64
29	\$451.17	\$451.17	\$443.38	\$443.38	\$438.68	\$438.68	\$432.45	\$432.45	\$421.70	\$421.70
30	\$457.62	\$457.62	\$449.72	\$449.72	\$444.95	\$444.95	\$438.63	\$438.63	\$427.72	\$427.72
31	\$467.30	\$467.30	\$459.23	\$459.23	\$454.36	\$454.36	\$447.91	\$447.91	\$436.77	\$436.77
32	\$476.97	\$476.97	\$468.74	\$468.74	\$463.77	\$463.77	\$457.18	\$457.18	\$445.81	\$445.81
33	\$483.02	\$483.02	\$474.68	\$474.68	\$469.65	\$469.65	\$462.98	\$462.98	\$451.47	\$451.47
34	\$489.47	\$489.47	\$481.02	\$481.02	\$475.92	\$475.92	\$469.16	\$469.16	\$457.50	\$457.50
35	\$492.70	\$492.70	\$484.19	\$484.19	\$479.06	\$479.06	\$472.25	\$472.25	\$460.51	\$460.51
36	\$495.92	\$495.92	\$487.36	\$487.36	\$482.20	\$482.20	\$475.35	\$475.35	\$463.53	\$463.53
37	\$499.15	\$499.15	\$490.53	\$490.53	\$485.33	\$485.33	\$478.44	\$478.44	\$466.54	\$466.54
38	\$502.37	\$502.37	\$493.70	\$493.70	\$488.47	\$488.47	\$481.53	\$481.53	\$469.56	\$469.56
39	\$508.83	\$508.83	\$500.04	\$500.04	\$494.74	\$494.74	\$487.71	\$487.71	\$475.58	\$475.58
40	\$515.28	\$515.28	\$506.38	\$506.38	\$501.01	\$501.01	\$493.90	\$493.90	\$481.61	\$481.61
41	\$524.95	\$524.95	\$515.89	\$515.89	\$510.42	\$510.42	\$503.17	\$503.17	\$490.66	\$490.66
42	\$534.23	\$534.23	\$525.00	\$525.00	\$519.44	\$519.44	\$512.06	\$512.06	\$499.33	\$499.33
43	\$547.13	\$547.13	\$537.68	\$537.68	\$531.98	\$531.98	\$524.43	\$524.43	\$511.39	\$511.39
44	\$563.26	\$563.26	\$553.53	\$553.53	\$547.67	\$547.67	\$539.88	\$539.88	\$526.46	\$526.46
45	\$582.21	\$582.21	\$572.16	\$572.16	\$566.09	\$566.09	\$558.05	\$558.05	\$544.17	\$544.17
46	\$604.79	\$604.79	\$594.35	\$594.35	\$588.05	\$588.05	\$579.69	\$579.69	\$565.28	\$565.28
47	\$630.19	\$630.19	\$619.31	\$619.31	\$612.74	\$612.74	\$604.04	\$604.04	\$589.02	\$589.02
48	\$659.22	\$659.22	\$647.84	\$647.84	\$640.97	\$640.97	\$631.86	\$631.86	\$616.15	\$616.15
49	\$687.84	\$687.84	\$675.97	\$675.97	\$668.80	\$668.80	\$659.30	\$659.30	\$642.91	\$642.91
50	\$720.10	\$720.10	\$707.67	\$707.67	\$700.17	\$700.17	\$690.22	\$690.22	\$673.05	\$673.05
51	\$751.95	\$751.95	\$738.97	\$738.97	\$731.14	\$731.14	\$720.75	\$720.75	\$702.83	\$702.83
52	\$787.03	\$787.03	\$773.44	\$773.44	\$765.24	\$765.24	\$754.37	\$754.37	\$735.61	\$735.61
53	\$822.51	\$822.51	\$808.31	\$808.31	\$799.74	\$799.74	\$788.38	\$788.38	\$768.77	\$768.77
54	\$860.81	\$860.81	\$845.95	\$845.95	\$836.98	\$836.98	\$825.09	\$825.09	\$804.57	\$804.57
55	\$899.11	\$899.11	\$883.59	\$883.59	\$874.23	\$874.23	\$861.81	\$861.81	\$840.38	\$840.38
56	\$940.64	\$940.64	\$924.40	\$924.40	\$914.61	\$914.61	\$901.61	\$901.61	\$879.19	\$879.19
57	\$982.57	\$982.57	\$965.61	\$965.61	\$955.38	\$955.38	\$941.80	\$941.80	\$918.38	\$918.38
58	\$1,027.33	\$1,027.33	\$1,009.59	\$1,009.59	\$998.89	\$998.89	\$984.70	\$984.70	\$960.21	\$960.21
59	\$1,049.50	\$1,049.50	\$1,031.39	\$1,031.39	\$1,020.45	\$1,020.45	\$1,005.96	\$1,005.96	\$980.94	\$980.94
60	\$1,094.26	\$1,094.26	\$1,075.37	\$1,075.37	\$1,063.97	\$1,063.97	\$1,048.85	\$1,048.85	\$1,022.77	\$1,022.77
61	\$1,132.96	\$1,132.96	\$1,113.41	\$1,113.41	\$1,101.60	\$1,101.60	\$1,085.95	\$1,085.95	\$1,058.95	\$1,058.95
62	\$1,158.36	\$1,158.36	\$1,138.37	\$1,138.37	\$1,126.30	\$1,126.30	\$1,110.30	\$1,110.30	\$1,082.69	\$1,082.69
63	\$1,190.22	\$1,190.22	\$1,169.67	\$1,169.67	\$1,157.27	\$1,157.27	\$1,140.83	\$1,140.83	\$1,112.46	\$1,112.46
64+	\$1,209.57	\$1,209.57	\$1,188.69	\$1,188.69	\$1,176.09	\$1,176.09	\$1,159.38	\$1,159.38	\$1,130.55	\$1,130.55

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO \$1400 a Community Blue Plan		Premier Balance PPO \$5000 1x a Community Blue Plan		Balance PPO \$1000 a Community Blue Plan		Balance PPO \$1750 a Community Blue Plan		Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1400		\$5000		\$1000		\$1750		\$2000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	\$40		\$25		\$45		\$35		\$35	
OOP Maximum =>	\$7900		\$7900		\$7900		\$7900		\$7900	
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	\$288.37	\$288.37	\$271.80	\$271.80	\$281.31	\$281.31	\$276.99	\$276.99	\$274.18	\$274.18
15	\$314.00	\$314.00	\$295.96	\$295.96	\$306.31	\$306.31	\$301.61	\$301.61	\$298.56	\$298.56
16	\$323.80	\$323.80	\$305.19	\$305.19	\$315.87	\$315.87	\$311.03	\$311.03	\$307.87	\$307.87
17	\$333.60	\$333.60	\$314.43	\$314.43	\$325.43	\$325.43	\$320.44	\$320.44	\$317.19	\$317.19
18	\$344.16	\$344.16	\$324.38	\$324.38	\$335.73	\$335.73	\$330.58	\$330.58	\$327.23	\$327.23
19	\$354.71	\$354.71	\$334.33	\$334.33	\$346.02	\$346.02	\$340.72	\$340.72	\$337.26	\$337.26
20	\$365.64	\$365.64	\$344.63	\$344.63	\$356.69	\$356.69	\$351.22	\$351.22	\$347.66	\$347.66
21	\$376.95	\$376.95	\$355.29	\$355.29	\$367.72	\$367.72	\$362.08	\$362.08	\$358.41	\$358.41
22	\$376.95	\$376.95	\$355.29	\$355.29	\$367.72	\$367.72	\$362.08	\$362.08	\$358.41	\$358.41
23	\$376.95	\$376.95	\$355.29	\$355.29	\$367.72	\$367.72	\$362.08	\$362.08	\$358.41	\$358.41
24	\$376.95	\$376.95	\$355.29	\$355.29	\$367.72	\$367.72	\$362.08	\$362.08	\$358.41	\$358.41
25	\$378.46	\$378.46	\$356.71	\$356.71	\$369.19	\$369.19	\$363.53	\$363.53	\$359.84	\$359.84
26	\$386.00	\$386.00	\$363.82	\$363.82	\$376.55	\$376.55	\$370.77	\$370.77	\$367.01	\$367.01
27	\$395.04	\$395.04	\$372.34	\$372.34	\$385.37	\$385.37	\$379.46	\$379.46	\$375.61	\$375.61
28	\$409.74	\$409.74	\$386.20	\$386.20	\$399.71	\$399.71	\$393.58	\$393.58	\$389.59	\$389.59
29	\$421.81	\$421.81	\$397.57	\$397.57	\$411.48	\$411.48	\$405.17	\$405.17	\$401.06	\$401.06
30	\$427.84	\$427.84	\$403.25	\$403.25	\$417.36	\$417.36	\$410.96	\$410.96	\$406.80	\$406.80
31	\$436.89	\$436.89	\$411.78	\$411.78	\$426.19	\$426.19	\$419.65	\$419.65	\$415.40	\$415.40
32	\$445.93	\$445.93	\$420.31	\$420.31	\$435.01	\$435.01	\$428.34	\$428.34	\$424.00	\$424.00
33	\$451.59	\$451.59	\$425.64	\$425.64	\$440.53	\$440.53	\$433.77	\$433.77	\$429.38	\$429.38
34	\$457.62	\$457.62	\$431.32	\$431.32	\$446.41	\$446.41	\$439.57	\$439.57	\$435.11	\$435.11
35	\$460.63	\$460.63	\$434.16	\$434.16	\$449.35	\$449.35	\$442.46	\$442.46	\$437.98	\$437.98
36	\$463.65	\$463.65	\$437.01	\$437.01	\$452.30	\$452.30	\$445.36	\$445.36	\$440.84	\$440.84
37	\$466.66	\$466.66	\$439.85	\$439.85	\$455.24	\$455.24	\$448.26	\$448.26	\$443.71	\$443.71
38	\$469.68	\$469.68	\$442.69	\$442.69	\$458.18	\$458.18	\$451.15	\$451.15	\$446.58	\$446.58
39	\$475.71	\$475.71	\$448.38	\$448.38	\$464.06	\$464.06	\$456.94	\$456.94	\$452.31	\$452.31
40	\$481.74	\$481.74	\$454.06	\$454.06	\$469.95	\$469.95	\$462.74	\$462.74	\$458.05	\$458.05
41	\$490.79	\$490.79	\$462.59	\$462.59	\$478.77	\$478.77	\$471.43	\$471.43	\$466.65	\$466.65
42	\$499.46	\$499.46	\$470.76	\$470.76	\$487.23	\$487.23	\$479.76	\$479.76	\$474.89	\$474.89
43	\$511.52	\$511.52	\$482.13	\$482.13	\$499.00	\$499.00	\$491.34	\$491.34	\$486.36	\$486.36
44	\$526.60	\$526.60	\$496.34	\$496.34	\$513.70	\$513.70	\$505.83	\$505.83	\$500.70	\$500.70
45	\$544.32	\$544.32	\$513.04	\$513.04	\$530.99	\$530.99	\$522.84	\$522.84	\$517.54	\$517.54
46	\$565.43	\$565.43	\$532.94	\$532.94	\$551.58	\$551.58	\$543.12	\$543.12	\$537.62	\$537.62
47	\$589.17	\$589.17	\$555.32	\$555.32	\$574.75	\$574.75	\$565.93	\$565.93	\$560.19	\$560.19
48	\$616.31	\$616.31	\$580.90	\$580.90	\$601.22	\$601.22	\$592.00	\$592.00	\$586.00	\$586.00
49	\$643.08	\$643.08	\$606.12	\$606.12	\$627.33	\$627.33	\$617.71	\$617.71	\$611.45	\$611.45
50	\$673.23	\$673.23	\$634.55	\$634.55	\$656.75	\$656.75	\$646.67	\$646.67	\$640.12	\$640.12
51	\$703.01	\$703.01	\$662.62	\$662.62	\$685.80	\$685.80	\$675.28	\$675.28	\$668.43	\$668.43
52	\$735.81	\$735.81	\$693.53	\$693.53	\$717.79	\$717.79	\$706.78	\$706.78	\$699.62	\$699.62
53	\$768.98	\$768.98	\$724.79	\$724.79	\$750.15	\$750.15	\$738.64	\$738.64	\$731.16	\$731.16
54	\$804.79	\$804.79	\$758.54	\$758.54	\$785.08	\$785.08	\$773.04	\$773.04	\$765.21	\$765.21
55	\$840.60	\$840.60	\$792.30	\$792.30	\$820.02	\$820.02	\$807.44	\$807.44	\$799.25	\$799.25
56	\$879.42	\$879.42	\$828.89	\$828.89	\$857.89	\$857.89	\$844.73	\$844.73	\$836.17	\$836.17
57	\$918.63	\$918.63	\$865.84	\$865.84	\$896.13	\$896.13	\$882.39	\$882.39	\$873.45	\$873.45
58	\$960.47	\$960.47	\$905.28	\$905.28	\$936.95	\$936.95	\$922.58	\$922.58	\$913.23	\$913.23
59	\$981.20	\$981.20	\$924.82	\$924.82	\$957.18	\$957.18	\$942.49	\$942.49	\$932.94	\$932.94
60	\$1,023.04	\$1,023.04	\$964.26	\$964.26	\$997.99	\$997.99	\$982.69	\$982.69	\$972.72	\$972.72
61	\$1,059.23	\$1,059.23	\$998.36	\$998.36	\$1,033.29	\$1,033.29	\$1,017.44	\$1,017.44	\$1,007.13	\$1,007.13
62	\$1,082.98	\$1,082.98	\$1,020.75	\$1,020.75	\$1,056.46	\$1,056.46	\$1,040.26	\$1,040.26	\$1,029.71	\$1,029.71
63	\$1,112.76	\$1,112.76	\$1,048.82	\$1,048.82	\$1,085.51	\$1,085.51	\$1,068.86	\$1,068.86	\$1,058.03	\$1,058.03
64+	\$1,130.85	\$1,130.85	\$1,065.87	\$1,065.87	\$1,109.16	\$1,109.16	\$1,086.24	\$1,086.24	\$1,075.23	\$1,075.23

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA1110001		33709PA1110002	
Plan Marketing Name =>	Health Savings PPO \$1500 a Community Blue Plan		Health Savings PPO Embedded \$2800 a Community Blue Plan		Health Savings PPO Embedded \$3700 a Community Blue Plan		Premier Balance EPO \$250 a Community Blue Plan		Premier Balance EPO \$500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		J		J	
Metal =>	Gold		Silver		Silver		Gold		Gold	
Deductible =>	\$1500		\$2800		\$3700		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$15		100%		100%		\$10		\$15	
OOP Maximum =>	\$3500		\$6900		\$6900		\$8150		\$8150	
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	\$294.30	\$294.30	\$264.29	\$264.29	\$256.60	\$256.60	\$297.44	\$297.44	\$290.63	\$290.63
15	\$320.46	\$320.46	\$287.78	\$287.78	\$279.41	\$279.41	\$323.88	\$323.88	\$316.47	\$316.47
16	\$330.46	\$330.46	\$296.77	\$296.77	\$288.13	\$288.13	\$333.99	\$333.99	\$326.34	\$326.34
17	\$340.46	\$340.46	\$305.75	\$305.75	\$296.86	\$296.86	\$344.10	\$344.10	\$336.22	\$336.22
18	\$351.23	\$351.23	\$315.42	\$315.42	\$306.25	\$306.25	\$354.98	\$354.98	\$346.86	\$346.86
19	\$362.00	\$362.00	\$325.10	\$325.10	\$315.64	\$315.64	\$365.87	\$365.87	\$357.50	\$357.50
20	\$373.16	\$373.16	\$335.12	\$335.12	\$325.37	\$325.37	\$377.15	\$377.15	\$368.51	\$368.51
21	\$384.70	\$384.70	\$345.48	\$345.48	\$335.43	\$335.43	\$388.81	\$388.81	\$379.91	\$379.91
22	\$384.70	\$384.70	\$345.48	\$345.48	\$335.43	\$335.43	\$388.81	\$388.81	\$379.91	\$379.91
23	\$384.70	\$384.70	\$345.48	\$345.48	\$335.43	\$335.43	\$388.81	\$388.81	\$379.91	\$379.91
24	\$384.70	\$384.70	\$345.48	\$345.48	\$335.43	\$335.43	\$388.81	\$388.81	\$379.91	\$379.91
25	\$386.24	\$386.24	\$346.86	\$346.86	\$336.77	\$336.77	\$390.37	\$390.37	\$381.43	\$381.43
26	\$393.93	\$393.93	\$353.77	\$353.77	\$343.48	\$343.48	\$398.14	\$398.14	\$389.03	\$389.03
27	\$403.17	\$403.17	\$362.06	\$362.06	\$351.53	\$351.53	\$407.47	\$407.47	\$398.15	\$398.15
28	\$418.17	\$418.17	\$375.54	\$375.54	\$364.61	\$364.61	\$423.64	\$423.64	\$412.96	\$412.96
29	\$430.48	\$430.48	\$386.59	\$386.59	\$375.35	\$375.35	\$435.08	\$435.08	\$425.12	\$425.12
30	\$436.63	\$436.63	\$392.12	\$392.12	\$380.71	\$380.71	\$441.30	\$441.30	\$431.20	\$431.20
31	\$445.87	\$445.87	\$400.41	\$400.41	\$388.76	\$388.76	\$450.63	\$450.63	\$440.32	\$440.32
32	\$455.10	\$455.10	\$408.70	\$408.70	\$396.81	\$396.81	\$459.96	\$459.96	\$449.43	\$449.43
33	\$460.87	\$460.87	\$413.89	\$413.89	\$401.85	\$401.85	\$465.79	\$465.79	\$455.13	\$455.13
34	\$467.03	\$467.03	\$419.41	\$419.41	\$407.21	\$407.21	\$472.02	\$472.02	\$461.21	\$461.21
35	\$470.10	\$470.10	\$422.18	\$422.18	\$409.90	\$409.90	\$475.13	\$475.13	\$464.25	\$464.25
36	\$473.18	\$473.18	\$424.94	\$424.94	\$412.58	\$412.58	\$478.24	\$478.24	\$467.29	\$467.29
37	\$476.26	\$476.26	\$427.70	\$427.70	\$415.26	\$415.26	\$481.35	\$481.35	\$470.33	\$470.33
38	\$479.34	\$479.34	\$430.47	\$430.47	\$417.95	\$417.95	\$484.46	\$484.46	\$473.37	\$473.37
39	\$485.49	\$485.49	\$436.00	\$436.00	\$423.31	\$423.31	\$490.68	\$490.68	\$479.45	\$479.45
40	\$491.65	\$491.65	\$441.52	\$441.52	\$428.68	\$428.68	\$496.90	\$496.90	\$485.52	\$485.52
41	\$500.88	\$500.88	\$449.81	\$449.81	\$436.73	\$436.73	\$506.23	\$506.23	\$494.64	\$494.64
42	\$509.73	\$509.73	\$457.76	\$457.76	\$444.44	\$444.44	\$515.17	\$515.17	\$503.38	\$503.38
43	\$522.04	\$522.04	\$468.82	\$468.82	\$455.18	\$455.18	\$527.62	\$527.62	\$515.54	\$515.54
44	\$537.43	\$537.43	\$482.64	\$482.64	\$468.60	\$468.60	\$543.17	\$543.17	\$530.73	\$530.73
45	\$555.51	\$555.51	\$498.87	\$498.87	\$484.36	\$484.36	\$561.44	\$561.44	\$548.59	\$548.59
46	\$577.05	\$577.05	\$518.22	\$518.22	\$503.15	\$503.15	\$583.22	\$583.22	\$569.87	\$569.87
47	\$601.29	\$601.29	\$539.99	\$539.99	\$524.28	\$524.28	\$607.71	\$607.71	\$593.80	\$593.80
48	\$628.98	\$628.98	\$564.86	\$564.86	\$548.43	\$548.43	\$635.70	\$635.70	\$621.15	\$621.15
49	\$656.30	\$656.30	\$589.39	\$589.39	\$572.24	\$572.24	\$663.31	\$663.31	\$648.13	\$648.13
50	\$687.07	\$687.07	\$617.03	\$617.03	\$599.08	\$599.08	\$694.41	\$694.41	\$678.52	\$678.52
51	\$717.47	\$717.47	\$644.32	\$644.32	\$625.58	\$625.58	\$725.13	\$725.13	\$708.53	\$708.53
52	\$750.93	\$750.93	\$674.38	\$674.38	\$654.76	\$654.76	\$758.96	\$758.96	\$741.58	\$741.58
53	\$784.79	\$784.79	\$704.78	\$704.78	\$684.28	\$684.28	\$793.17	\$793.17	\$775.02	\$775.02
54	\$821.33	\$821.33	\$737.60	\$737.60	\$716.14	\$716.14	\$830.11	\$830.11	\$811.11	\$811.11
55	\$857.88	\$857.88	\$770.42	\$770.42	\$748.01	\$748.01	\$867.05	\$867.05	\$847.20	\$847.20
56	\$897.51	\$897.51	\$806.00	\$806.00	\$782.56	\$782.56	\$907.09	\$907.09	\$886.33	\$886.33
57	\$937.51	\$937.51	\$841.93	\$841.93	\$817.44	\$817.44	\$947.53	\$947.53	\$925.84	\$925.84
58	\$980.22	\$980.22	\$880.28	\$880.28	\$854.68	\$854.68	\$990.69	\$990.69	\$968.01	\$968.01
59	\$1,001.37	\$1,001.37	\$899.28	\$899.28	\$873.12	\$873.12	\$1,012.07	\$1,012.07	\$988.91	\$988.91
60	\$1,044.08	\$1,044.08	\$937.63	\$937.63	\$910.36	\$910.36	\$1,055.23	\$1,055.23	\$1,031.08	\$1,031.08
61	\$1,081.01	\$1,081.01	\$970.80	\$970.80	\$942.56	\$942.56	\$1,092.56	\$1,092.56	\$1,067.55	\$1,067.55
62	\$1,105.24	\$1,105.24	\$992.56	\$992.56	\$963.69	\$963.69	\$1,117.05	\$1,117.05	\$1,091.48	\$1,091.48
63	\$1,135.63	\$1,135.63	\$1,019.86	\$1,019.86	\$990.19	\$990.19	\$1,147.77	\$1,147.77	\$1,121.49	\$1,121.49
64+	\$1,154.10	\$1,154.10	\$1,036.44	\$1,036.44	\$1,006.29	\$1,006.29	\$1,166.43	\$1,166.43	\$1,139.73	\$1,139.73

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA110003		33709PA110004		33709PA110005		33709PA110006		33709PA110007	
Plan Marketing Name =>	Premier Balance EPO \$750 a Community Blue Plan		Premier Balance EPO \$900 a Community Blue Plan		Premier Balance EPO \$1100 a Community Blue Plan		Premier Balance EPO \$2500 a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		CONB/EPO-SM/WG-5		PPO-SM/WG-8	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$900		\$1100		\$2500		\$250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$10		\$40	
OOP Maximum (Yes/No) =>	\$8150		\$8150		\$8150		\$8150		\$7900	
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	\$287.61	\$286.51	\$286.51	\$286.51	\$283.27	\$283.27	\$263.96	\$263.96	\$328.15	\$328.15
15	\$313.17	\$313.17	\$311.98	\$311.98	\$308.45	\$308.45	\$287.43	\$287.43	\$357.32	\$357.32
16	\$322.95	\$322.95	\$321.71	\$321.71	\$318.08	\$318.08	\$296.40	\$296.40	\$368.48	\$368.48
17	\$332.72	\$332.72	\$331.45	\$331.45	\$327.71	\$327.71	\$305.37	\$305.37	\$379.63	\$379.63
18	\$343.25	\$343.25	\$341.94	\$341.94	\$338.07	\$338.07	\$315.03	\$315.03	\$391.64	\$391.64
19	\$353.78	\$353.78	\$352.42	\$352.42	\$348.44	\$348.44	\$324.69	\$324.69	\$403.65	\$403.65
20	\$364.68	\$364.68	\$363.28	\$363.28	\$359.18	\$359.18	\$334.70	\$334.70	\$416.09	\$416.09
21	\$375.96	\$375.96	\$374.52	\$374.52	\$370.29	\$370.29	\$345.05	\$345.05	\$428.96	\$428.96
22	\$375.96	\$375.96	\$374.52	\$374.52	\$370.29	\$370.29	\$345.05	\$345.05	\$428.96	\$428.96
23	\$375.96	\$375.96	\$374.52	\$374.52	\$370.29	\$370.29	\$345.05	\$345.05	\$428.96	\$428.96
24	\$375.96	\$375.96	\$374.52	\$374.52	\$370.29	\$370.29	\$345.05	\$345.05	\$428.96	\$428.96
25	\$377.46	\$377.46	\$376.02	\$376.02	\$371.77	\$371.77	\$346.43	\$346.43	\$430.68	\$430.68
26	\$384.98	\$384.98	\$383.51	\$383.51	\$379.18	\$379.18	\$353.33	\$353.33	\$439.26	\$439.26
27	\$394.01	\$394.01	\$392.50	\$392.50	\$388.06	\$388.06	\$361.61	\$361.61	\$449.55	\$449.55
28	\$408.67	\$408.67	\$407.10	\$407.10	\$402.51	\$402.51	\$375.07	\$375.07	\$466.28	\$466.28
29	\$420.70	\$420.70	\$419.09	\$419.09	\$414.35	\$414.35	\$386.11	\$386.11	\$480.01	\$480.01
30	\$426.71	\$426.71	\$425.08	\$425.08	\$420.28	\$420.28	\$391.63	\$391.63	\$486.87	\$486.87
31	\$435.74	\$435.74	\$434.07	\$434.07	\$429.17	\$429.17	\$399.91	\$399.91	\$497.16	\$497.16
32	\$444.76	\$444.76	\$443.06	\$443.06	\$438.05	\$438.05	\$408.19	\$408.19	\$507.46	\$507.46
33	\$450.40	\$450.40	\$448.67	\$448.67	\$443.61	\$443.61	\$413.37	\$413.37	\$513.89	\$513.89
34	\$456.42	\$456.42	\$454.67	\$454.67	\$449.53	\$449.53	\$418.89	\$418.89	\$520.76	\$520.76
35	\$459.42	\$459.42	\$457.66	\$457.66	\$452.49	\$452.49	\$421.65	\$421.65	\$524.19	\$524.19
36	\$462.43	\$462.43	\$460.66	\$460.66	\$455.46	\$455.46	\$424.41	\$424.41	\$527.62	\$527.62
37	\$465.44	\$465.44	\$463.66	\$463.66	\$458.42	\$458.42	\$427.17	\$427.17	\$531.05	\$531.05
38	\$468.45	\$468.45	\$466.65	\$466.65	\$461.38	\$461.38	\$429.93	\$429.93	\$534.48	\$534.48
39	\$474.46	\$474.46	\$472.64	\$472.64	\$467.31	\$467.31	\$435.45	\$435.45	\$541.35	\$541.35
40	\$480.48	\$480.48	\$478.64	\$478.64	\$473.23	\$473.23	\$440.97	\$440.97	\$548.21	\$548.21
41	\$489.50	\$489.50	\$487.63	\$487.63	\$482.12	\$482.12	\$449.26	\$449.26	\$558.51	\$558.51
42	\$498.15	\$498.15	\$496.24	\$496.24	\$490.63	\$490.63	\$457.19	\$457.19	\$568.37	\$568.37
43	\$510.18	\$510.18	\$508.22	\$508.22	\$502.48	\$502.48	\$468.23	\$468.23	\$582.10	\$582.10
44	\$525.22	\$525.22	\$523.20	\$523.20	\$517.30	\$517.30	\$482.03	\$482.03	\$599.26	\$599.26
45	\$542.89	\$542.89	\$540.81	\$540.81	\$534.70	\$534.70	\$498.25	\$498.25	\$619.42	\$619.42
46	\$563.94	\$563.94	\$561.78	\$561.78	\$555.44	\$555.44	\$517.58	\$517.58	\$643.44	\$643.44
47	\$587.63	\$587.63	\$585.37	\$585.37	\$578.76	\$578.76	\$539.31	\$539.31	\$670.46	\$670.46
48	\$614.69	\$614.69	\$612.34	\$612.34	\$605.42	\$605.42	\$564.16	\$564.16	\$701.35	\$701.35
49	\$641.39	\$641.39	\$638.93	\$638.93	\$631.71	\$631.71	\$588.66	\$588.66	\$731.81	\$731.81
50	\$671.46	\$671.46	\$668.89	\$668.89	\$661.34	\$661.34	\$616.26	\$616.26	\$766.12	\$766.12
51	\$701.17	\$701.17	\$698.48	\$698.48	\$690.59	\$690.59	\$643.52	\$643.52	\$800.01	\$800.01
52	\$733.87	\$733.87	\$731.06	\$731.06	\$722.81	\$722.81	\$673.54	\$673.54	\$837.33	\$837.33
53	\$766.96	\$766.96	\$764.02	\$764.02	\$755.39	\$755.39	\$703.90	\$703.90	\$875.08	\$875.08
54	\$802.67	\$802.67	\$799.60	\$799.60	\$790.57	\$790.57	\$736.68	\$736.68	\$915.83	\$915.83
55	\$838.39	\$838.39	\$835.18	\$835.18	\$825.75	\$825.75	\$769.46	\$769.46	\$956.58	\$956.58
56	\$877.11	\$877.11	\$873.76	\$873.76	\$863.89	\$863.89	\$805.00	\$805.00	\$1,000.76	\$1,000.76
57	\$916.21	\$916.21	\$912.71	\$912.71	\$902.40	\$902.40	\$840.89	\$840.89	\$1,045.38	\$1,045.38
58	\$957.95	\$957.95	\$954.28	\$954.28	\$943.50	\$943.50	\$879.19	\$879.19	\$1,092.99	\$1,092.99
59	\$978.62	\$978.62	\$974.88	\$974.88	\$963.86	\$963.86	\$898.17	\$898.17	\$1,116.58	\$1,116.58
60	\$1,020.36	\$1,020.36	\$1,016.45	\$1,016.45	\$1,004.97	\$1,004.97	\$936.47	\$936.47	\$1,164.20	\$1,164.20
61	\$1,056.45	\$1,056.45	\$1,052.40	\$1,052.40	\$1,040.51	\$1,040.51	\$969.59	\$969.59	\$1,205.38	\$1,205.38
62	\$1,080.13	\$1,080.13	\$1,076.00	\$1,076.00	\$1,063.84	\$1,063.84	\$991.33	\$991.33	\$1,232.40	\$1,232.40
63	\$1,109.83	\$1,109.83	\$1,105.58	\$1,105.58	\$1,093.10	\$1,093.10	\$1,018.59	\$1,018.59	\$1,266.29	\$1,266.29
64+	\$1,127.88	\$1,127.88	\$1,123.56	\$1,123.56	\$1,110.87	\$1,110.87	\$1,035.15	\$1,035.15	\$1,286.88	\$1,286.88

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA0440016		33709PA0440017		33709PA0440017		33709PA0440018		33709PA0440018	
Plan Marketing Name =>	Premier Balance PPO \$250 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan	
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8	
Rating Area =>	Area 6		Area 1,2,5		Area 6		Area 1,2,5		Area 6	
Network =>	B		B		B		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$250		\$750		\$750		\$1500		\$1500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$40		\$35		\$35		\$45		\$45	
OOP Maximum =>	\$7900		\$7900		\$7900		\$7900		\$7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$351.83	\$351.83	\$320.97	\$320.97	\$344.14	\$344.14	\$298.93	\$298.93	\$320.50	\$320.50
15	\$383.11	\$383.11	\$349.50	\$349.50	\$374.73	\$374.73	\$325.50	\$325.50	\$348.99	\$348.99
16	\$395.06	\$395.06	\$360.41	\$360.41	\$386.42	\$386.42	\$335.66	\$335.66	\$359.89	\$359.89
17	\$407.02	\$407.02	\$371.32	\$371.32	\$398.12	\$398.12	\$345.82	\$345.82	\$370.78	\$370.78
18	\$419.90	\$419.90	\$383.07	\$383.07	\$410.71	\$410.71	\$356.76	\$356.76	\$382.51	\$382.51
19	\$432.78	\$432.78	\$394.82	\$394.82	\$423.31	\$423.31	\$367.71	\$367.71	\$394.24	\$394.24
20	\$446.11	\$446.11	\$406.98	\$406.98	\$436.35	\$436.35	\$379.04	\$379.04	\$406.39	\$406.39
21	\$459.91	\$459.91	\$419.57	\$419.57	\$449.85	\$449.85	\$390.76	\$390.76	\$418.96	\$418.96
22	\$459.91	\$459.91	\$419.57	\$419.57	\$449.85	\$449.85	\$390.76	\$390.76	\$418.96	\$418.96
23	\$459.91	\$459.91	\$419.57	\$419.57	\$449.85	\$449.85	\$390.76	\$390.76	\$418.96	\$418.96
24	\$459.91	\$459.91	\$419.57	\$419.57	\$449.85	\$449.85	\$390.76	\$390.76	\$418.96	\$418.96
25	\$461.75	\$461.75	\$421.25	\$421.25	\$451.65	\$451.65	\$392.32	\$392.32	\$420.64	\$420.64
26	\$470.95	\$470.95	\$429.64	\$429.64	\$460.65	\$460.65	\$400.14	\$400.14	\$429.02	\$429.02
27	\$481.99	\$481.99	\$439.71	\$439.71	\$471.44	\$471.44	\$409.52	\$409.52	\$439.07	\$439.07
28	\$489.92	\$489.92	\$449.07	\$449.07	\$480.99	\$480.99	\$424.76	\$424.76	\$445.41	\$445.41
29	\$514.64	\$514.64	\$469.50	\$469.50	\$503.38	\$503.38	\$437.26	\$437.26	\$468.82	\$468.82
30	\$522.00	\$522.00	\$476.21	\$476.21	\$510.58	\$510.58	\$443.51	\$443.51	\$475.52	\$475.52
31	\$533.04	\$533.04	\$486.28	\$486.28	\$521.38	\$521.38	\$452.89	\$452.89	\$485.57	\$485.57
32	\$544.07	\$544.07	\$496.35	\$496.35	\$532.17	\$532.17	\$462.27	\$462.27	\$495.63	\$495.63
33	\$550.97	\$550.97	\$502.64	\$502.64	\$538.92	\$538.92	\$468.13	\$468.13	\$501.91	\$501.91
34	\$558.33	\$558.33	\$509.36	\$509.36	\$546.12	\$546.12	\$474.38	\$474.38	\$508.62	\$508.62
35	\$562.01	\$562.01	\$512.71	\$512.71	\$549.72	\$549.72	\$477.51	\$477.51	\$511.97	\$511.97
36	\$565.69	\$565.69	\$516.07	\$516.07	\$553.32	\$553.32	\$480.63	\$480.63	\$515.32	\$515.32
37	\$569.37	\$569.37	\$519.43	\$519.43	\$556.91	\$556.91	\$483.76	\$483.76	\$518.67	\$518.67
38	\$573.05	\$573.05	\$522.78	\$522.78	\$560.51	\$560.51	\$486.89	\$486.89	\$522.02	\$522.02
39	\$580.41	\$580.41	\$529.50	\$529.50	\$567.71	\$567.71	\$493.14	\$493.14	\$528.73	\$528.73
40	\$587.76	\$587.76	\$536.21	\$536.21	\$574.91	\$574.91	\$499.39	\$499.39	\$535.43	\$535.43
41	\$598.80	\$598.80	\$546.28	\$546.28	\$585.70	\$585.70	\$508.77	\$508.77	\$545.49	\$545.49
42	\$609.38	\$609.38	\$555.93	\$555.93	\$596.05	\$596.05	\$511.76	\$511.76	\$555.12	\$555.12
43	\$624.10	\$624.10	\$569.36	\$569.36	\$610.45	\$610.45	\$530.26	\$530.26	\$568.53	\$568.53
44	\$642.49	\$642.49	\$586.14	\$586.14	\$628.44	\$628.44	\$545.89	\$545.89	\$585.29	\$585.29
45	\$664.11	\$664.11	\$605.86	\$605.86	\$649.58	\$649.58	\$564.26	\$564.26	\$604.98	\$604.98
46	\$689.87	\$689.87	\$629.36	\$629.36	\$674.78	\$674.78	\$586.14	\$586.14	\$628.44	\$628.44
47	\$718.84	\$718.84	\$655.79	\$655.79	\$703.12	\$703.12	\$610.76	\$610.76	\$654.83	\$654.83
48	\$751.95	\$751.95	\$686.00	\$686.00	\$735.50	\$735.50	\$638.89	\$638.89	\$685.00	\$685.00
49	\$784.61	\$784.61	\$715.79	\$715.79	\$767.44	\$767.44	\$666.64	\$666.64	\$714.75	\$714.75
50	\$821.40	\$821.40	\$749.35	\$749.35	\$803.43	\$803.43	\$697.90	\$697.90	\$748.26	\$748.26
51	\$857.73	\$857.73	\$782.50	\$782.50	\$838.97	\$838.97	\$728.77	\$728.77	\$781.36	\$781.36
52	\$897.74	\$897.74	\$819.00	\$819.00	\$878.11	\$878.11	\$762.76	\$762.76	\$817.81	\$817.81
53	\$938.22	\$938.22	\$855.92	\$855.92	\$917.69	\$917.69	\$797.15	\$797.15	\$854.68	\$854.68
54	\$981.91	\$981.91	\$895.78	\$895.78	\$960.43	\$960.43	\$834.27	\$834.27	\$894.48	\$894.48
55	\$1,025.60	\$1,025.60	\$935.64	\$935.64	\$1,003.17	\$1,003.17	\$871.39	\$871.39	\$934.28	\$934.28
56	\$1,072.97	\$1,072.97	\$978.86	\$978.86	\$1,049.50	\$1,049.50	\$911.64	\$911.64	\$977.43	\$977.43
57	\$1,120.80	\$1,120.80	\$1,022.49	\$1,022.49	\$1,096.28	\$1,096.28	\$952.28	\$952.28	\$1,021.01	\$1,021.01
58	\$1,171.85	\$1,171.85	\$1,069.06	\$1,069.06	\$1,146.22	\$1,146.22	\$995.66	\$995.66	\$1,067.51	\$1,067.51
59	\$1,197.15	\$1,197.15	\$1,092.14	\$1,092.14	\$1,170.96	\$1,170.96	\$1,017.15	\$1,017.15	\$1,090.55	\$1,090.55
60	\$1,248.20	\$1,248.20	\$1,138.71	\$1,138.71	\$1,220.89	\$1,220.89	\$1,060.52	\$1,060.52	\$1,137.06	\$1,137.06
61	\$1,292.35	\$1,292.35	\$1,178.99	\$1,178.99	\$1,264.08	\$1,264.08	\$1,098.04	\$1,098.04	\$1,177.28	\$1,177.28
62	\$1,321.32	\$1,321.32	\$1,205.42	\$1,205.42	\$1,292.42	\$1,292.42	\$1,122.65	\$1,122.65	\$1,203.67	\$1,203.67
63	\$1,357.65	\$1,357.65	\$1,238.57	\$1,238.57	\$1,327.96	\$1,327.96	\$1,153.52	\$1,153.52	\$1,236.77	\$1,236.77
64+	\$1,379.73	\$1,379.73	\$1,258.71	\$1,258.71	\$1,349.55	\$1,349.55	\$1,172.28	\$1,172.28	\$1,256.88	\$1,256.88

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A			
HIOS Plan ID (Off Exchange) =>	33709PA0570017		33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001			
Plan Marketing Name =>	Balance PPO \$600 a Community Blue Plan		Balance PPO \$2600 a Community Blue Plan		Balance PPO \$5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO \$500		Conemaugh Region Flex Blue PPO \$2800Q			
Form # =>	PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		PPO-SM/WG-8		HDHP-SM/WG-8			
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 5		Area 5			
Network =>	Silver		Silver		Silver		Gold		Silver			
Deductible =>	\$600		\$2600		\$5000		\$500/\$1500		\$2800/\$2800			
Coinsurance =>	50%		70%		70%		100%/70%		100%/70%			
Copays =>	\$65		\$40		\$35		\$65		\$30			
OOP Maximum =>	\$8150		\$8550		\$8550		\$7900/\$7900		\$6900/\$6900			
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes			
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0-14	\$253.22	\$253.22	\$244.07	\$244.07	\$250.63	\$250.63	\$306.92	\$306.92	\$306.27	\$306.27		
15	\$275.73	\$275.73	\$265.76	\$265.76	\$272.91	\$272.91	\$334.20	\$334.20	\$327.76	\$327.76		
16	\$284.34	\$284.34	\$274.06	\$274.06	\$281.43	\$281.43	\$344.63	\$344.63	\$296.74	\$296.74		
17	\$292.94	\$292.94	\$282.35	\$282.35	\$289.94	\$289.94	\$355.06	\$355.06	\$305.72	\$305.72		
18	\$302.21	\$302.21	\$291.28	\$291.28	\$299.12	\$299.12	\$366.30	\$366.30	\$315.40	\$315.40		
19	\$311.48	\$311.48	\$300.22	\$300.22	\$308.29	\$308.29	\$377.53	\$377.53	\$325.07	\$325.07		
20	\$321.08	\$321.08	\$309.47	\$309.47	\$317.79	\$317.79	\$389.16	\$389.16	\$335.09	\$335.09		
21	\$331.01	\$331.01	\$319.04	\$319.04	\$327.62	\$327.62	\$401.20	\$401.20	\$345.45	\$345.45		
22	\$331.01	\$331.01	\$319.04	\$319.04	\$327.62	\$327.62	\$401.20	\$401.20	\$345.45	\$345.45		
23	\$331.01	\$331.01	\$319.04	\$319.04	\$327.62	\$327.62	\$401.20	\$401.20	\$345.45	\$345.45		
24	\$331.01	\$331.01	\$319.04	\$319.04	\$327.62	\$327.62	\$401.20	\$401.20	\$345.45	\$345.45		
25	\$332.33	\$332.33	\$320.32	\$320.32	\$328.93	\$328.93	\$402.80	\$402.80	\$346.83	\$346.83		
26	\$338.95	\$338.95	\$326.70	\$326.70	\$333.48	\$333.48	\$410.83	\$410.83	\$353.74	\$353.74		
27	\$346.90	\$346.90	\$334.35	\$334.35	\$343.35	\$343.35	\$420.46	\$420.46	\$362.03	\$362.03		
28	\$359.81	\$359.81	\$346.80	\$346.80	\$356.12	\$356.12	\$436.10	\$436.10	\$375.50	\$375.50		
29	\$370.40	\$370.40	\$357.01	\$357.01	\$366.61	\$366.61	\$448.94	\$448.94	\$386.56	\$386.56		
30	\$375.70	\$375.70	\$362.11	\$362.11	\$371.85	\$371.85	\$455.36	\$455.36	\$392.09	\$392.09		
31	\$383.64	\$383.64	\$369.77	\$369.77	\$379.71	\$379.71	\$464.99	\$464.99	\$400.38	\$400.38		
32	\$391.58	\$391.58	\$377.42	\$377.42	\$387.57	\$387.57	\$474.62	\$474.62	\$408.67	\$408.67		
33	\$396.55	\$396.55	\$382.21	\$382.21	\$392.49	\$392.49	\$480.64	\$480.64	\$413.85	\$413.85		
34	\$401.85	\$401.85	\$387.31	\$387.31	\$397.73	\$397.73	\$487.06	\$487.06	\$419.38	\$419.38		
35	\$404.49	\$404.49	\$389.87	\$389.87	\$400.35	\$400.35	\$490.27	\$490.27	\$422.14	\$422.14		
36	\$407.14	\$407.14	\$392.42	\$392.42	\$402.97	\$402.97	\$493.48	\$493.48	\$424.90	\$424.90		
37	\$409.79	\$409.79	\$394.97	\$394.97	\$405.59	\$405.59	\$496.69	\$496.69	\$427.67	\$427.67		
38	\$412.44	\$412.44	\$397.52	\$397.52	\$408.21	\$408.21	\$499.90	\$499.90	\$430.43	\$430.43		
39	\$417.73	\$417.73	\$402.63	\$402.63	\$413.46	\$413.46	\$506.31	\$506.31	\$435.96	\$435.96		
40	\$423.03	\$423.03	\$407.73	\$407.73	\$418.70	\$418.70	\$512.73	\$512.73	\$441.49	\$441.49		
41	\$430.98	\$430.98	\$415.39	\$415.39	\$426.56	\$426.56	\$522.36	\$522.36	\$449.78	\$449.78		
42	\$438.59	\$438.59	\$422.73	\$422.73	\$434.10	\$434.10	\$531.59	\$531.59	\$457.72	\$457.72		
43	\$449.18	\$449.18	\$432.94	\$432.94	\$444.58	\$444.58	\$544.43	\$544.43	\$468.78	\$468.78		
44	\$462.42	\$462.42	\$445.70	\$445.70	\$457.69	\$457.69	\$560.48	\$560.48	\$482.59	\$482.59		
45	\$477.98	\$477.98	\$460.69	\$460.69	\$473.08	\$473.08	\$579.33	\$579.33	\$498.83	\$498.83		
46	\$496.52	\$496.52	\$478.56	\$478.56	\$491.43	\$491.43	\$601.80	\$601.80	\$518.18	\$518.18		
47	\$517.37	\$517.37	\$498.66	\$498.66	\$512.07	\$512.07	\$627.08	\$627.08	\$539.94	\$539.94		
48	\$541.20	\$541.20	\$521.63	\$521.63	\$535.66	\$535.66	\$655.96	\$655.96	\$564.81	\$564.81		
49	\$564.70	\$564.70	\$544.28	\$544.28	\$558.92	\$558.92	\$684.45	\$684.45	\$589.34	\$589.34		
50	\$591.18	\$591.18	\$569.81	\$569.81	\$585.13	\$585.13	\$716.54	\$716.54	\$616.97	\$616.97		
51	\$617.33	\$617.33	\$595.01	\$595.01	\$611.01	\$611.01	\$748.24	\$748.24	\$644.26	\$644.26		
52	\$646.13	\$646.13	\$622.77	\$622.77	\$639.51	\$639.51	\$783.14	\$783.14	\$674.32	\$674.32		
53	\$675.26	\$675.26	\$650.84	\$650.84	\$668.34	\$668.34	\$818.45	\$818.45	\$704.72	\$704.72		
54	\$706.71	\$706.71	\$681.15	\$681.15	\$699.47	\$699.47	\$856.56	\$856.56	\$737.54	\$737.54		
55	\$738.15	\$738.15	\$711.46	\$711.46	\$730.59	\$730.59	\$894.68	\$894.68	\$770.35	\$770.35		
56	\$772.25	\$772.25	\$744.32	\$744.32	\$764.34	\$764.34	\$936.00	\$936.00	\$805.93	\$805.93		
57	\$806.67	\$806.67	\$777.50	\$777.50	\$798.41	\$798.41	\$977.72	\$977.72	\$841.86	\$841.86		
58	\$843.41	\$843.41	\$812.91	\$812.91	\$834.78	\$834.78	\$1,022.26	\$1,022.26	\$880.21	\$880.21		
59	\$861.62	\$861.62	\$830.46	\$830.46	\$852.79	\$852.79	\$1,044.32	\$1,044.32	\$899.21	\$899.21		
60	\$898.36	\$898.36	\$865.87	\$865.87	\$889.16	\$889.16	\$1,088.86	\$1,088.86	\$937.55	\$937.55		
61	\$930.14	\$930.14	\$896.50	\$896.50	\$920.61	\$920.61	\$1,127.37	\$1,127.37	\$970.71	\$970.71		
62	\$950.99	\$950.99	\$916.60	\$916.60	\$941.25	\$941.25	\$1,152.65	\$1,152.65	\$992.48	\$992.48		
63	\$977.14	\$977.14	\$941.81	\$941.81	\$967.13	\$967.13	\$1,184.34	\$1,184.34	\$1,019.77	\$1,019.77		
64+	\$993.03	\$993.03	\$957.12	\$957.12	\$982.86	\$982.86	\$1,203.60	\$1,203.60	\$1,036.35	\$1,036.35		

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

HIOS Plan ID (On Exchange) =>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	33709PA0920001		33709PA0920001		33709PA0640011		33709PA0640012		33709PA0640012	
Plan Marketing Name =>	Health Savings Flex PPO Embedded \$6100 a Community Blue Plan		Health Savings Flex PPO Embedded \$6100 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan	
Form # =>	HDHP-SM/EMB/CG-1		HDHP-SM/EMB/CG-1		HDHP-SM/WG-8		HDHP-SM/WG-8		HDHP-SM/WG-8	
Rating Area =>	Area 6,7		Area 9		Area 1,4		Area 1,2,5		Area 6	
Network =>	F		F		A		B		B	
Metal =>	Bronze		Bronze		Silver		Silver		Silver	
Deductible =>	\$6100/\$6100		\$6100/\$6100		\$5500		\$5500		\$5500	
Coinsurance =>	60%/50%		60%/50%		80%		80%		80%	
Copays =>	60%/50%		60%/50%		80%		80%		80%	
OOP Maximum =>	\$6900/\$6900		\$6900/\$6900		\$6250		\$6250		\$6250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$256.62	\$256.62	\$251.69	\$251.69	\$228.15	\$228.15	\$239.20	\$239.20	\$256.47	\$256.47
15	\$279.43	\$279.43	\$274.06	\$274.06	\$248.43	\$248.43	\$260.46	\$260.46	\$279.26	\$279.26
16	\$288.15	\$288.15	\$282.61	\$282.61	\$256.19	\$256.19	\$268.59	\$268.59	\$287.98	\$287.98
17	\$296.87	\$296.87	\$291.17	\$291.17	\$263.94	\$263.94	\$276.72	\$276.72	\$296.70	\$296.70
18	\$306.27	\$306.27	\$300.38	\$300.38	\$272.29	\$272.29	\$285.48	\$285.48	\$306.08	\$306.08
19	\$315.66	\$315.66	\$309.59	\$309.59	\$280.64	\$280.64	\$294.23	\$294.23	\$315.47	\$315.47
20	\$325.39	\$325.39	\$319.13	\$319.13	\$289.29	\$289.29	\$303.30	\$303.30	\$325.19	\$325.19
21	\$335.45	\$335.45	\$329.00	\$329.00	\$298.24	\$298.24	\$312.68	\$312.68	\$335.25	\$335.25
22	\$335.45	\$335.45	\$329.00	\$329.00	\$298.24	\$298.24	\$312.68	\$312.68	\$335.25	\$335.25
23	\$335.45	\$335.45	\$329.00	\$329.00	\$298.24	\$298.24	\$312.68	\$312.68	\$335.25	\$335.25
24	\$335.45	\$335.45	\$329.00	\$329.00	\$298.24	\$298.24	\$312.68	\$312.68	\$335.25	\$335.25
25	\$336.79	\$336.79	\$330.32	\$330.32	\$299.43	\$299.43	\$313.93	\$313.93	\$336.59	\$336.59
26	\$343.50	\$343.50	\$336.90	\$336.90	\$305.40	\$305.40	\$320.18	\$320.18	\$343.30	\$343.30
27	\$351.55	\$351.55	\$344.79	\$344.79	\$312.56	\$312.56	\$327.69	\$327.69	\$351.34	\$351.34
28	\$354.63	\$354.63	\$357.62	\$357.62	\$321.19	\$321.19	\$339.88	\$339.88	\$354.42	\$354.42
29	\$375.37	\$375.37	\$368.15	\$368.15	\$333.73	\$333.73	\$349.89	\$349.89	\$375.14	\$375.14
30	\$380.74	\$380.74	\$373.42	\$373.42	\$338.50	\$338.50	\$354.89	\$354.89	\$380.51	\$380.51
31	\$388.79	\$388.79	\$381.31	\$381.31	\$345.66	\$345.66	\$362.40	\$362.40	\$388.55	\$388.55
32	\$396.84	\$396.84	\$389.21	\$389.21	\$352.82	\$352.82	\$369.90	\$369.90	\$396.60	\$396.60
33	\$401.87	\$401.87	\$394.14	\$394.14	\$357.29	\$357.29	\$374.59	\$374.59	\$401.63	\$401.63
34	\$407.24	\$407.24	\$399.41	\$399.41	\$362.06	\$362.06	\$379.59	\$379.59	\$406.99	\$406.99
35	\$409.92	\$409.92	\$402.04	\$402.04	\$364.45	\$364.45	\$382.09	\$382.09	\$409.68	\$409.68
36	\$412.60	\$412.60	\$404.67	\$404.67	\$366.84	\$366.84	\$384.60	\$384.60	\$412.36	\$412.36
37	\$415.29	\$415.29	\$407.30	\$407.30	\$369.22	\$369.22	\$387.10	\$387.10	\$415.04	\$415.04
38	\$417.97	\$417.97	\$409.93	\$409.93	\$371.61	\$371.61	\$389.60	\$389.60	\$417.72	\$417.72
39	\$423.34	\$423.34	\$415.20	\$415.20	\$376.38	\$376.38	\$394.60	\$394.60	\$423.09	\$423.09
40	\$428.71	\$428.71	\$420.46	\$420.46	\$381.15	\$381.15	\$399.61	\$399.61	\$428.45	\$428.45
41	\$436.76	\$436.76	\$428.36	\$428.36	\$388.31	\$388.31	\$407.11	\$407.11	\$436.50	\$436.50
42	\$444.47	\$444.47	\$435.93	\$435.93	\$395.17	\$395.17	\$414.30	\$414.30	\$444.21	\$444.21
43	\$455.21	\$455.21	\$446.45	\$446.45	\$404.71	\$404.71	\$424.31	\$424.31	\$454.93	\$454.93
44	\$468.62	\$468.62	\$459.61	\$459.61	\$416.64	\$416.64	\$436.81	\$436.81	\$468.34	\$468.34
45	\$484.39	\$484.39	\$475.08	\$475.08	\$430.66	\$430.66	\$451.51	\$451.51	\$484.10	\$484.10
46	\$503.18	\$503.18	\$493.50	\$493.50	\$447.36	\$447.36	\$469.02	\$469.02	\$502.88	\$502.88
47	\$524.31	\$524.31	\$514.23	\$514.23	\$466.15	\$466.15	\$488.72	\$488.72	\$524.00	\$524.00
48	\$548.46	\$548.46	\$537.92	\$537.92	\$487.62	\$487.62	\$511.23	\$511.23	\$548.13	\$548.13
49	\$572.28	\$572.28	\$561.27	\$561.27	\$508.80	\$508.80	\$533.43	\$533.43	\$571.94	\$571.94
50	\$599.11	\$599.11	\$587.59	\$587.59	\$532.66	\$532.66	\$558.45	\$558.45	\$598.76	\$598.76
51	\$625.61	\$625.61	\$613.59	\$613.59	\$556.22	\$556.22	\$583.15	\$583.15	\$625.24	\$625.24
52	\$654.80	\$654.80	\$642.21	\$642.21	\$582.16	\$582.16	\$610.35	\$610.35	\$654.41	\$654.41
53	\$684.32	\$684.32	\$671.16	\$671.16	\$608.41	\$608.41	\$637.87	\$637.87	\$683.91	\$683.91
54	\$716.19	\$716.19	\$702.42	\$702.42	\$636.74	\$636.74	\$667.57	\$667.57	\$715.76	\$715.76
55	\$748.05	\$748.05	\$733.67	\$733.67	\$665.08	\$665.08	\$697.28	\$697.28	\$747.61	\$747.61
56	\$782.60	\$782.60	\$767.56	\$767.56	\$695.79	\$695.79	\$729.48	\$729.48	\$782.14	\$782.14
57	\$817.49	\$817.49	\$801.77	\$801.77	\$726.81	\$726.81	\$762.00	\$762.00	\$817.00	\$817.00
58	\$854.73	\$854.73	\$838.29	\$838.29	\$759.92	\$759.92	\$796.71	\$796.71	\$854.22	\$854.22
59	\$873.18	\$873.18	\$856.39	\$856.39	\$776.32	\$776.32	\$813.91	\$813.91	\$872.66	\$872.66
60	\$910.41	\$910.41	\$892.91	\$892.91	\$809.42	\$809.42	\$848.61	\$848.61	\$909.87	\$909.87
61	\$942.61	\$942.61	\$924.49	\$924.49	\$838.05	\$838.05	\$878.63	\$878.63	\$942.05	\$942.05
62	\$963.75	\$963.75	\$945.22	\$945.22	\$856.84	\$856.84	\$898.33	\$898.33	\$963.17	\$963.17
63	\$990.25	\$990.25	\$971.21	\$971.21	\$880.40	\$880.40	\$923.03	\$923.03	\$989.66	\$989.66
64+	\$1,006.35	\$1,006.35	\$987.00	\$987.00	\$894.72	\$894.72	\$938.04	\$938.04	\$1,005.75	\$1,005.75

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1190007		33709PA1190008		33709PA1200001		33709PA1200002	
Plan Marketing Name =>	Together Blue EPO \$5000 1x		Together Blue EPO \$2000		Together Blue EPO Embedded Q\$3650		Together Blue EPO Embedded Q\$6650	
Form # =>	TB/EPO-SM/WG		TB/EPO-SM/WG		TB/EPO-HDHP-SM/WG		TB/EPO-HDHP-SM/WG	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	Gold		Silver		Silver		Bronze	
Deductible =>	\$5000		\$2000		\$3650		\$6650	
Coinsurance =>	100%		70%		100%		100%	
Copays =>	\$25		\$55		100%		100%	
OOP Maximum =>	\$7900		\$7900		\$6900		\$6900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$191.70	\$191.70	\$173.78	\$173.78	\$175.87	\$175.87	\$145.28	\$145.28
15	\$208.74	\$208.74	\$189.22	\$189.22	\$191.50	\$191.50	\$158.20	\$158.20
16	\$215.26	\$215.26	\$195.13	\$195.13	\$197.48	\$197.48	\$163.13	\$163.13
17	\$221.77	\$221.77	\$201.04	\$201.04	\$203.45	\$203.45	\$168.07	\$168.07
18	\$228.79	\$228.79	\$207.40	\$207.40	\$209.89	\$209.89	\$173.39	\$173.39
19	\$235.81	\$235.81	\$213.76	\$213.76	\$216.33	\$216.33	\$178.71	\$178.71
20	\$243.07	\$243.07	\$220.35	\$220.35	\$222.99	\$222.99	\$184.21	\$184.21
21	\$250.59	\$250.59	\$227.16	\$227.16	\$229.89	\$229.89	\$189.91	\$189.91
22	\$250.59	\$250.59	\$227.16	\$227.16	\$229.89	\$229.89	\$189.91	\$189.91
23	\$250.59	\$250.59	\$227.16	\$227.16	\$229.89	\$229.89	\$189.91	\$189.91
24	\$250.59	\$250.59	\$227.16	\$227.16	\$229.89	\$229.89	\$189.91	\$189.91
25	\$251.59	\$251.59	\$228.07	\$228.07	\$230.81	\$230.81	\$190.67	\$190.67
26	\$256.60	\$256.60	\$232.61	\$232.61	\$235.41	\$235.41	\$194.47	\$194.47
27	\$262.62	\$262.62	\$238.06	\$238.06	\$240.92	\$240.92	\$199.03	\$199.03
28	\$272.39	\$272.39	\$246.92	\$246.92	\$249.89	\$249.89	\$206.43	\$206.43
29	\$280.41	\$280.41	\$254.19	\$254.19	\$257.25	\$257.25	\$212.51	\$212.51
30	\$284.42	\$284.42	\$257.83	\$257.83	\$260.93	\$260.93	\$215.55	\$215.55
31	\$290.43	\$290.43	\$263.28	\$263.28	\$266.44	\$266.44	\$220.11	\$220.11
32	\$296.45	\$296.45	\$268.73	\$268.73	\$271.96	\$271.96	\$224.66	\$224.66
33	\$300.21	\$300.21	\$272.14	\$272.14	\$275.41	\$275.41	\$227.51	\$227.51
34	\$304.22	\$304.22	\$275.77	\$275.77	\$279.09	\$279.09	\$230.55	\$230.55
35	\$306.22	\$306.22	\$277.59	\$277.59	\$280.93	\$280.93	\$232.07	\$232.07
36	\$308.23	\$308.23	\$279.41	\$279.41	\$282.76	\$282.76	\$233.59	\$233.59
37	\$310.23	\$310.23	\$281.22	\$281.22	\$284.60	\$284.60	\$235.11	\$235.11
38	\$312.24	\$312.24	\$283.04	\$283.04	\$286.44	\$286.44	\$236.63	\$236.63
39	\$316.24	\$316.24	\$286.68	\$286.68	\$290.12	\$290.12	\$239.67	\$239.67
40	\$320.25	\$320.25	\$290.31	\$290.31	\$293.80	\$293.80	\$242.70	\$242.70
41	\$326.27	\$326.27	\$295.76	\$295.76	\$299.32	\$299.32	\$247.26	\$247.26
42	\$332.03	\$332.03	\$300.99	\$300.99	\$304.60	\$304.60	\$251.63	\$251.63
43	\$340.05	\$340.05	\$308.26	\$308.26	\$311.96	\$311.96	\$257.71	\$257.71
44	\$350.07	\$350.07	\$317.34	\$317.34	\$321.16	\$321.16	\$265.30	\$265.30
45	\$361.85	\$361.85	\$328.02	\$328.02	\$331.96	\$331.96	\$274.23	\$274.23
46	\$375.89	\$375.89	\$340.74	\$340.74	\$344.84	\$344.84	\$284.87	\$284.87
47	\$391.67	\$391.67	\$355.05	\$355.05	\$359.32	\$359.32	\$296.83	\$296.83
48	\$409.71	\$409.71	\$371.41	\$371.41	\$375.87	\$375.87	\$310.50	\$310.50
49	\$427.51	\$427.51	\$387.53	\$387.53	\$392.19	\$392.19	\$323.99	\$323.99
50	\$447.55	\$447.55	\$405.71	\$405.71	\$410.58	\$410.58	\$339.18	\$339.18
51	\$467.35	\$467.35	\$423.65	\$423.65	\$428.74	\$428.74	\$354.18	\$354.18
52	\$489.15	\$489.15	\$443.42	\$443.42	\$448.75	\$448.75	\$370.70	\$370.70
53	\$511.20	\$511.20	\$463.41	\$463.41	\$468.98	\$468.98	\$387.42	\$387.42
54	\$535.01	\$535.01	\$484.99	\$484.99	\$490.82	\$490.82	\$405.46	\$405.46
55	\$558.82	\$558.82	\$506.57	\$506.57	\$512.65	\$512.65	\$423.50	\$423.50
56	\$584.63	\$584.63	\$529.96	\$529.96	\$536.33	\$536.33	\$443.06	\$443.06
57	\$610.69	\$610.69	\$553.59	\$553.59	\$560.24	\$560.24	\$462.81	\$462.81
58	\$638.50	\$638.50	\$578.80	\$578.80	\$585.76	\$585.76	\$483.89	\$483.89
59	\$652.29	\$652.29	\$591.30	\$591.30	\$598.40	\$598.40	\$494.34	\$494.34
60	\$680.10	\$680.10	\$616.51	\$616.51	\$623.92	\$623.92	\$515.42	\$515.42
61	\$704.16	\$704.16	\$638.32	\$638.32	\$645.99	\$645.99	\$533.65	\$533.65
62	\$719.95	\$719.95	\$652.63	\$652.63	\$660.47	\$660.47	\$545.61	\$545.61
63	\$739.74	\$739.74	\$670.58	\$670.58	\$678.64	\$678.64	\$560.61	\$560.61
64+	\$751.77	\$751.77	\$681.48	\$681.48	\$689.67	\$689.67	\$569.73	\$569.73

Highmark, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan	PPO	Platinum	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan	PPO	Platinum	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570014	Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570015	Balance PPO \$1750 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570016	Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0550005	Health Savings PPO \$1500 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640007	Health Savings PPO Embedded \$3700 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0570017	Balance PPO \$600 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570018	Balance PPO \$2600 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA1030001	Conemaugh Region Flex Blue PPO \$500	PPO	Gold	Off	Y	5	Blair, Cambria, Somerset
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q	PPO	Silver	Off	Y	5	Blair, Cambria, Somerset
33709PA0920001	Health Savings Flex PPO Embedded \$6100 a Community Blue Plan	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
33709PA0640011	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640012	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Silver	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0640013	Health Savings PPO Embedded \$6000 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560044	Premier Balance PPO \$1550 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560045	Premier Balance PPO \$2500 1x a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560046	Premier Balance PPO \$4000 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640014	Health Savings PPO Embedded \$6850 a Community Blue Plan	PPO	Bronze	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640015	Health Savings PPO Embedded \$6850 a Community Blue Plan	PPO	Bronze	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA1190001	Together Blue EPO Platinum \$250	EPO	Platinum	Off	L	1,4	Allegheny, Washington, Erie
33709PA1190002	Together Blue EPO \$0	EPO	Gold	Off	L	1,4	Allegheny, Washington, Erie
33709PA1190003	Together Blue EPO \$500	EPO	Gold	Off	L	1,4	Allegheny, Washington, Erie
33709PA1190004	Together Blue EPO \$1000	EPO	Gold	Off	L	1,4	Allegheny, Washington, Erie
33709PA1190005	Together Blue EPO \$1500	EPO	Gold	Off	L	1,4	Allegheny, Washington, Erie
33709PA1190006	Together Blue EPO \$2500 1x	EPO	Gold	Off	L	1,4	Allegheny, Washington, Erie
33709PA1190007	Together Blue EPO \$5000 1x	EPO	Gold	Off	L	1,4	Allegheny, Washington, Erie
33709PA1190008	Together Blue EPO \$2000	EPO	Silver	Off	L	1,4	Allegheny, Washington, Erie
33709PA1200001	Together Blue EPO Embedded Q33650	EPO	Silver	Off	L	1,4	Allegheny, Washington, Erie
33709PA1200002	Together Blue EPO Embedded Q36650	EPO	Bronze	Off	L	1,4	Allegheny, Washington, Erie

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	266	499	0	174	57	14	37	
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33709PA0560032	Premier Balance PPO S0 Platinum a Community Blue Plan	PPO	Platinum	Off	\$438.22		\$438.22		\$438.22	\$438.22	\$438.22	
33709PA0560033	Premier Balance PPO S250 Platinum a Community Blue Plan	PPO	Platinum	Off	\$434.50		\$434.50		\$434.50	\$434.50	\$434.50	
33709PA0560043	Premier Balance PPO S0 Gold a Community Blue Plan	PPO	Gold	Off	\$385.89		\$385.89		\$385.89	\$385.89	\$385.89	
33709PA0560034	Premier Balance PPO S250 Gold a Community Blue Plan	PPO	Gold	Off	\$384.30		\$384.30		\$384.30	\$384.30	\$384.30	
33709PA0560035	Premier Balance PPO S500 a Community Blue Plan	PPO	Gold	Off	\$378.69		\$378.69		\$378.69	\$378.69	\$378.69	
33709PA0560036	Premier Balance PPO S750 a Community Blue Plan	PPO	Gold	Off	\$376.40		\$376.40		\$376.40	\$376.40	\$376.40	
33709PA0560037	Premier Balance PPO S1000 a Community Blue Plan	PPO	Gold	Off	\$369.91		\$369.91		\$369.91	\$369.91	\$369.91	
33709PA0560038	Premier Balance PPO S1250 a Community Blue Plan	PPO	Gold	Off	\$365.98		\$365.98		\$365.98	\$365.98	\$365.98	
33709PA0560040	Premier Balance PPO S1500 a Community Blue Plan	PPO	Gold	Off	\$360.79		\$360.79		\$360.79	\$360.79	\$360.79	
33709PA0560041	Premier Balance PPO S2000 a Community Blue Plan	PPO	Gold	Off	\$351.82		\$351.82		\$351.82	\$351.82	\$351.82	
33709PA0560039	Premier Balance PPO S1400 a Community Blue Plan	PPO	Gold	Off	\$351.90		\$351.90		\$351.90	\$351.90	\$351.90	
33709PA0560042	Premier Balance PPO S0000 1x a Community Blue Plan	PPO	Gold	Off	\$331.69		\$331.69		\$331.69	\$331.69	\$331.69	
33709PA0570014	Balance PPO S1000 a Community Blue Plan	PPO	Gold	Off	\$343.28		\$343.28		\$343.28	\$343.28	\$343.28	
33709PA0570015	Balance PPO S1750 a Community Blue Plan	PPO	Gold	Off	\$338.02		\$338.02		\$338.02	\$338.02	\$338.02	
33709PA0570016	Balance PPO S2000 a Community Blue Plan	PPO	Gold	Off	\$334.60		\$334.60		\$334.60	\$334.60	\$334.60	
33709PA0450005	Health Savings PPO S1500 a Community Blue Plan	PPO	Gold	Off	\$359.14		\$359.14		\$359.14	\$359.14	\$359.14	
33709PA0640006	Health Savings PPO Embedded S2800 a Community Blue Plan	PPO	Silver	Off	\$322.53		\$322.53		\$322.53	\$322.53	\$322.53	
33709PA0640007	Health Savings PPO Embedded S3700 a Community Blue Plan	PPO	Silver	Off	\$313.15		\$313.15		\$313.15	\$313.15	\$313.15	
33709PA1110001	Premier Balance EPO S250 a Community Blue Plan	EPO	Gold	Off	\$362.98		\$362.98		\$362.98	\$362.98	\$362.98	
33709PA1110002	Premier Balance EPO S500 a Community Blue Plan	EPO	Gold	Off	\$354.67		\$354.67		\$354.67	\$354.67	\$354.67	
33709PA1110003	Premier Balance EPO S750 a Community Blue Plan	EPO	Gold	Off	\$350.98		\$350.98		\$350.98	\$350.98	\$350.98	
33709PA1110004	Premier Balance EPO S900 a Community Blue Plan	EPO	Gold	Off	\$349.63		\$349.63		\$349.63	\$349.63	\$349.63	
33709PA1110005	Premier Balance EPO S1100 a Community Blue Plan	EPO	Gold	Off	\$345.69		\$345.69		\$345.69	\$345.69	\$345.69	
33709PA1110006	Premier Balance EPO S2500 a Community Blue Plan	EPO	Gold	Off	\$322.12		\$322.12		\$322.12	\$322.12	\$322.12	
33709PA0440016	Premier Balance PPO S250 IP a Community Blue Plan	PPO	Gold	Off		\$400.46		\$400.46		\$400.46	\$400.46	
33709PA0440017	Premier Balance PPO S750 IP a Community Blue Plan	PPO	Gold	Off		\$391.69		\$391.69		\$391.69	\$391.69	
33709PA0440018	Premier Balance PPO S1500 IP a Community Blue Plan	PPO	Gold	Off		\$364.80		\$364.80		\$364.80	\$364.80	
33709PA0570017	Balance PPO S600 a Community Blue Plan	PPO	Silver	Off	\$309.02		\$309.02		\$309.02	\$309.02	\$309.02	
33709PA0570018	Balance PPO S2600 a Community Blue Plan	PPO	Silver	Off	\$297.84		\$297.84		\$297.84	\$297.84	\$297.84	
33709PA0570019	Balance PPO S5000 1x a Community Blue Plan	PPO	Silver	Off	\$305.86		\$305.86		\$305.86	\$305.86	\$305.86	
33709PA1020001	Conemaugh Region Flex Blue PPO S500	PPO	Gold	Off								
33709PA1100001	Conemaugh Region Flex Blue PPO S2800Q	PPO	Silver	Off								
33709PA0920001	Health Savings Flex PPO Embedded S6100 a Community Blue Plan	PPO	Bronze	Off								
33709PA0640011	Health Savings PPO Embedded S5500 a Community Blue Plan	PPO	Silver	Off	\$278.43		\$278.43	\$291.91	\$278.43	\$278.43	\$278.43	
33709PA0640012	Health Savings PPO Embedded S5500 a Community Blue Plan	PPO	Silver	Off		\$291.91		\$291.91		\$291.91	\$291.91	
33709PA0640013	Health Savings PPO Embedded S6000 a Community Blue Plan	PPO	Silver	Off	\$279.07		\$279.07		\$279.07	\$279.07	\$279.07	
33709PA0560044	Premier Balance PPO S1550 a Community Blue Plan	PPO	Gold	Off	\$346.20		\$346.20		\$346.20	\$346.20	\$346.20	
33709PA0560045	Premier Balance PPO S2500 1x a Community Blue Plan	PPO	Gold	Off	\$342.59		\$342.59		\$342.59	\$342.59	\$342.59	
33709PA0560046	Premier Balance PPO S4000 a Community Blue Plan	PPO	Silver	Off	\$299.13		\$299.13		\$299.13	\$299.13	\$299.13	
33709PA0640014	Health Savings PPO Embedded S6850 a Community Blue Plan	PPO	Bronze	Off	\$269.50		\$269.50		\$269.50	\$269.50	\$269.50	
33709PA0640015	Health Savings PPO Embedded S6850 a Community Blue Plan	PPO	Bronze	Off		\$282.55		\$282.55		\$282.55	\$282.55	
33709PA1190001	Together Blue EPO Platinum S250	EPO	Platinum	Off								
33709PA1190002	Together Blue EPO S0	EPO	Gold	Off								
33709PA1190003	Together Blue EPO S500	EPO	Gold	Off								
33709PA1190004	Together Blue EPO S1000	EPO	Gold	Off								
33709PA1190005	Together Blue EPO S1500	EPO	Gold	Off								
33709PA1190006	Together Blue EPO S2500 1x	EPO	Gold	Off								
33709PA1190007	Together Blue EPO S5000 1x	EPO	Gold	Off								
33709PA1190008	Together Blue EPO S2000	EPO	Silver	Off								
33709PA1200001	Together Blue EPO Embedded Q26550	EPO	Silver	Off								
33709PA1200002	Together Blue EPO Embedded Q26650	EPO	Bronze	Off								

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

MICS Plan ID	Plan Marketing Name	RATING AREA 2			RATING AREA 3												
		02-01-2020 Number of Covered Lives by Rating			0	0	0	0	0	0	0	0	0	0	0	0	
		14	6	12	Bradford	Carbon	Clinton	Lackawanna	Luverne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
		Elk	Cameron	Potter													
33709PA0560032	Premier Balance PPO 50 Platinum a Community Blue Plan																
33709PA0560033	Premier Balance PPO 5250 Platinum a Community Blue Plan																
33709PA0560043	Premier Balance PPO 50 Gold a Community Blue Plan																
33709PA0560034	Premier Balance PPO 5250 Gold a Community Blue Plan																
33709PA0560035	Premier Balance PPO 5500 a Community Blue Plan																
33709PA0560036	Premier Balance PPO 5750 a Community Blue Plan																
33709PA0560037	Premier Balance PPO 51000 a Community Blue Plan																
33709PA0560038	Premier Balance PPO 51250 a Community Blue Plan																
33709PA0560040	Premier Balance PPO 51500 a Community Blue Plan																
33709PA0560041	Premier Balance PPO 52000 a Community Blue Plan																
33709PA0560039	Premier Balance PPO 51400 a Community Blue Plan																
33709PA0560042	Premier Balance PPO 55000 1x a Community Blue Plan																
33709PA0570014	Balance PPO 51000 a Community Blue Plan																
33709PA0570015	Balance PPO 51750 a Community Blue Plan																
33709PA0570016	Balance PPO 52000 a Community Blue Plan																
33709PA0450005	Health Savings PPO 51500 a Community Blue Plan																
33709PA0640006	Health Savings PPO Embedded 52800 a Community Blue Plan																
33709PA0640007	Health Savings PPO Embedded 53700 a Community Blue Plan																
33709PA1110001	Premier Balance EPO 5250 a Community Blue Plan																
33709PA1110002	Premier Balance EPO 5500 a Community Blue Plan																
33709PA1110003	Premier Balance EPO 5750 a Community Blue Plan																
33709PA1110004	Premier Balance EPO 5900 a Community Blue Plan																
33709PA1110005	Premier Balance EPO 51100 a Community Blue Plan																
33709PA1110006	Premier Balance EPO 52500 a Community Blue Plan																
33709PA0440016	Premier Balance PPO 5250 IP a Community Blue Plan	\$400.46	\$400.46	\$400.46													
33709PA0440017	Premier Balance PPO 5750 IP a Community Blue Plan	\$391.69	\$391.69	\$391.69													
33709PA0440018	Premier Balance PPO 51500 IP a Community Blue Plan	\$364.80	\$364.80	\$364.80													
33709PA0570017	Balance PPO 5600 a Community Blue Plan																
33709PA0570018	Balance PPO 52600 a Community Blue Plan																
33709PA0570019	Balance PPO 55000 1x a Community Blue Plan																
33709PA1030001	Conemaugh Region Flex Blue PPO 5500																
33709PA1100001	Conemaugh Region Flex Blue PPO 52800Q																
33709PA0920001	Health Savings Flex PPO Embedded 56100 a Community Blue Plan																
33709PA0640011	Health Savings PPO Embedded 55500 a Community Blue Plan	\$291.91	\$291.91	\$291.91													
33709PA0640012	Health Savings PPO Embedded 55000 a Community Blue Plan																
33709PA0640013	Health Savings PPO Embedded 56000 a Community Blue Plan																
33709PA0560044	Premier Balance PPO 51550 a Community Blue Plan																
33709PA0560045	Premier Balance PPO 52500 1x a Community Blue Plan																
33709PA0560046	Premier Balance PPO 54000 a Community Blue Plan																
33709PA0640014	Health Savings PPO Embedded 56850 a Community Blue Plan																
33709PA0640015	Health Savings PPO Embedded 56850 a Community Blue Plan	\$282.55	\$282.55	\$282.55													
33709PA1190001	Together Blue EPO Platinum 5250																
33709PA1190002	Together Blue EPO 50																
33709PA1190003	Together Blue EPO 5500																
33709PA1190004	Together Blue EPO 51000																
33709PA1190005	Together Blue EPO 51500																
33709PA1190006	Together Blue EPO 52500 1x																
33709PA1190007	Together Blue EPO 55000 1x																
33709PA1190008	Together Blue EPO 52000																
33709PA1200001	Together Blue EPO Embedded Q23650																
33709PA1200002	Together Blue EPO Embedded Q26650																

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	RATING AREA 4										RATING AREA 5							
		02-01-2020 Number of Covered Lives by Rating										0							
		2343	46	251	225	234	415	264	65	745	607	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	
33709PA0560032	Premier Balance PPO S0 Platinum a Community Blue Plan	\$438.22	\$438.22	\$438.22	\$438.22	\$438.22	\$438.22	\$438.22	\$438.22	\$438.22	\$438.22	\$438.22	\$438.22						
33709PA0560033	Premier Balance PPO S250 Platinum a Community Blue Plan	\$434.50	\$434.50	\$434.50	\$434.50	\$434.50	\$434.50	\$434.50	\$434.50	\$434.50	\$434.50	\$434.50	\$434.50						
33709PA0560043	Premier Balance PPO S0 Gold a Community Blue Plan	\$385.89	\$385.89	\$385.89	\$385.89	\$385.89	\$385.89	\$385.89	\$385.89	\$385.89	\$385.89	\$385.89	\$385.89						
33709PA0560034	Premier Balance PPO S250 Gold a Community Blue Plan	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30						
33709PA0560035	Premier Balance PPO S500 a Community Blue Plan	\$378.69	\$378.69	\$378.69	\$378.69	\$378.69	\$378.69	\$378.69	\$378.69	\$378.69	\$378.69	\$378.69	\$378.69						
33709PA0560036	Premier Balance PPO S750 a Community Blue Plan	\$376.40	\$376.40	\$376.40	\$376.40	\$376.40	\$376.40	\$376.40	\$376.40	\$376.40	\$376.40	\$376.40	\$376.40						
33709PA0560037	Premier Balance PPO S1000 a Community Blue Plan	\$369.91	\$369.91	\$369.91	\$369.91	\$369.91	\$369.91	\$369.91	\$369.91	\$369.91	\$369.91	\$369.91	\$369.91						
33709PA0560038	Premier Balance PPO S1250 a Community Blue Plan	\$365.98	\$365.98	\$365.98	\$365.98	\$365.98	\$365.98	\$365.98	\$365.98	\$365.98	\$365.98	\$365.98	\$365.98						
33709PA0560040	Premier Balance PPO S1500 a Community Blue Plan	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79						
33709PA0560041	Premier Balance PPO S2000 a Community Blue Plan	\$351.82	\$351.82	\$351.82	\$351.82	\$351.82	\$351.82	\$351.82	\$351.82	\$351.82	\$351.82	\$351.82	\$351.82						
33709PA0560039	Premier Balance PPO S1400 a Community Blue Plan	\$351.90	\$351.90	\$351.90	\$351.90	\$351.90	\$351.90	\$351.90	\$351.90	\$351.90	\$351.90	\$351.90	\$351.90						
33709PA0560042	Premier Balance PPO S0000 1x a Community Blue Plan	\$331.69	\$331.69	\$331.69	\$331.69	\$331.69	\$331.69	\$331.69	\$331.69	\$331.69	\$331.69	\$331.69	\$331.69						
33709PA0570014	Balance PPO S1000 a Community Blue Plan	\$343.28	\$343.28	\$343.28	\$343.28	\$343.28	\$343.28	\$343.28	\$343.28	\$343.28	\$343.28	\$343.28	\$343.28						
33709PA0570015	Balance PPO S1750 a Community Blue Plan	\$338.02	\$338.02	\$338.02	\$338.02	\$338.02	\$338.02	\$338.02	\$338.02	\$338.02	\$338.02	\$338.02	\$338.02						
33709PA0570016	Balance PPO S2000 a Community Blue Plan	\$334.60	\$334.60	\$334.60	\$334.60	\$334.60	\$334.60	\$334.60	\$334.60	\$334.60	\$334.60	\$334.60	\$334.60						
33709PA0400006	Health Savings PPO S1500 a Community Blue Plan	\$359.14	\$359.14	\$359.14	\$359.14	\$359.14	\$359.14	\$359.14	\$359.14	\$359.14	\$359.14	\$359.14	\$359.14						
33709PA0640006	Health Savings PPO Embedded S2800 a Community Blue Plan	\$322.53	\$322.53	\$322.53	\$322.53	\$322.53	\$322.53	\$322.53	\$322.53	\$322.53	\$322.53	\$322.53	\$322.53						
33709PA0640007	Health Savings PPO Embedded S3700 a Community Blue Plan	\$313.15	\$313.15	\$313.15	\$313.15	\$313.15	\$313.15	\$313.15	\$313.15	\$313.15	\$313.15	\$313.15	\$313.15						
33709PA110001	Premier Balance EPO S250 a Community Blue Plan	\$362.98	\$362.98	\$362.98	\$362.98	\$362.98	\$362.98	\$362.98	\$362.98	\$362.98	\$362.98	\$362.98	\$362.98						
33709PA1110002	Premier Balance EPO S500 a Community Blue Plan	\$354.67	\$354.67	\$354.67	\$354.67	\$354.67	\$354.67	\$354.67	\$354.67	\$354.67	\$354.67	\$354.67	\$354.67						
33709PA1110003	Premier Balance EPO S750 a Community Blue Plan	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98	\$350.98						
33709PA1110004	Premier Balance EPO S900 a Community Blue Plan	\$349.63	\$349.63	\$349.63	\$349.63	\$349.63	\$349.63	\$349.63	\$349.63	\$349.63	\$349.63	\$349.63	\$349.63						
33709PA1110005	Premier Balance EPO S1100 a Community Blue Plan	\$345.69	\$345.69	\$345.69	\$345.69	\$345.69	\$345.69	\$345.69	\$345.69	\$345.69	\$345.69	\$345.69	\$345.69						
33709PA1110006	Premier Balance EPO S2500 a Community Blue Plan	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12						
33709PA0440016	Premier Balance PPO S250 IP a Community Blue Plan													\$400.46	\$400.46	\$400.46	\$400.46	\$400.46	\$400.46
33709PA0440017	Premier Balance PPO S750 IP a Community Blue Plan													\$391.69	\$391.69	\$391.69	\$391.69	\$391.69	\$391.69
33709PA0440018	Premier Balance PPO S1500 IP a Community Blue Plan													\$364.80	\$364.80	\$364.80	\$364.80	\$364.80	\$364.80
33709PA0570017	Balance PPO S600 a Community Blue Plan	\$309.02	\$309.02	\$309.02	\$309.02	\$309.02	\$309.02	\$309.02	\$309.02	\$309.02	\$309.02	\$309.02	\$309.02						
33709PA0570018	Balance PPO S2600 a Community Blue Plan	\$297.84	\$297.84	\$297.84	\$297.84	\$297.84	\$297.84	\$297.84	\$297.84	\$297.84	\$297.84	\$297.84	\$297.84						
33709PA0570019	Balance PPO S5000 1x a Community Blue Plan	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86						
33709PA1020001	Conemaugh Region Flex Blue PPO S500													\$374.54	\$374.54	\$374.54	\$374.54	\$374.54	\$374.54
33709PA1100001	Conemaugh Region Flex Blue PPO S2800Q													\$322.50	\$322.50	\$322.50	\$322.50	\$322.50	\$322.50
33709PA0920001	Health Savings Flex PPO Embedded S6100 a Community Blue Plan													\$278.43	\$278.43	\$278.43	\$278.43	\$278.43	\$278.43
33709PA0640011	Health Savings PPO Embedded S5500 a Community Blue Plan	\$278.43	\$278.43	\$278.43	\$278.43	\$278.43	\$278.43	\$278.43	\$278.43	\$278.43	\$278.43	\$278.43	\$278.43						
33709PA0640012	Health Savings PPO Embedded S5500 a Community Blue Plan	\$279.07	\$279.07	\$279.07	\$279.07	\$279.07	\$279.07	\$279.07	\$279.07	\$279.07	\$279.07	\$279.07	\$279.07						
33709PA0560044	Premier Balance PPO S1550 a Community Blue Plan	\$346.20	\$346.20	\$346.20	\$346.20	\$346.20	\$346.20	\$346.20	\$346.20	\$346.20	\$346.20	\$346.20	\$346.20						
33709PA0560045	Premier Balance PPO S2500 1x a Community Blue Plan	\$342.59	\$342.59	\$342.59	\$342.59	\$342.59	\$342.59	\$342.59	\$342.59	\$342.59	\$342.59	\$342.59	\$342.59						
33709PA0560046	Premier Balance PPO S4000 a Community Blue Plan	\$299.13	\$299.13	\$299.13	\$299.13	\$299.13	\$299.13	\$299.13	\$299.13	\$299.13	\$299.13	\$299.13	\$299.13						
33709PA0640014	Health Savings PPO Embedded S6850 a Community Blue Plan	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50						
33709PA0640015	Health Savings PPO Embedded S6850 a Community Blue Plan													\$282.55	\$282.55	\$282.55	\$282.55	\$282.55	\$282.55
33709PA1190001	Together Blue EPO Platinum S250	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62						
33709PA1190002	Together Blue EPO S0	\$292.64	\$292.64	\$292.64	\$292.64	\$292.64	\$292.64	\$292.64	\$292.64	\$292.64	\$292.64	\$292.64	\$292.64						
33709PA1190003	Together Blue EPO S500	\$279.13	\$279.13	\$279.13	\$279.13	\$279.13	\$279.13	\$279.13	\$279.13	\$279.13	\$279.13	\$279.13	\$279.13						
33709PA1190004	Together Blue EPO S1000	\$267.15	\$267.15	\$267.15	\$267.15	\$267.15	\$267.15	\$267.15	\$267.15	\$267.15	\$267.15	\$267.15	\$267.15						
33709PA1190005	Together Blue EPO S1500	\$257.06	\$257.06	\$257.06	\$257.06	\$257.06	\$257.06	\$257.06	\$257.06	\$257.06	\$257.06	\$257.06	\$257.06						
33709PA1190006	Together Blue EPO S2500 1x	\$249.58	\$249.58	\$249.58	\$249.58	\$249.58	\$249.58	\$249.58	\$249.58	\$249.58	\$249.58	\$249.58	\$249.58						
33709PA1190007	Together Blue EPO S5000 1x	\$233.94	\$233.94	\$233.94	\$233.94	\$233.94	\$233.94	\$233.94	\$233.94	\$233.94	\$233.94	\$233.94	\$233.94						
33709PA1190008	Together Blue EPO S2000	\$212.07	\$212.07	\$212.07	\$212.07	\$212.07	\$212.07	\$212.07	\$212.07	\$212.07	\$212.07	\$212.07	\$212.07						
33709PA1200001	Together Blue EPO Embedded Q26650	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62	\$214.62						
33709PA1200002	Together Blue EPO Embedded Q26650	\$177.29	\$177.29	\$177.29	\$177.29	\$177.29	\$177.29	\$177.29	\$177.29	\$177.29	\$177.29	\$177.29	\$177.29						

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	RATING AREA 6										RATING AREA 7			
		02-01-2020 Number of Covered Lives by Rat													
		09	0	0	0	0	0	0	0	0	0	0	0	0	0
		Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
33709PA0560032	Premier Balance PPO 50 Platinum a Community Blue Plan														
33709PA0560033	Premier Balance PPO 5250 Platinum a Community Blue Plan														
33709PA0560043	Premier Balance PPO 50 Gold a Community Blue Plan														
33709PA0560034	Premier Balance PPO 5250 Gold a Community Blue Plan														
33709PA0560035	Premier Balance PPO 5500 a Community Blue Plan														
33709PA0560036	Premier Balance PPO 5750 a Community Blue Plan														
33709PA0560037	Premier Balance PPO 51000 a Community Blue Plan														
33709PA0560038	Premier Balance PPO 51210 a Community Blue Plan														
33709PA0560040	Premier Balance PPO 51500 a Community Blue Plan														
33709PA0560041	Premier Balance PPO 52000 a Community Blue Plan														
33709PA0560039	Premier Balance PPO 53400 a Community Blue Plan														
33709PA0560042	Premier Balance PPO 55000 1x a Community Blue Plan														
33709PA0570014	Balance PPO 51000 a Community Blue Plan														
33709PA0570015	Balance PPO 51750 a Community Blue Plan														
33709PA0570016	Balance PPO 52000 a Community Blue Plan														
33709PA0450005	Health Savings PPO 51500 a Community Blue Plan														
33709PA0640006	Health Savings PPO Embedded 52800 a Community Blue Plan														
33709PA0640007	Health Savings PPO Embedded 53700 a Community Blue Plan														
33709PA1110001	Premier Balance EPO 5250 a Community Blue Plan														
33709PA1110002	Premier Balance EPO 5500 a Community Blue Plan														
33709PA1110003	Premier Balance EPO 5750 a Community Blue Plan														
33709PA1110004	Premier Balance EPO 5900 a Community Blue Plan														
33709PA1110005	Premier Balance EPO 51100 a Community Blue Plan														
33709PA1110006	Premier Balance EPO 52500 a Community Blue Plan														
33709PA0440016	Premier Balance PPO 5250 IP a Community Blue Plan														
33709PA0440017	Premier Balance PPO 5750 IP a Community Blue Plan														
33709PA0440018	Premier Balance PPO 51500 IP a Community Blue Plan														
33709PA0570017	Balance PPO 5600 a Community Blue Plan														
33709PA0570018	Balance PPO 52600 a Community Blue Plan														
33709PA0570019	Balance PPO 55000 1x a Community Blue Plan														
33709PA1030001	Conemaugh Region Flex Blue PPO 5500														
33709PA1100001	Conemaugh Region Flex Blue PPO 52800Q														
33709PA0920001	Health Savings Flex PPO Embedded 56100 a Community Blue Plan	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17	\$313.17
33709PA0640011	Health Savings PPO Embedded 55500 a Community Blue Plan														
33709PA0640012	Health Savings PPO Embedded 55000 a Community Blue Plan	\$312.97													
33709PA0640013	Health Savings PPO Embedded 56000 a Community Blue Plan														
33709PA0560044	Premier Balance PPO 51550 a Community Blue Plan														
33709PA0560045	Premier Balance PPO 52500 1x a Community Blue Plan														
33709PA0560046	Premier Balance PPO 54000 a Community Blue Plan														
33709PA0640014	Health Savings PPO Embedded 56850 a Community Blue Plan														
33709PA0640015	Health Savings PPO Embedded 56850 a Community Blue Plan	\$302.94													
33709PA1190001	Together Blue EPO Platinum 5250														
33709PA1190002	Together Blue EPO 50														
33709PA1190003	Together Blue EPO 5500														
33709PA1190004	Together Blue EPO 51000														
33709PA1190005	Together Blue EPO 51500														
33709PA1190006	Together Blue EPO 52500 1x														
33709PA1190007	Together Blue EPO 55000 1x														
33709PA1190008	Together Blue EPO 52000														
33709PA1200001	Together Blue EPO Embedded Q53650														
33709PA1200002	Together Blue EPO Embedded Q56650														

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

MIOS Plan ID	Plan Marketing Name	RATING AREA 8					RATING AREA 9						
		02-01-2020 Number of Covered Lives by Rate											
		0	0	0	0	0	0	0	0	0	0	0	
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560032	Premier Balance PPO 50 Platinum a Community Blue Plan												
33709PA0560033	Premier Balance PPO 5250 Platinum a Community Blue Plan												
33709PA0560043	Premier Balance PPO 50 Gold a Community Blue Plan												
33709PA0560034	Premier Balance PPO 5250 Gold a Community Blue Plan												
33709PA0560035	Premier Balance PPO 5500 a Community Blue Plan												
33709PA0560036	Premier Balance PPO 5750 a Community Blue Plan												
33709PA0560037	Premier Balance PPO 51000 a Community Blue Plan												
33709PA0560038	Premier Balance PPO 51200 a Community Blue Plan												
33709PA0560040	Premier Balance PPO 51500 a Community Blue Plan												
33709PA0560041	Premier Balance PPO 52000 a Community Blue Plan												
33709PA0560039	Premier Balance PPO 51400 a Community Blue Plan												
33709PA0560042	Premier Balance PPO 55000 1x a Community Blue Plan												
33709PA0570014	Balance PPO 51000 a Community Blue Plan												
33709PA0570015	Balance PPO 51750 a Community Blue Plan												
33709PA0570016	Balance PPO 52000 a Community Blue Plan												
33709PA0450005	Health Savings PPO 21500 a Community Blue Plan												
33709PA0640006	Health Savings PPO Embedded 52800 a Community Blue Plan												
33709PA0640007	Health Savings PPO Embedded 53700 a Community Blue Plan												
33709PA1110001	Premier Balance EPO 5250 a Community Blue Plan												
33709PA1110002	Premier Balance EPO 5500 a Community Blue Plan												
33709PA1110003	Premier Balance EPO 5750 a Community Blue Plan												
33709PA1110004	Premier Balance EPO 5900 a Community Blue Plan												
33709PA1110005	Premier Balance EPO 51100 a Community Blue Plan												
33709PA1110006	Premier Balance EPO 52500 a Community Blue Plan												
33709PA0440016	Premier Balance PPO 5250 IP a Community Blue Plan												
33709PA0440017	Premier Balance PPO 5750 IP a Community Blue Plan												
33709PA0440018	Premier Balance PPO 51500 IP a Community Blue Plan												
33709PA0570017	Balance PPO 5600 a Community Blue Plan												
33709PA0570018	Balance PPO 52600 a Community Blue Plan												
33709PA0570019	Balance PPO 55000 1x a Community Blue Plan												
33709PA1030001	Coresouth Region Flex Blue PPO 5500												
33709PA1100001	Coresouth Region Flex Blue PPO 52800Q												
33709PA0920001	Health Savings Flex PPO Embedded 56100 a Community Blue Plan						\$307.14	\$307.14	\$307.14	\$307.14	\$307.14	\$307.14	\$307.14
33709PA0640011	Health Savings PPO Embedded 55500 a Community Blue Plan												
33709PA0640012	Health Savings PPO Embedded 55000 a Community Blue Plan												
33709PA0640013	Health Savings PPO Embedded 56000 a Community Blue Plan												
33709PA0560044	Premier Balance PPO 51550 a Community Blue Plan												
33709PA0560045	Premier Balance PPO 52500 1x a Community Blue Plan												
33709PA0560046	Premier Balance PPO 54000 a Community Blue Plan												
33709PA0640014	Health Savings PPO Embedded 56850 a Community Blue Plan												
33709PA0640015	Health Savings PPO Embedded 56850 a Community Blue Plan												
33709PA1190001	Together Blue EPO Platinum 5250												
33709PA1190002	Together Blue EPO 50												
33709PA1190003	Together Blue EPO 5500												
33709PA1190004	Together Blue EPO 51000												
33709PA1190005	Together Blue EPO 51500												
33709PA1190006	Together Blue EPO 5500 1x												
33709PA1190007	Together Blue EPO 55000 1x												
33709PA1190008	Together Blue EPO 52000												
33709PA1200001	Together Blue EPO Embedded Q2650												
33709PA1200002	Together Blue EPO Embedded Q2660												

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 1									
					266	8	499	0	174	57	14	37		
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren		
33709PA0560032	Premier Balance PPO 50 Platinum a Community Blue Plan	PPO	Platinum	Off	\$448.38		\$448.38		\$448.38	\$448.38		\$448.38		
33709PA0560033	Premier Balance PPO 2500 Platinum a Community Blue Plan	PPO	Platinum	Off	\$444.57		\$444.57		\$444.57	\$444.57		\$444.57		
33709PA0560043	Premier Balance PPO 50 Gold a Community Blue Plan	PPO	Gold	Off	\$394.83		\$394.83		\$394.83	\$394.83		\$394.83		
33709PA0560034	Premier Balance PPO 2500 Gold a Community Blue Plan	PPO	Gold	Off	\$393.21		\$393.21		\$393.21	\$393.21		\$393.21		
33709PA0560035	Premier Balance PPO 5000 a Community Blue Plan	PPO	Gold	Off	\$387.47		\$387.47		\$387.47	\$387.47		\$387.47		
33709PA0560036	Premier Balance PPO 2500 a Community Blue Plan	PPO	Gold	Off	\$385.13		\$385.13		\$385.13	\$385.13		\$385.13		
33709PA0560037	Premier Balance PPO 51000 a Community Blue Plan	PPO	Gold	Off	\$378.48		\$378.48		\$378.48	\$378.48		\$378.48		
33709PA0560038	Premier Balance PPO 51250 a Community Blue Plan	PPO	Gold	Off	\$374.47		\$374.47		\$374.47	\$374.47		\$374.47		
33709PA0560040	Premier Balance PPO 51500 a Community Blue Plan	PPO	Gold	Off	\$369.15		\$369.15		\$369.15	\$369.15		\$369.15		
33709PA0560041	Premier Balance PPO 52000 a Community Blue Plan	PPO	Gold	Off	\$359.97		\$359.97		\$359.97	\$359.97		\$359.97		
33709PA0560039	Premier Balance PPO 52400 a Community Blue Plan	PPO	Gold	Off	\$360.06		\$360.06		\$360.06	\$360.06		\$360.06		
33709PA0560042	Premier Balance PPO 50000 1x a Community Blue Plan	PPO	Gold	Off	\$339.37		\$339.37		\$339.37	\$339.37		\$339.37		
33709PA0570014	Balance PPO 51000 a Community Blue Plan	PPO	Gold	Off	\$351.24		\$351.24		\$351.24	\$351.24		\$351.24		
33709PA0570015	Balance PPO 51750 a Community Blue Plan	PPO	Gold	Off	\$345.86		\$345.86		\$345.86	\$345.86		\$345.86		
33709PA0570016	Balance PPO 52000 a Community Blue Plan	PPO	Gold	Off	\$342.36		\$342.36		\$342.36	\$342.36		\$342.36		
33709PA0545005	Health Savings PPO 51500 a Community Blue Plan	PPO	Gold	Off	\$367.46		\$367.46		\$367.46	\$367.46		\$367.46		
33709PA0640006	Health Savings PPO Embedded 52800 a Community Blue Plan	PPO	Silver	Off	\$330.00		\$330.00		\$330.00	\$330.00		\$330.00		
33709PA0640007	Health Savings PPO Embedded 5700 a Community Blue Plan	PPO	Silver	Off	\$320.41		\$320.41		\$320.41	\$320.41		\$320.41		
33709PA1110001	Premier Balance EPO 2500 a Community Blue Plan	EPO	Gold	Off	\$371.39		\$371.39		\$371.39	\$371.39		\$371.39		
33709PA1110002	Premier Balance EPO 5500 a Community Blue Plan	EPO	Gold	Off	\$362.89		\$362.89		\$362.89	\$362.89		\$362.89		
33709PA1110003	Premier Balance EPO 9750 a Community Blue Plan	EPO	Gold	Off	\$359.12		\$359.12		\$359.12	\$359.12		\$359.12		
33709PA1110004	Premier Balance EPO 2900 a Community Blue Plan	EPO	Gold	Off	\$357.74		\$357.74		\$357.74	\$357.74		\$357.74		
33709PA1110005	Premier Balance EPO 51100 a Community Blue Plan	EPO	Gold	Off	\$353.70		\$353.70		\$353.70	\$353.70		\$353.70		
33709PA1110006	Premier Balance EPO 52500 a Community Blue Plan	EPO	Gold	Off	\$329.59		\$329.59		\$329.59	\$329.59		\$329.59		
33709PA0440017	Premier Balance PPO 5750 IP a Community Blue Plan	PPO	Gold	Off	\$409.74		\$409.74		\$409.74	\$409.74		\$409.74		
33709PA0440018	Premier Balance PPO 51500 IP a Community Blue Plan	PPO	Gold	Off	\$400.77		\$400.77		\$400.77	\$400.77		\$400.77		
33709PA0570017	Balance PPO 5600 a Community Blue Plan	PPO	Silver	Off	\$316.19		\$316.19		\$316.19	\$316.19		\$316.19		
33709PA0570018	Balance PPO 52600 a Community Blue Plan	PPO	Silver	Off	\$304.75		\$304.75		\$304.75	\$304.75		\$304.75		
33709PA0570019	Balance PPO 50000 1x a Community Blue Plan	PPO	Silver	Off	\$312.95		\$312.95		\$312.95	\$312.95		\$312.95		
33709PA1030001	Conemaugh Region Flex Blue PPO 5000	PPO	Gold	Off										
33709PA1100001	Conemaugh Region Flex Blue PPO 52800Q	PPO	Silver	Off										
33709PA0520001	Health Savings Flex PPO Embedded 56300 a Community Blue Plan	PPO	Bronze	Off										
33709PA0640011	Health Savings PPO Embedded 55000 a Community Blue Plan	PPO	Silver	Off	\$284.88		\$284.88		\$284.88	\$284.88		\$284.88		
33709PA0640012	Health Savings PPO Embedded 55500 a Community Blue Plan	PPO	Silver	Off	\$298.67		\$298.67		\$298.67	\$298.67		\$298.67		
33709PA0640013	Health Savings PPO Embedded 56000 a Community Blue Plan	PPO	Silver	Off	\$285.54		\$285.54		\$285.54	\$285.54		\$285.54		
33709PA0560044	Premier Balance PPO 51500 a Community Blue Plan	PPO	Gold	Off	\$354.23		\$354.23		\$354.23	\$354.23		\$354.23		
33709PA0560045	Premier Balance PPO 52500 1x a Community Blue Plan	PPO	Gold	Off	\$350.53		\$350.53		\$350.53	\$350.53		\$350.53		
33709PA0660046	Premier Balance PPO 54000 a Community Blue Plan	PPO	Silver	Off	\$306.06		\$306.06		\$306.06	\$306.06		\$306.06		
33709PA0640014	Health Savings PPO Embedded 56850 a Community Blue Plan	PPO	Bronze	Off	\$275.75		\$275.75		\$275.75	\$275.75		\$275.75		
33709PA0640015	Health Savings PPO Embedded 56850 a Community Blue Plan	PPO	Bronze	Off	\$289.10		\$289.10		\$289.10	\$289.10		\$289.10		
33709PA1190001	Together Blue EPO Platinum 2500	EPO	Platinum	Off			\$322.24							
33709PA1190002	Together Blue EPO 50	EPO	Gold	Off			\$299.43							
33709PA1190003	Together Blue EPO 5500	EPO	Gold	Off			\$285.60							
33709PA1190004	Together Blue EPO 51000	EPO	Gold	Off			\$273.34							
33709PA1190005	Together Blue EPO 51500	EPO	Gold	Off			\$263.02							
33709PA1190006	Together Blue EPO 52000 1x	EPO	Gold	Off			\$255.36							
33709PA1190007	Together Blue EPO 55000 1x	EPO	Gold	Off			\$239.36							
33709PA1190008	Together Blue EPO 52000	EPO	Silver	Off			\$216.98							
33709PA1200001	Together Blue EPO Embedded Q5650	EPO	Silver	Off			\$219.59							
33709PA1200002	Together Blue EPO Embedded Q5650	EPO	Bronze	Off			\$181.40							

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	RATING AREA 2			RATING AREA 3											
		14	6	12	0	0	0	0	0	0	0	0	0	0	0	
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
33709PA050032	Premier Balance PPO S0 Platinum a Community Blue Plan															
33709PA050033	Premier Balance PPO S250 Platinum a Community Blue Plan															
33709PA050043	Premier Balance PPO S0 Gold a Community Blue Plan															
33709PA050034	Premier Balance PPO S250 Gold a Community Blue Plan															
33709PA050035	Premier Balance PPO S500 a Community Blue Plan															
33709PA050036	Premier Balance PPO S750 a Community Blue Plan															
33709PA050037	Premier Balance PPO S1000 a Community Blue Plan															
33709PA050038	Premier Balance PPO S1250 a Community Blue Plan															
33709PA050040	Premier Balance PPO S1500 a Community Blue Plan															
33709PA050041	Premier Balance PPO S2000 a Community Blue Plan															
33709PA050039	Premier Balance PPO S2400 a Community Blue Plan															
33709PA050042	Premier Balance PPO S5000 1x a Community Blue Plan															
33709PA0570014	Balance PPO S1000 a Community Blue Plan															
33709PA0570015	Balance PPO S1750 a Community Blue Plan															
33709PA0570016	Balance PPO S2000 a Community Blue Plan															
33709PA050005	Health Savings PPO S1500 a Community Blue Plan															
33709PA0640006	Health Savings PPO Embedded S2800 a Community Blue Plan															
33709PA0640007	Health Savings PPO Embedded S3700 a Community Blue Plan															
33709PA110001	Premier Balance EPO S250 a Community Blue Plan															
33709PA110002	Premier Balance EPO S500 a Community Blue Plan															
33709PA110003	Premier Balance EPO S750 a Community Blue Plan															
33709PA110004	Premier Balance EPO S900 a Community Blue Plan															
33709PA110005	Premier Balance EPO S1100 a Community Blue Plan															
33709PA110006	Premier Balance EPO S2500 a Community Blue Plan															
33709PA040016	Premier Balance PPO S250 IP a Community Blue Plan	\$409.74	\$409.74	\$409.74												
33709PA040017	Premier Balance PPO S750 IP a Community Blue Plan	\$400.77	\$400.77	\$400.77												
33709PA040018	Premier Balance PPO S1500 IP a Community Blue Plan	\$373.26	\$373.26	\$373.26												
33709PA0570017	Balance PPO S600 a Community Blue Plan															
33709PA0570018	Balance PPO S2600 a Community Blue Plan															
33709PA0570019	Balance PPO S6000 1x a Community Blue Plan															
33709PA1020001	Conemaugh Region Flex Blue PPO S500															
33709PA1100001	Conemaugh Region Flex Blue PPO S2800Q															
33709PA0920001	Health Savings Flex PPO Embedded S6300 a Community Blue Plan															
33709PA0640011	Health Savings PPO Embedded S5000 a Community Blue Plan	\$298.67	\$298.67	\$298.67												
33709PA0640012	Health Savings PPO Embedded S5500 a Community Blue Plan															
33709PA0640013	Health Savings PPO Embedded S6000 a Community Blue Plan															
33709PA050044	Premier Balance PPO S1500 a Community Blue Plan															
33709PA050045	Premier Balance PPO S2500 1x a Community Blue Plan															
33709PA050046	Premier Balance PPO S4000 a Community Blue Plan															
33709PA0640014	Health Savings PPO Embedded S6850 a Community Blue Plan	\$289.10	\$289.10	\$289.10												
33709PA0640015	Health Savings PPO Embedded S6850 a Community Blue Plan															
33709PA1190001	Together Blue EPO Platinum S250															
33709PA1190002	Together Blue EPO S0															
33709PA1190003	Together Blue EPO S500															
33709PA1190004	Together Blue EPO S1000															
33709PA1190005	Together Blue EPO S1500															
33709PA1190006	Together Blue EPO S2000 1x															
33709PA1190007	Together Blue EPO S5000 1x															
33709PA1190008	Together Blue EPO S2000															
33709PA1200001	Together Blue EPO Embedded Q53650															
33709PA1200002	Together Blue EPO Embedded Q56650															

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	RATING AREA 4									
		2943	46	251	325	234	415	264	65	745	607
33709PA0560032	Premier Balance PPO 50 Platinum a Community Blue Plan	\$448.38	\$448.38	\$448.38	\$448.38	\$448.38	\$448.38	\$448.38	\$448.38	\$448.38	\$448.38
33709PA0560033	Premier Balance PPO 5250 Platinum a Community Blue Plan	\$444.57	\$444.57	\$444.57	\$444.57	\$444.57	\$444.57	\$444.57	\$444.57	\$444.57	\$444.57
33709PA0560043	Premier Balance PPO 50 Gold a Community Blue Plan	\$394.83	\$394.83	\$394.83	\$394.83	\$394.83	\$394.83	\$394.83	\$394.83	\$394.83	\$394.83
33709PA0560034	Premier Balance PPO 5250 Gold a Community Blue Plan	\$393.21	\$393.21	\$393.21	\$393.21	\$393.21	\$393.21	\$393.21	\$393.21	\$393.21	\$393.21
33709PA0560036	Premier Balance PPO 5500 a Community Blue Plan	\$387.47	\$387.47	\$387.47	\$387.47	\$387.47	\$387.47	\$387.47	\$387.47	\$387.47	\$387.47
33709PA0560036	Premier Balance PPO 5750 a Community Blue Plan	\$385.13	\$385.13	\$385.13	\$385.13	\$385.13	\$385.13	\$385.13	\$385.13	\$385.13	\$385.13
33709PA0560017	Premier Balance PPO 51000 a Community Blue Plan	\$378.48	\$378.48	\$378.48	\$378.48	\$378.48	\$378.48	\$378.48	\$378.48	\$378.48	\$378.48
33709PA0560038	Premier Balance PPO 51250 a Community Blue Plan	\$374.47	\$374.47	\$374.47	\$374.47	\$374.47	\$374.47	\$374.47	\$374.47	\$374.47	\$374.47
33709PA0560040	Premier Balance PPO 51500 a Community Blue Plan	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15
33709PA0560041	Premier Balance PPO 52000 a Community Blue Plan	\$359.97	\$359.97	\$359.97	\$359.97	\$359.97	\$359.97	\$359.97	\$359.97	\$359.97	\$359.97
33709PA0560039	Premier Balance PPO 50400 a Community Blue Plan	\$360.06	\$360.06	\$360.06	\$360.06	\$360.06	\$360.06	\$360.06	\$360.06	\$360.06	\$360.06
33709PA0560042	Premier Balance PPO 50000 1x a Community Blue Plan	\$339.37	\$339.37	\$339.37	\$339.37	\$339.37	\$339.37	\$339.37	\$339.37	\$339.37	\$339.37
33709PA0570014	Balance PPO 51000 a Community Blue Plan	\$351.24	\$351.24	\$351.24	\$351.24	\$351.24	\$351.24	\$351.24	\$351.24	\$351.24	\$351.24
33709PA0570015	Balance PPO 51750 a Community Blue Plan	\$345.86	\$345.86	\$345.86	\$345.86	\$345.86	\$345.86	\$345.86	\$345.86	\$345.86	\$345.86
33709PA0570016	Balance PPO 52000 a Community Blue Plan	\$342.36	\$342.36	\$342.36	\$342.36	\$342.36	\$342.36	\$342.36	\$342.36	\$342.36	\$342.36
33709PA0540005	Health Savings PPO 51500 a Community Blue Plan	\$367.46	\$367.46	\$367.46	\$367.46	\$367.46	\$367.46	\$367.46	\$367.46	\$367.46	\$367.46
33709PA0640006	Health Savings PPO Embedded 52800 a Community Blue Plan	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00
33709PA0640007	Health Savings PPO Embedded 5700 a Community Blue Plan	\$320.41	\$320.41	\$320.41	\$320.41	\$320.41	\$320.41	\$320.41	\$320.41	\$320.41	\$320.41
33709PA110001	Premier Balance EPO 2500 a Community Blue Plan	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39
33709PA110002	Premier Balance EPO 5500 a Community Blue Plan	\$362.89	\$362.89	\$362.89	\$362.89	\$362.89	\$362.89	\$362.89	\$362.89	\$362.89	\$362.89
33709PA110003	Premier Balance EPO 5750 a Community Blue Plan	\$359.12	\$359.12	\$359.12	\$359.12	\$359.12	\$359.12	\$359.12	\$359.12	\$359.12	\$359.12
33709PA110004	Premier Balance EPO 5900 a Community Blue Plan	\$357.74	\$357.74	\$357.74	\$357.74	\$357.74	\$357.74	\$357.74	\$357.74	\$357.74	\$357.74
33709PA110005	Premier Balance EPO 51100 a Community Blue Plan	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70	\$353.70
33709PA110006	Premier Balance EPO 52500 a Community Blue Plan	\$329.59	\$329.59	\$329.59	\$329.59	\$329.59	\$329.59	\$329.59	\$329.59	\$329.59	\$329.59
33709PA0440017	Premier Balance PPO 5750 IP a Community Blue Plan										
33709PA0440018	Premier Balance PPO 51500 IP a Community Blue Plan										
33709PA0570017	Balance PPO 5600 a Community Blue Plan	\$316.19	\$316.19	\$316.19	\$316.19	\$316.19	\$316.19	\$316.19	\$316.19	\$316.19	\$316.19
33709PA0570018	Balance PPO 52600 a Community Blue Plan	\$304.75	\$304.75	\$304.75	\$304.75	\$304.75	\$304.75	\$304.75	\$304.75	\$304.75	\$304.75
33709PA0570019	Balance PPO 55000 1x a Community Blue Plan	\$312.95	\$312.95	\$312.95	\$312.95	\$312.95	\$312.95	\$312.95	\$312.95	\$312.95	\$312.95
33709PA103001	Conemaugh Region Flex Blue PPO 5500										
33709PA110001	Conemaugh Region Flex Blue PPO 52800Q										
33709PA020001	Health Savings Flex PPO Embedded 56300 a Community Blue Plan										
33709PA040011	Health Savings PPO Embedded 55000 a Community Blue Plan	\$284.88	\$284.88	\$284.88	\$284.88	\$284.88	\$284.88	\$284.88	\$284.88	\$284.88	\$284.88
33709PA040012	Health Savings PPO Embedded 55500 a Community Blue Plan										
33709PA0640013	Health Savings PPO Embedded 56000 a Community Blue Plan	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54
33709PA0640044	Premier Balance PPO 51550 a Community Blue Plan	\$354.23	\$354.23	\$354.23	\$354.23	\$354.23	\$354.23	\$354.23	\$354.23	\$354.23	\$354.23
33709PA0640045	Premier Balance PPO 52500 1x a Community Blue Plan	\$350.53	\$350.53	\$350.53	\$350.53	\$350.53	\$350.53	\$350.53	\$350.53	\$350.53	\$350.53
33709PA0640046	Premier Balance PPO 54000 a Community Blue Plan	\$306.06	\$306.06	\$306.06	\$306.06	\$306.06	\$306.06	\$306.06	\$306.06	\$306.06	\$306.06
33709PA0640014	Health Savings PPO Embedded 56850 a Community Blue Plan	\$275.75	\$275.75	\$275.75	\$275.75	\$275.75	\$275.75	\$275.75	\$275.75	\$275.75	\$275.75
33709PA0640015	Health Savings PPO Embedded 56850 a Community Blue Plan										
33709PA1190001	Together Blue EPO Platinum 2500	\$322.24	\$322.24	\$322.24	\$322.24	\$322.24	\$322.24	\$322.24	\$322.24	\$322.24	\$322.24
33709PA1190002	Together Blue EPO 50	\$299.43	\$299.43	\$299.43	\$299.43	\$299.43	\$299.43	\$299.43	\$299.43	\$299.43	\$299.43
33709PA1190003	Together Blue EPO 5500	\$285.60	\$285.60	\$285.60	\$285.60	\$285.60	\$285.60	\$285.60	\$285.60	\$285.60	\$285.60
33709PA1190004	Together Blue EPO 51000	\$273.34	\$273.34	\$273.34	\$273.34	\$273.34	\$273.34	\$273.34	\$273.34	\$273.34	\$273.34
33709PA1190005	Together Blue EPO 51500	\$263.02	\$263.02	\$263.02	\$263.02	\$263.02	\$263.02	\$263.02	\$263.02	\$263.02	\$263.02
33709PA1190006	Together Blue EPO 52000 1x	\$255.36	\$255.36	\$255.36	\$255.36	\$255.36	\$255.36	\$255.36	\$255.36	\$255.36	\$255.36
33709PA1190007	Together Blue EPO 55000 1x	\$239.36	\$239.36	\$239.36	\$239.36	\$239.36	\$239.36	\$239.36	\$239.36	\$239.36	\$239.36
33709PA1190008	Together Blue EPO 52000	\$216.98	\$216.98	\$216.98	\$216.98	\$216.98	\$216.98	\$216.98	\$216.98	\$216.98	\$216.98
33709PA120001	Together Blue EPO Embedded Q5650	\$219.59	\$219.59	\$219.59	\$219.59	\$219.59	\$219.59	\$219.59	\$219.59	\$219.59	\$219.59
33709PA120002	Together Blue EPO Embedded Q5650	\$181.40	\$181.40	\$181.40	\$181.40	\$181.40	\$181.40	\$181.40	\$181.40	\$181.40	\$181.40

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan/Marketing Name	02-01-2020 Number of Covered Lives by Rating							
		Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	
33709PA0560032	Premier Balance PPO 50 Platinum a Community Blue Plan								
33709PA0560033	Premier Balance PPO 520 Platinum a Community Blue Plan								
33709PA0560043	Premier Balance PPO 50 Gold a Community Blue Plan								
33709PA0560034	Premier Balance PPO 5250 Gold a Community Blue Plan								
33709PA0560035	Premier Balance PPO 5500 a Community Blue Plan								
33709PA0560036	Premier Balance PPO 5750 a Community Blue Plan								
33709PA0560037	Premier Balance PPO 51000 a Community Blue Plan								
33709PA0560038	Premier Balance PPO 51250 a Community Blue Plan								
33709PA0560040	Premier Balance PPO 51500 a Community Blue Plan								
33709PA0560041	Premier Balance PPO 52000 a Community Blue Plan								
33709PA0560039	Premier Balance PPO 53400 a Community Blue Plan								
33709PA0560042	Premier Balance PPO 55000 1x a Community Blue Plan								
33709PA0570014	Balance PPO 51000 a Community Blue Plan								
33709PA0570015	Balance PPO 51750 a Community Blue Plan								
33709PA0570016	Balance PPO 52000 a Community Blue Plan								
33709PA0460005	Health Savings PPO 51500 a Community Blue Plan								
33709PA0460006	Health Savings PPO Embedded 52800 a Community Blue Plan								
33709PA0460007	Health Savings PPO Embedded 51700 a Community Blue Plan								
33709PA110001	Premier Balance EPO 5250 a Community Blue Plan								
33709PA110002	Premier Balance EPO 5500 a Community Blue Plan								
33709PA110003	Premier Balance EPO 5750 a Community Blue Plan								
33709PA110004	Premier Balance EPO 5900 a Community Blue Plan								
33709PA110005	Premier Balance EPO 51100 a Community Blue Plan								
33709PA110006	Premier Balance EPO 52500 a Community Blue Plan								
33709PA0440016	Premier Balance PPO 5250 IP a Community Blue Plan	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$439.31
33709PA0440017	Premier Balance PPO 5750 IP a Community Blue Plan	\$400.77	\$400.77	\$400.77	\$400.77	\$400.77	\$400.77	\$400.77	\$429.69
33709PA0440018	Premier Balance PPO 51500 IP a Community Blue Plan	\$373.26	\$373.26	\$373.26	\$373.26	\$373.26	\$373.26	\$373.26	\$400.19
33709PA0570017	Balance PPO 5600 a Community Blue Plan								
33709PA0570018	Balance PPO 52600 a Community Blue Plan								
33709PA0570019	Balance PPO 54000 1x a Community Blue Plan								
33709PA109001	Conemaugh Region Flex Blue PPO 5200		\$383.22		\$383.22				\$383.22
33709PA110001	Conemaugh Region Flex Blue PPO 52800		\$329.97		\$329.97				\$329.97
33709PA0560001	Health Savings PPO Embedded 56100 a Community Blue Plan							\$320.43	\$320.43
33709PA0560011	Health Savings PPO Embedded 55500 a Community Blue Plan	\$298.67	\$298.67	\$298.67	\$298.67	\$298.67	\$298.67	\$298.67	\$320.23
33709PA0460013	Health Savings PPO Embedded 56000 a Community Blue Plan								
33709PA0560044	Premier Balance PPO 51500 a Community Blue Plan								
33709PA0560045	Premier Balance PPO 52500 1x a Community Blue Plan								
33709PA0560046	Premier Balance PPO 54000 a Community Blue Plan								
33709PA0460014	Health Savings PPO Embedded 56850 a Community Blue Plan								
33709PA0460015	Health Savings PPO Embedded 56850 a Community Blue Plan	\$289.10	\$289.10	\$289.10	\$289.10	\$289.10	\$289.10	\$289.10	\$309.96
33709PA1190001	Together Blue EPO Platinum 5250								
33709PA1190002	Together Blue EPO 50								
33709PA1190003	Together Blue EPO 5500								
33709PA1190004	Together Blue EPO 51000								
33709PA1190005	Together Blue EPO 51500								
33709PA1190006	Together Blue EPO 52500 1x								
33709PA1190007	Together Blue EPO 55000 1x								
33709PA1190008	Together Blue EPO 52000								
33709PA1200001	Together Blue EPO Embedded Q5650								
33709PA1200002	Together Blue EPO Embedded Q5650								

RATING AREA 5							
0	88	24	26	26	47	3	
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	

RATING AREA 6									
69	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	RATING AREA 7				RATING AREA 8				
		0	0	0	0	0	0	0	0	0
		Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
33709PAD560032	Premier Balance PPO 50 Platinum a Community Blue Plan									
33709PAD560033	Premier Balance PPO 2150 Platinum a Community Blue Plan									
33709PAD560043	Premier Balance PPO 50 Gold a Community Blue Plan									
33709PAD560034	Premier Balance PPO 2150 Gold a Community Blue Plan									
33709PAD560035	Premier Balance PPO 5000 a Community Blue Plan									
33709PAD560036	Premier Balance PPO 2150 a Community Blue Plan									
33709PAD560037	Premier Balance PPO 51000 a Community Blue Plan									
33709PAD560038	Premier Balance PPO 51250 a Community Blue Plan									
33709PAD560040	Premier Balance PPO 51500 a Community Blue Plan									
33709PAD560041	Premier Balance PPO 52000 a Community Blue Plan									
33709PAD560039	Premier Balance PPO 51400 a Community Blue Plan									
33709PAD560042	Premier Balance PPO 50000 1x a Community Blue Plan									
33709PAD570014	Balance PPO 51000 a Community Blue Plan									
33709PAD570015	Balance PPO 51750 a Community Blue Plan									
33709PAD570016	Balance PPO 52000 a Community Blue Plan									
33709PAD450005	Health Savings PPO 51500 a Community Blue Plan									
33709PAD400006	Health Savings PPO Embedded 52800 a Community Blue Plan									
33709PAD400007	Health Savings PPO Embedded 53700 a Community Blue Plan									
33709PA1110001	Premier Balance EPO 2250 a Community Blue Plan									
33709PA1110002	Premier Balance EPO 5000 a Community Blue Plan									
33709PA1110003	Premier Balance EPO 5750 a Community Blue Plan									
33709PA1110004	Premier Balance EPO 5900 a Community Blue Plan									
33709PA1110005	Premier Balance EPO 51100 a Community Blue Plan									
33709PA1110006	Premier Balance EPO 52500 a Community Blue Plan									
33709PAD440016	Premier Balance PPO 5250 IP a Community Blue Plan									
33709PAD440017	Premier Balance PPO 5750 IP a Community Blue Plan									
33709PAD440018	Premier Balance PPO 51500 IP a Community Blue Plan									
33709PAD570017	Balance PPO 5600 a Community Blue Plan									
33709PAD570018	Balance PPO 52600 a Community Blue Plan									
33709PAD570019	Balance PPO 50000 1x a Community Blue Plan									
33709PA1230001	Comenough Region Flex Blue PPO 5500									
33709PA1100001	Comenough Region Flex Blue PPO 52800Q									
33709PAD220001	Health Savings Flex PPO Embedded 56100 a Community Blue Plan	\$320.43	\$320.43	\$320.43	\$320.43					
33709PAD400011	Health Savings PPO Embedded 55500 a Community Blue Plan									
33709PAD400012	Health Savings PPO Embedded 55500 a Community Blue Plan									
33709PAD400013	Health Savings PPO Embedded 56000 a Community Blue Plan									
33709PAD560044	Premier Balance PPO 21550 a Community Blue Plan									
33709PAD560045	Premier Balance PPO 22500 1x a Community Blue Plan									
33709PAD560046	Premier Balance PPO 54000 a Community Blue Plan									
33709PAD400014	Health Savings PPO Embedded 56850 a Community Blue Plan									
33709PAD400015	Health Savings PPO Embedded 56850 a Community Blue Plan									
33709PA1190001	Together Blue EPO Platinum 2550									
33709PA1190002	Together Blue EPO 50									
33709PA1190003	Together Blue EPO 5500									
33709PA1190004	Together Blue EPO 51000									
33709PA1190005	Together Blue EPO 51500									
33709PA1190006	Together Blue EPO 52500 1x									
33709PA1190007	Together Blue EPO 55000 1x									
33709PA1190008	Together Blue EPO 52000									
33709PA1200001	Together Blue EPO Embedded Q5650									
33709PA1200002	Together Blue EPO Embedded Q5650									

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	RATING AREA 9							
		0	0	0	0	0	0	0	0
		Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry	
33709PA2560032	Premier Balance PPO 50 Platinum a Community Blue Plan								
33709PA2560033	Premier Balance PPO 520 Platinum a Community Blue Plan								
33709PA2560043	Premier Balance PPO 50 Gold a Community Blue Plan								
33709PA2560034	Premier Balance PPO 5250 Gold a Community Blue Plan								
33709PA2560035	Premier Balance PPO 5500 a Community Blue Plan								
33709PA2560036	Premier Balance PPO 5750 a Community Blue Plan								
33709PA2560037	Premier Balance PPO 51000 a Community Blue Plan								
33709PA2560038	Premier Balance PPO 51250 a Community Blue Plan								
33709PA2560040	Premier Balance PPO 51500 a Community Blue Plan								
33709PA2560041	Premier Balance PPO 52000 a Community Blue Plan								
33709PA2560039	Premier Balance PPO 51400 a Community Blue Plan								
33709PA2560042	Premier Balance PPO 50000 1x a Community Blue Plan								
33709PA2570014	Balance PPO 51000 a Community Blue Plan								
33709PA2570015	Balance PPO 51750 a Community Blue Plan								
33709PA2570016	Balance PPO 52000 a Community Blue Plan								
33709PA2540005	Health Savings PPO 51500 a Community Blue Plan								
33709PA2540006	Health Savings PPO Embedded 52800 a Community Blue Plan								
33709PA2540007	Health Savings PPO Embedded 53700 a Community Blue Plan								
33709PA1110001	Premier Balance EPO 5250 a Community Blue Plan								
33709PA1110002	Premier Balance EPO 5500 a Community Blue Plan								
33709PA1110003	Premier Balance EPO 5750 a Community Blue Plan								
33709PA1110004	Premier Balance EPO 5900 a Community Blue Plan								
33709PA1110005	Premier Balance EPO 51100 a Community Blue Plan								
33709PA1110006	Premier Balance EPO 52500 a Community Blue Plan								
33709PA2440016	Premier Balance PPO 5250 IP a Community Blue Plan								
33709PA2440017	Premier Balance PPO 5750 IP a Community Blue Plan								
33709PA2440018	Premier Balance PPO 51500 IP a Community Blue Plan								
33709PA2570017	Balance PPO 5600 a Community Blue Plan								
33709PA2570018	Balance PPO 52600 a Community Blue Plan								
33709PA2570019	Balance PPO 50000 1x a Community Blue Plan								
33709PA1330001	Conemaugh Region Flex Blue PPO 5000								
33709PA1100001	Conemaugh Region Flex Blue PPO 52800Q								
33709PA2020001	Health Savings Flex PPO Embedded 56100 a Community Blue Plan	\$314.26	\$314.26	\$314.26	\$314.26	\$314.26	\$314.26	\$314.26	\$314.26
33709PA2540011	Health Savings PPO Embedded 55500 a Community Blue Plan								
33709PA2540012	Health Savings PPO Embedded 55500 a Community Blue Plan								
33709PA2540013	Health Savings PPO Embedded 56000 a Community Blue Plan								
33709PA2560044	Premier Balance PPO 51550 a Community Blue Plan								
33709PA2560045	Premier Balance PPO 52000 1x a Community Blue Plan								
33709PA2560046	Premier Balance PPO 54000 a Community Blue Plan								
33709PA2560014	Health Savings PPO Embedded 5850 a Community Blue Plan								
33709PA2560015	Health Savings PPO Embedded 5880 a Community Blue Plan								
33709PA1190001	Together Blue EPO Platinum 5250								
33709PA1190002	Together Blue EPO 50								
33709PA1190003	Together Blue EPO 5000								
33709PA1190004	Together Blue EPO 51000								
33709PA1190005	Together Blue EPO 51500								
33709PA1190006	Together Blue EPO 52600 1x								
33709PA1190007	Together Blue EPO 50000 1x								
33709PA1190008	Together Blue EPO 52000								
33709PA1200001	Together Blue EPO Embedded Q5650								
33709PA1200002	Together Blue EPO Embedded Q5650								

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HDS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 1										RATING AREA 2					
					02-01-2020 Number of Covered Lives by Rating County		8		999		0		174		57		14		37	
					Crawford	Clarion	Erie	Forest	Mckean	Merzer	Venango	Warren	14	5	12					
33709PA6560032	Premier Balance PPO 50 Platinum a Community Blue Plan	PPD	Platinum	Off	\$458.77		\$458.77		\$458.77		\$458.77		\$458.77		\$458.77		\$458.77			
33709PA6560033	Premier Balance PPO 520 Platinum a Community Blue Plan	PPD	Platinum	Off	\$454.88		\$454.88		\$454.88		\$454.88		\$454.88		\$454.88		\$454.88			
33709PA6560043	Premier Balance PPO 50 Gold a Community Blue Plan	PPD	Gold	Off	\$403.99		\$403.99		\$403.99		\$403.99		\$403.99		\$403.99		\$403.99			
33709PA6560034	Premier Balance PPO 520 Gold a Community Blue Plan	PPD	Gold	Off	\$402.33		\$402.33		\$402.33		\$402.33		\$402.33		\$402.33		\$402.33			
33709PA6560035	Premier Balance PPO 5500 a Community Blue Plan	PPD	Gold	Off	\$396.45		\$396.45		\$396.45		\$396.45		\$396.45		\$396.45		\$396.45			
33709PA6560036	Premier Balance PPO 5750 a Community Blue Plan	PPD	Gold	Off	\$394.06		\$394.06		\$394.06		\$394.06		\$394.06		\$394.06		\$394.06			
33709PA6560037	Premier Balance PPO 51000 a Community Blue Plan	PPD	Gold	Off	\$387.25		\$387.25		\$387.25		\$387.25		\$387.25		\$387.25		\$387.25			
33709PA6560038	Premier Balance PPO 51200 a Community Blue Plan	PPD	Gold	Off	\$383.15		\$383.15		\$383.15		\$383.15		\$383.15		\$383.15		\$383.15			
33709PA6560040	Premier Balance PPO 51500 a Community Blue Plan	PPD	Gold	Off	\$377.71		\$377.71		\$377.71		\$377.71		\$377.71		\$377.71		\$377.71			
33709PA6560041	Premier Balance PPO 52000 a Community Blue Plan	PPD	Gold	Off	\$368.32		\$368.32		\$368.32		\$368.32		\$368.32		\$368.32		\$368.32			
33709PA6560039	Premier Balance PPO 51400 a Community Blue Plan	PPD	Gold	Off	\$368.41		\$368.41		\$368.41		\$368.41		\$368.41		\$368.41		\$368.41			
33709PA6560042	Premier Balance PPO 55000 1x a Community Blue Plan	PPD	Gold	Off	\$347.24		\$347.24		\$347.24		\$347.24		\$347.24		\$347.24		\$347.24			
33709PA6570014	Balance PPO 51000 a Community Blue Plan	PPD	Gold	Off	\$359.39		\$359.39		\$359.39		\$359.39		\$359.39		\$359.39		\$359.39			
33709PA6570015	Balance PPO 51700 a Community Blue Plan	PPD	Gold	Off	\$353.88		\$353.88		\$353.88		\$353.88		\$353.88		\$353.88		\$353.88			
33709PA6570016	Balance PPO 52000 a Community Blue Plan	PPD	Gold	Off	\$350.29		\$350.29		\$350.29		\$350.29		\$350.29		\$350.29		\$350.29			
33709PA6550005	Health Savings PPO 51500 a Community Blue Plan	PPD	Gold	Off	\$375.98		\$375.98		\$375.98		\$375.98		\$375.98		\$375.98		\$375.98			
33709PA640006	Health Savings PPO Embedded \$2800 a Community Blue Plan	PPD	Silver	Off	\$337.65		\$337.65		\$337.65		\$337.65		\$337.65		\$337.65		\$337.65			
33709PA640007	Health Savings PPO Embedded \$3700 a Community Blue Plan	PPD	Silver	Off	\$327.83		\$327.83		\$327.83		\$327.83		\$327.83		\$327.83		\$327.83			
33709PA110001	Premier Balance EPO 5200 a Community Blue Plan	EPO	Gold	Off	\$380.00		\$380.00		\$380.00		\$380.00		\$380.00		\$380.00		\$380.00			
33709PA110002	Premier Balance EPO 5500 a Community Blue Plan	EPO	Gold	Off	\$371.30		\$371.30		\$371.30		\$371.30		\$371.30		\$371.30		\$371.30			
33709PA110003	Premier Balance EPO 5750 a Community Blue Plan	EPO	Gold	Off	\$367.45		\$367.45		\$367.45		\$367.45		\$367.45		\$367.45		\$367.45			
33709PA110004	Premier Balance EPO 5900 a Community Blue Plan	EPO	Gold	Off	\$366.03		\$366.03		\$366.03		\$366.03		\$366.03		\$366.03		\$366.03			
33709PA110005	Premier Balance EPO 51100 a Community Blue Plan	EPO	Gold	Off	\$361.90		\$361.90		\$361.90		\$361.90		\$361.90		\$361.90		\$361.90			
33709PA110006	Premier Balance EPO 52500 a Community Blue Plan	EPO	Gold	Off	\$337.23		\$337.23		\$337.23		\$337.23		\$337.23		\$337.23		\$337.23			
33709PA040016	Premier Balance PPO 5250 IP a Community Blue Plan	PPD	Gold	Off	\$419.24		\$419.24		\$419.24		\$419.24		\$419.24		\$419.24		\$419.24			
33709PA040017	Premier Balance PPO 5750 IP a Community Blue Plan	PPD	Gold	Off	\$410.06		\$410.06		\$410.06		\$410.06		\$410.06		\$410.06		\$410.06			
33709PA040018	Premier Balance PPO 51500 IP a Community Blue Plan	PPD	Gold	Off	\$381.91		\$381.91		\$381.91		\$381.91		\$381.91		\$381.91		\$381.91			
33709PA0570017	Balance PPO 5600 a Community Blue Plan	PPD	Silver	Off	\$323.52		\$323.52		\$323.52		\$323.52		\$323.52		\$323.52		\$323.52			
33709PA0570018	Balance PPO 52400 a Community Blue Plan	PPD	Silver	Off	\$311.81		\$311.81		\$311.81		\$311.81		\$311.81		\$311.81		\$311.81			
33709PA0570019	Balance PPO 50000 1x a Community Blue Plan	PPD	Silver	Off	\$320.20		\$320.20		\$320.20		\$320.20		\$320.20		\$320.20		\$320.20			
33709PA100001	Conemaugh Region Flex Blue PPO 5100	PPD	Gold	Off																
33709PA100001	Conemaugh Region Flex Blue PPO 52800Q	PPD	Silver	Off																
33709PA0920001	Health Savings Flex PPO Embedded \$6100 a Community Blue Plan	PPD	Bronze	Off	\$291.48		\$291.48		\$291.48		\$291.48		\$291.48		\$291.48		\$291.48			
33709PA040011	Health Savings PPO Embedded 55500 a Community Blue Plan	PPD	Silver	Off	\$305.60		\$305.60		\$305.60		\$305.60		\$305.60		\$305.60		\$305.60			
33709PA040012	Health Savings PPO Embedded 55500 a Community Blue Plan	PPD	Silver	Off	\$305.60		\$305.60		\$305.60		\$305.60		\$305.60		\$305.60		\$305.60			
33709PA040013	Health Savings PPO Embedded 56000 a Community Blue Plan	PPD	Silver	Off	\$292.16		\$292.16		\$292.16		\$292.16		\$292.16		\$292.16		\$292.16			
33709PA040014	Premier Balance PPO 51500 a Community Blue Plan	PPD	Gold	Off	\$362.44		\$362.44		\$362.44		\$362.44		\$362.44		\$362.44		\$362.44			
33709PA6560045	Premier Balance PPO 51200 1x a Community Blue Plan	PPD	Gold	Off	\$358.66		\$358.66		\$358.66		\$358.66		\$358.66		\$358.66		\$358.66			
33709PA6560046	Premier Balance PPO 54000 a Community Blue Plan	PPD	Silver	Off	\$313.16		\$313.16		\$313.16		\$313.16		\$313.16		\$313.16		\$313.16			
33709PA040014	Health Savings PPO Embedded \$6850 a Community Blue Plan	PPD	Bronze	Off	\$282.14		\$282.14		\$282.14		\$282.14		\$282.14		\$282.14		\$282.14			
33709PA040015	Health Savings PPO Embedded \$6850 a Community Blue Plan	PPD	Bronze	Off	\$282.14		\$282.14		\$282.14		\$282.14		\$282.14		\$282.14		\$282.14			
33709PA1190001	Together Blue EPO Platinum 5250	EPO	Platinum	Off	\$329.71	\$295.80	\$329.71	\$295.80	\$329.71	\$295.80	\$329.71	\$295.80	\$329.71	\$295.80	\$329.71	\$295.80	\$329.71			
33709PA1190002	Together Blue EPO 50	EPO	Gold	Off	\$368.37		\$368.37		\$368.37		\$368.37		\$368.37		\$368.37		\$368.37			
33709PA1190003	Together Blue EPO 5500	EPO	Gold	Off	\$292.23		\$292.23		\$292.23		\$292.23		\$292.23		\$292.23		\$292.23			
33709PA1190004	Together Blue EPO 51000	EPO	Gold	Off	\$279.68		\$279.68		\$279.68		\$279.68		\$279.68		\$279.68		\$279.68			
33709PA1190005	Together Blue EPO 51500	EPO	Gold	Off	\$281.12		\$281.12		\$281.12		\$281.12		\$281.12		\$281.12		\$281.12			
33709PA1190006	Together Blue EPO 52500 1x	EPO	Gold	Off	\$263.28		\$263.28		\$263.28		\$263.28		\$263.28		\$263.28		\$263.28			
33709PA1190007	Together Blue EPO 55000 1x	EPO	Gold	Off	\$244.91		\$244.91		\$244.91		\$244.91		\$244.91		\$244.91		\$244.91			
33709PA1190008	Together Blue EPO 52000	EPO	Silver	Off	\$221.01		\$221.01		\$221.01		\$221.01		\$221.01		\$221.01		\$221.01			
33709PA1200001	Together Blue EPO Embedded Q53650	EPO	Silver	Off	\$224.68		\$224.68		\$224.68		\$224.68		\$224.68		\$224.68		\$224.68			
33709PA1200002	Together Blue EPO Embedded Q56650	EPO	Bronze	Off	\$185.60		\$185.60		\$185.60		\$185.60		\$185.60		\$185.60		\$185.60			

RATING AREA 3												
0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4									
Z343	46	Z51	Z25	Z34	415	Z64	65	Z45	607
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

4458.77	4458.77	4458.77	4458.77	4458.77	4458.77	4458.77	4458.77	4458.77	4458.77
4454.88	4454.88	4454.88	4454.88	4454.88	4454.88	4454.88	4454.88	4454.88	4454.88
4403.99	4403.99	4403.99	4403.99	4403.99	4403.99	4403.99	4403.99	4403.99	4403.99
4402.33	4402.33	4402.33	4402.33	4402.33	4402.33	4402.33	4402.33	4402.33	4402.33
4396.45	4396.45	4396.45	4396.45	4396.45	4396.45	4396.45	4396.45	4396.45	4396.45
4394.06	4394.06	4394.06	4394.06	4394.06	4394.06	4394.06	4394.06	4394.06	4394.06
4387.25	4387.25	4387.25	4387.25	4387.25	4387.25	4387.25	4387.25	4387.25	4387.25
4383.15	4383.15	4383.15	4383.15	4383.15	4383.15	4383.15	4383.15	4383.15	4383.15
4377.71	4377.71	4377.71	4377.71	4377.71	4377.71	4377.71	4377.71	4377.71	4377.71
4368.32	4368.32	4368.32	4368.32	4368.32	4368.32	4368.32	4368.32	4368.32	4368.32
4368.41	4368.41	4368.41	4368.41	4368.41	4368.41	4368.41	4368.41	4368.41	4368.41
4347.24	4347.24	4347.24	4347.24	4347.24	4347.24	4347.24	4347.24	4347.24	4347.24
4339.39	4339.39	4339.39	4339.39	4339.39	4339.39	4339.39	4339.39	4339.39	4339.39
4333.88	4333.88	4333.88	4333.88	4333.88	4333.88	4333.88	4333.88	4333.88	4333.88
4350.29	4350.29	4350.29	4350.29	4350.29	4350.29	4350.29	4350.29	4350.29	4350.29
4375.98	4375.98	4375.98	4375.98	4375.98	4375.98	4375.98	4375.98	4375.98	4375.98
4337.65	4337.65	4337.65	4337.65	4337.65	4337.65	4337.65	4337.65	4337.65	4337.65
4327.83	4327.83	4327.83	4327.83	4327.83	4327.83	4327.83	4327.83	4327.83	4327.83
4380.00	4380.00	4380.00	4380.00	4380.00	4380.00	4380.00	4380.00	4380.00	4380.00
4371.30	4371.30	4371.30	4371.30	4371.30	4371.30	4371.30	4371.30	4371.30	4371.30
4367.45	4367.45	4367.45	4367.45	4367.45	4367.45	4367.45	4367.45	4367.45	4367.45
4366.03	4366.03	4366.03	4366.03	4366.03	4366.03	4366.03	4366.03	4366.03	4366.03
4361.90	4361.90	4361.90	4361.90	4361.90	4361.90	4361.90	4361.90	4361.90	4361.90
4337.23	4337.23	4337.23	4337.23	4337.23	4337.23	4337.23	4337.23	4337.23	4337.23
4323.52	4323.52	4323.52	4323.52	4323.52	4323.52	4323.52	4323.52	4323.52	4323.52
4311.81	4311.81	4311.81	4311.81	4311.81	4311.81	4311.81	4311.81	4311.81	4311.81
4320.20	4320.20	4320.20	4320.20	4320.20	4320.20	4320.20	4320.20	4320.20	4320.20
4291.48	4291.48	4291.48	4291.48	4291.48	4291.48	4291.48	4291.48	4291.48	4291.48
4292.16	4292.16	4292.16	4292.16	4292.16	4292.16	4292.16	4292.16	4292.16	4292.16
4282.44	4282.44	4282.44	4282.44	4282.44	4282.44	4282.44	4282.44	4282.44	4282.44
4358.66	4358.66	4358.66	4358.66	4358.66	4358.66	4358.66	4358.66	4358.66	4358.66
4313.16	4313.16	4313.16	4313.16	4313.16	4313.16	4313.16	4313.16	4313.16	4313.16
4282.14	4282.14	4282.14	4282.14	4282.14	4282.14	4282.14	4282.14	4282.14	4282.14
4329.71	4329.71	4329.71	4329.71	4329.71	4329.71	4329.71	4329.71	4329.71	4329.71
4306.37	4306.37	4306.37	4306.37	4306.37	4306.37	4306.37	4306.37	4306.37	4306.37
4292.23	4292.23	4292.23	4292.23	4292.23	4292.23	4292.23	4292.23	4292.23	4292.23
4279.68	4279.68	4279.68	4279.68	4279.68	4279.68	4279.68	4279.68	4279.68	4279.68
4269.12	4269.12	4269.12	4269.12	4269.12	4269.12	4269.12	4269.12	4269.12	4269.12
4261.28	4261.28	4261.28	4261.28	4261.28	4261.28	4261.28	4261.28	4261.28	4261.28
4244.91	4244.91	4244.91	4244.91	4244.91	4244.91	4244.91	4244.91	4244.91	4244.91
4222.01	4222.01	4222.01	4222.01	4222.01	4222.01	4222.01	4222.01	4222.01	4222.01
4224.68	4224.68	4224.68	4224.68	4224.68	4224.68	4224.68	4224.68	4224.68	4224.68
4185.60	4185.60	4185.60	4185.60	4185.60	4185.60	4185.60	4185.60	4185.60	4185.60

RATING AREA 5

0	22	24	25	26	47	3
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

02	0	0	0	0	0	0	0	0	
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuykill	Snyder	Union

\$419.24	\$419.24	\$419.24	\$419.24	\$419.24	\$419.24	\$419.24	\$449.49											
\$410.06	\$410.06	\$410.06	\$410.06	\$410.06	\$410.06	\$410.06	\$439.66											
\$381.91	\$381.91	\$381.91	\$381.91	\$381.91	\$381.91	\$381.91	\$409.47											
	\$392.11		\$392.11			\$392.11												
	\$337.62		\$337.62			\$337.62												
							\$327.85	\$327.85	\$327.85	\$327.85	\$327.85	\$327.85	\$327.85	\$327.85	\$327.85	\$327.85	\$327.85	\$327.85
\$305.60	\$305.60	\$305.60	\$305.60	\$305.60	\$305.60	\$305.60	\$327.65											
\$295.80	\$295.80	\$295.80	\$295.80	\$295.80	\$295.80	\$295.80	\$317.15											

RATING AREA 7				RATING AREA 8					RATING AREA 9						
D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D
Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$327.85 \$327.85 \$327.85 \$327.85 \$321.55 \$321.55 \$321.55 \$321.55 \$321.55 \$321.55 \$321.55

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HDS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 1										RATING AREA 2						
					03-01-2020 Number of Covered Lives by Rating County										14	15	12				
					Crawford	Clarion	Erie	Forest	McKean	Mercur	Venango	Warren	Eik	Cameron	Potter						
33709PA050032	Premier Balance PPO 50 Platinum a Community Blue Plan	PPO	Platinum	Off	\$465.41																
33709PA050033	Premier Balance PPO 5250 Platinum a Community Blue Plan	PPO	Platinum	Off	\$465.42																
33709PA050034	Premier Balance PPO 50 Gold a Community Blue Plan	PPO	Gold	Off	\$411.35																
33709PA050034	Premier Balance PPO 5250 Gold a Community Blue Plan	PPO	Gold	Off	\$411.65																
33709PA050035	Premier Balance PPO 5500 a Community Blue Plan	PPO	Gold	Off	\$405.64																
33709PA050036	Premier Balance PPO 5750 a Community Blue Plan	PPO	Gold	Off	\$403.19																
33709PA050037	Premier Balance PPO 51000 a Community Blue Plan	PPO	Gold	Off	\$396.23																
33709PA050038	Premier Balance PPO 51250 a Community Blue Plan	PPO	Gold	Off	\$392.03																
33709PA050040	Premier Balance PPO 51500 a Community Blue Plan	PPO	Gold	Off	\$386.46																
33709PA050041	Premier Balance PPO 52000 a Community Blue Plan	PPO	Gold	Off	\$376.85																
33709PA050039	Premier Balance PPO 51400 a Community Blue Plan	PPO	Gold	Off	\$376.96																
33709PA050042	Premier Balance PPO 52000 1x a Community Blue Plan	PPO	Gold	Off	\$355.29																
33709PA0570014	Balance PPO 51000 a Community Blue Plan	PPO	Gold	Off	\$367.72																
33709PA0570015	Balance PPO 51700 a Community Blue Plan	PPO	Gold	Off	\$362.08																
33709PA0570016	Balance PPO 52000 a Community Blue Plan	PPO	Gold	Off	\$358.41																
33709PA050005	Health Savings PPO 51000 a Community Blue Plan	PPO	Gold	Off	\$384.70																
33709PA040006	Health Savings PPO Embedded 52800 a Community Blue Plan	PPO	Silver	Off	\$345.48																
33709PA0640007	Health Savings PPO Embedded 53700 a Community Blue Plan	PPO	Silver	Off	\$335.43																
33709PA1110001	Premier Balance EPO 5250 a Community Blue Plan	EPO	Gold	Off	\$388.81																
33709PA1110002	Premier Balance EPO 5500 a Community Blue Plan	EPO	Gold	Off	\$379.91																
33709PA1110003	Premier Balance EPO 5750 a Community Blue Plan	EPO	Gold	Off	\$375.96																
33709PA1110004	Premier Balance EPO 5900 a Community Blue Plan	EPO	Gold	Off	\$374.52																
33709PA1110005	Premier Balance EPO 51100 a Community Blue Plan	EPO	Gold	Off	\$370.29																
33709PA1110006	Premier Balance EPO 52000 a Community Blue Plan	EPO	Gold	Off	\$345.05																
33709PA040016	Premier Balance PPO 5250 1P a Community Blue Plan	PPO	Gold	Off	\$428.96																
33709PA040017	Premier Balance PPO 5750 1P a Community Blue Plan	PPO	Gold	Off	\$419.57																
33709PA040018	Premier Balance PPO 51500 1P a Community Blue Plan	PPO	Gold	Off	\$390.76																
33709PA0570017	Balance PPO 5600 a Community Blue Plan	PPO	Silver	Off	\$331.01																
33709PA0570018	Balance PPO 52400 a Community Blue Plan	PPO	Silver	Off	\$319.04																
33709PA0570019	Balance PPO 52000 1x a Community Blue Plan	PPO	Silver	Off	\$327.62																
33709PA1030001	Conemaugh Region Flex Blue PPO 5100	PPO	Gold	Off																	
33709PA1100001	Conemaugh Region Flex Blue PPO 52800	PPO	Silver	Off																	
33709PA020001	Health Savings Flex PPO Embedded 56200 a Community Blue Plan	PPO	Bronze	Off																	
33709PA0640011	Health Savings PPO Embedded 55000 a Community Blue Plan	PPO	Silver	Off	\$298.24																
33709PA0640012	Health Savings PPO Embedded 55500 a Community Blue Plan	PPO	Silver	Off	\$312.68																
33709PA0640013	Health Savings PPO Embedded 56000 a Community Blue Plan	PPO	Silver	Off	\$298.93																
33709PA060004	Premier Balance PPO 51550 a Community Blue Plan	PPO	Gold	Off	\$370.84																
33709PA0500045	Premier Balance PPO 51500 1x a Community Blue Plan	PPO	Gold	Off	\$366.98																
33709PA0500046	Premier Balance PPO 54000 a Community Blue Plan	PPO	Silver	Off	\$320.42																
33709PA0640014	Health Savings PPO Embedded 56800 a Community Blue Plan	PPO	Bronze	Off	\$288.68																
33709PA040015	Health Savings PPO Embedded 56800 a Community Blue Plan	PPO	Bronze	Off	\$302.66																
33709PA1190001	Together Blue EPO Platinum 5250	EPO	Platinum	Off																	
33709PA1190002	Together Blue EPO 50	EPO	Gold	Off	\$337.35																
33709PA1190003	Together Blue EPO 5500	EPO	Gold	Off	\$279.00																
33709PA1190004	Together Blue EPO 51000	EPO	Gold	Off	\$286.16																
33709PA1190005	Together Blue EPO 51500	EPO	Gold	Off	\$275.25																
33709PA1190006	Together Blue EPO 52500 1x	EPO	Gold	Off	\$267.34																
33709PA1190007	Together Blue EPO 53000 1x	EPO	Gold	Off	\$250.59																
33709PA1190008	Together Blue EPO 52000	EPO	Silver	Off	\$227.16																
33709PA1200001	Together Blue EPO Embedded Q53650	EPO	Silver	Off	\$229.89																
33709PA1200002	Together Blue EPO Embedded Q54650	EPO	Bronze	Off	\$189.91																

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HROS Plan ID	Plan Marketing Name	RATING AREA 3												
		Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
33709PA650012	Premier Balance PPO 20 Platinum a Community Blue Plan													
33709PA650033	Premier Balance PPO 2550 Platinum a Community Blue Plan													
33709PA650043	Premier Balance PPO 30 Gold a Community Blue Plan													
33709PA650034	Premier Balance PPO 2150 Gold a Community Blue Plan													
33709PA650035	Premier Balance PPO 5500 a Community Blue Plan													
33709PA650036	Premier Balance PPO 5750 a Community Blue Plan													
33709PA650037	Premier Balance PPO 10000 a Community Blue Plan													
33709PA650038	Premier Balance PPO 11250 a Community Blue Plan													
33709PA650040	Premier Balance PPO 11600 a Community Blue Plan													
33709PA650041	Premier Balance PPO 20000 a Community Blue Plan													
33709PA650039	Premier Balance PPO 14000 a Community Blue Plan													
33709PA650042	Premier Balance PPO 5000 1a a Community Blue Plan													
33709PA6570014	Balance PPO 110000 a Community Blue Plan													
33709PA6570015	Balance PPO 121700 a Community Blue Plan													
33709PA6570016	Balance PPO 52000 a Community Blue Plan													
33709PA640005	Health Savings PPO 11500 a Community Blue Plan													
33709PA640006	Health Savings PPO Embedded 12800 a Community Blue Plan													
33709PA640007	Health Savings PPO Embedded 13700 a Community Blue Plan													
33709PA1110001	Premier Balance EPO 2150 a Community Blue Plan													
33709PA1110002	Premier Balance EPO 5500 a Community Blue Plan													
33709PA1110003	Premier Balance EPO 5750 a Community Blue Plan													
33709PA1110004	Premier Balance EPO 5900 a Community Blue Plan													
33709PA1110005	Premier Balance EPO 11100 a Community Blue Plan													
33709PA1110006	Premier Balance EPO 12200 a Community Blue Plan													
33709PA040016	Premier Balance PPO 5250 IP a Community Blue Plan													
33709PA040017	Premier Balance PPO 5750 IP a Community Blue Plan													
33709PA040018	Premier Balance PPO 11650 IP a Community Blue Plan													
33709PA6570017	Balance PPO 5600 a Community Blue Plan													
33709PA6570018	Balance PPO 52600 a Community Blue Plan													
33709PA6570019	Balance PPO 5000 1a a Community Blue Plan													
33709PA1030001	Conemaugh Region Flex Blue PPO 5500													
33709PA110001	Conemaugh Region Flex Blue PPO 52800Q													
33709PA020001	Health Savings PPO Embedded 16100 a Community Blue Plan													
33709PA640011	Health Savings PPO Embedded 15500 a Community Blue Plan													
33709PA640012	Health Savings PPO Embedded 15300 a Community Blue Plan													
33709PA640013	Health Savings PPO Embedded 16000 a Community Blue Plan													
33709PA650044	Premier Balance PPO 11550 a Community Blue Plan													
33709PA650045	Premier Balance PPO 5250 1a a Community Blue Plan													
33709PA650046	Premier Balance PPO 54000 a Community Blue Plan													
33709PA640014	Health Savings PPO Embedded 16850 a Community Blue Plan													
33709PA640015	Health Savings PPO Embedded 16850 a Community Blue Plan													
33709PA1190001	Together Blue EPO Platinum 5250													
33709PA1190002	Together Blue EPO 50													
33709PA1190003	Together Blue EPO 5000													
33709PA1190004	Together Blue EPO 51000													
33709PA1190005	Together Blue EPO 11500													
33709PA1190006	Together Blue EPO 2500 1a													
33709PA1190007	Together Blue EPO 50000 1a													
33709PA1190008	Together Blue EPO 52000													
33709PA1200001	Together Blue EPO Embedded Q23650													
33709PA1200002	Together Blue EPO Embedded Q26650													

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RHS Plan ID	Plan Marketing Name	RATING AREA 4											RATING AREA 5						
		35X1	45	251	325	354	415	264	65	745	607	0	08	24	26	28	47	3	
		Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	
33709PA650032	Premier Balance PPO 50 Platinum a Community Blue Plan	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41								
33709PA650033	Premier Balance PPO 520 Platinum a Community Blue Plan	\$465.42	\$465.42	\$465.42	\$465.42	\$465.42	\$465.42	\$465.42	\$465.42	\$465.42	\$465.42								
33709PA650042	Premier Balance PPO 520 Gold a Community Blue Plan	\$411.25	\$411.25	\$411.25	\$411.25	\$411.25	\$411.25	\$411.25	\$411.25	\$411.25	\$411.25								
33709PA650034	Premier Balance PPO 520 Gold a Community Blue Plan	\$411.65	\$411.65	\$411.65	\$411.65	\$411.65	\$411.65	\$411.65	\$411.65	\$411.65	\$411.65								
33709PA650035	Premier Balance PPO 5500 a Community Blue Plan	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64								
33709PA650036	Premier Balance PPO 5750 a Community Blue Plan	\$403.19	\$403.19	\$403.19	\$403.19	\$403.19	\$403.19	\$403.19	\$403.19	\$403.19	\$403.19								
33709PA650037	Premier Balance PPO 51000 a Community Blue Plan	\$396.23	\$396.23	\$396.23	\$396.23	\$396.23	\$396.23	\$396.23	\$396.23	\$396.23	\$396.23								
33709PA650038	Premier Balance PPO 51250 a Community Blue Plan	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03								
33709PA650040	Premier Balance PPO 51500 a Community Blue Plan	\$386.46	\$386.46	\$386.46	\$386.46	\$386.46	\$386.46	\$386.46	\$386.46	\$386.46	\$386.46								
33709PA650041	Premier Balance PPO 52000 a Community Blue Plan	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85	\$376.85								
33709PA650039	Premier Balance PPO 51400 a Community Blue Plan	\$376.95	\$376.95	\$376.95	\$376.95	\$376.95	\$376.95	\$376.95	\$376.95	\$376.95	\$376.95								
33709PA650042	Premier Balance PPO 52000 1a a Community Blue Plan	\$355.29	\$355.29	\$355.29	\$355.29	\$355.29	\$355.29	\$355.29	\$355.29	\$355.29	\$355.29								
33709PA6570014	Balance PPO 51000 a Community Blue Plan	\$367.72	\$367.72	\$367.72	\$367.72	\$367.72	\$367.72	\$367.72	\$367.72	\$367.72	\$367.72								
33709PA6570015	Balance PPO 51700 a Community Blue Plan	\$362.08	\$362.08	\$362.08	\$362.08	\$362.08	\$362.08	\$362.08	\$362.08	\$362.08	\$362.08								
33709PA6570016	Balance PPO 52000 a Community Blue Plan	\$358.41	\$358.41	\$358.41	\$358.41	\$358.41	\$358.41	\$358.41	\$358.41	\$358.41	\$358.41								
33709PA640005	Health Savings PPO 51000 a Community Blue Plan	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70	\$384.70								
33709PA640006	Health Savings PPO Embedded 5200 a Community Blue Plan	\$345.48	\$345.48	\$345.48	\$345.48	\$345.48	\$345.48	\$345.48	\$345.48	\$345.48	\$345.48								
33709PA640007	Health Savings PPO Embedded 53700 a Community Blue Plan	\$335.43	\$335.43	\$335.43	\$335.43	\$335.43	\$335.43	\$335.43	\$335.43	\$335.43	\$335.43								
33709PA1110001	Premier Balance EPO 5250 a Community Blue Plan	\$308.81	\$308.81	\$308.81	\$308.81	\$308.81	\$308.81	\$308.81	\$308.81	\$308.81	\$308.81								
33709PA1110002	Premier Balance EPO 5500 a Community Blue Plan	\$379.91	\$379.91	\$379.91	\$379.91	\$379.91	\$379.91	\$379.91	\$379.91	\$379.91	\$379.91								
33709PA1110003	Premier Balance EPO 5750 a Community Blue Plan	\$375.96	\$375.96	\$375.96	\$375.96	\$375.96	\$375.96	\$375.96	\$375.96	\$375.96	\$375.96								
33709PA1110004	Premier Balance EPO 5900 a Community Blue Plan	\$374.52	\$374.52	\$374.52	\$374.52	\$374.52	\$374.52	\$374.52	\$374.52	\$374.52	\$374.52								
33709PA1110005	Premier Balance EPO 51100 a Community Blue Plan	\$370.29	\$370.29	\$370.29	\$370.29	\$370.29	\$370.29	\$370.29	\$370.29	\$370.29	\$370.29								
33709PA1110006	Premier Balance EPO 52500 a Community Blue Plan	\$345.05	\$345.05	\$345.05	\$345.05	\$345.05	\$345.05	\$345.05	\$345.05	\$345.05	\$345.05								
33709PA440016	Premier Balance PPO 5250 1a a Community Blue Plan											\$428.96	\$428.96	\$428.96	\$428.96	\$428.96	\$428.96	\$428.96	
33709PA440017	Premier Balance PPO 5750 1a a Community Blue Plan											\$419.57	\$419.57	\$419.57	\$419.57	\$419.57	\$419.57	\$419.57	
33709PA440018	Premier Balance PPO 51500 1a a Community Blue Plan											\$390.76	\$390.76	\$390.76	\$390.76	\$390.76	\$390.76	\$390.76	
33709PA6570017	Balance PPO 5600 a Community Blue Plan	\$331.01	\$331.01	\$331.01	\$331.01	\$331.01	\$331.01	\$331.01	\$331.01	\$331.01	\$331.01								
33709PA6570018	Balance PPO 52400 a Community Blue Plan	\$319.04	\$319.04	\$319.04	\$319.04	\$319.04	\$319.04	\$319.04	\$319.04	\$319.04	\$319.04								
33709PA6570019	Balance PPO 5000 1a a Community Blue Plan	\$327.62	\$327.62	\$327.62	\$327.62	\$327.62	\$327.62	\$327.62	\$327.62	\$327.62	\$327.62								
33709PA1030001	Conemaugh Region Flex Blue PPO 5100																\$401.20	\$401.20	
33709PA110001	Conemaugh Region Flex Blue PPO 52000																\$345.45	\$345.45	
33709PA200001	Health Savings Flex PPO Embedded 56100 a Community Blue Plan																		
33709PA460011	Health Savings PPO Embedded 55000 a Community Blue Plan	\$298.24	\$298.24	\$298.24	\$298.24	\$298.24	\$298.24	\$298.24	\$298.24	\$298.24	\$298.24								
33709PA640012	Health Savings PPO Embedded 55500 a Community Blue Plan	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$312.68	\$312.68	\$312.68	\$312.68	\$312.68	\$312.68	\$312.68	
33709PA640013	Health Savings PPO Embedded 56000 a Community Blue Plan	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93	\$298.93								
33709PA650044	Premier Balance PPO 51550 a Community Blue Plan	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84								
33709PA650045	Premier Balance PPO 52000 1a a Community Blue Plan	\$366.98	\$366.98	\$366.98	\$366.98	\$366.98	\$366.98	\$366.98	\$366.98	\$366.98	\$366.98								
33709PA650046	Premier Balance PPO 54000 a Community Blue Plan	\$330.42	\$330.42	\$330.42	\$330.42	\$330.42	\$330.42	\$330.42	\$330.42	\$330.42	\$330.42								
33709PA640014	Health Savings PPO Embedded 58500 a Community Blue Plan	\$288.68	\$288.68	\$288.68	\$288.68	\$288.68	\$288.68	\$288.68	\$288.68	\$288.68	\$288.68								
33709PA640015	Health Savings PPO Embedded 58000 a Community Blue Plan											\$302.66	\$302.66	\$302.66	\$302.66	\$302.66	\$302.66	\$302.66	
33709PA1190001	Together Blue EPO Platinum 5250	\$337.35	\$337.35	\$337.35	\$337.35	\$337.35	\$337.35	\$337.35	\$337.35	\$337.35	\$337.35								
33709PA1190002	Together Blue EPO 50	\$314.47	\$314.47	\$314.47	\$314.47	\$314.47	\$314.47	\$314.47	\$314.47	\$314.47	\$314.47								
33709PA1190003	Together Blue EPO 5500	\$299.00	\$299.00	\$299.00	\$299.00	\$299.00	\$299.00	\$299.00	\$299.00	\$299.00	\$299.00								
33709PA1190004	Together Blue EPO 51000	\$286.16	\$286.16	\$286.16	\$286.16	\$286.16	\$286.16	\$286.16	\$286.16	\$286.16	\$286.16								
33709PA1190005	Together Blue EPO 51500	\$275.35	\$275.35	\$275.35	\$275.35	\$275.35	\$275.35	\$275.35	\$275.35	\$275.35	\$275.35								
33709PA1190006	Together Blue EPO 52500 1a	\$267.34	\$267.34	\$267.34	\$267.34	\$267.34	\$267.34	\$267.34	\$267.34	\$267.34	\$267.34								
33709PA1190007	Together Blue EPO 56000 1a	\$250.59	\$250.59	\$250.59	\$250.59	\$250.59	\$250.59	\$250.59	\$250.59	\$250.59	\$250.59								
33709PA1190008	Together Blue EPO 52000	\$227.16	\$227.16	\$227.16	\$227.16	\$227.16	\$227.16	\$227.16	\$227.16	\$227.16	\$227.16								
33709PA1200001	Together Blue EPO Embedded 053600	\$229.89	\$229.89	\$229.89	\$229.89	\$229.89	\$229.89	\$229.89	\$229.89	\$229.89	\$229.89								
33709PA1200002	Together Blue EPO Embedded 056800	\$189.91	\$189.91	\$189.91	\$189.91	\$189.91	\$189.91	\$189.91	\$189.91	\$189.91	\$189.91								

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

BIDS Plan ID	Plan Marketing Name	RATING AREA 6										RATING AREA 7				RATING AREA 8				
		Centre	Columbia	Laligh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
33709A050013	Premier Balance PPO 21 Platinum a Community Blue Plan																			
33709A050033	Premier Balance PPO 250 Platinum a Community Blue Plan																			
33709A050043	Premier Balance PPO 30 Gold a Community Blue Plan																			
33709A050054	Premier Balance PPO 250 Gold a Community Blue Plan																			
33709A050035	Premier Balance PPO 500 a Community Blue Plan																			
33709A050036	Premier Balance PPO 570 a Community Blue Plan																			
33709A050037	Premier Balance PPO 1000 a Community Blue Plan																			
33709A050038	Premier Balance PPO 1200 a Community Blue Plan																			
33709A050040	Premier Balance PPO 1500 a Community Blue Plan																			
33709A050041	Premier Balance PPO 2000 a Community Blue Plan																			
33709A050039	Premier Balance PPO 1400 a Community Blue Plan																			
33709A050042	Premier Balance PPO 2000 1a a Community Blue Plan																			
33709A057014	Balance PPO 15000 a Community Blue Plan																			
33709A057015	Balance PPO 15700 a Community Blue Plan																			
33709A057016	Balance PPO 20000 a Community Blue Plan																			
33709A040005	Health Savings PPO 1500 a Community Blue Plan																			
33709A040006	Health Savings PPO Embedded 2300 a Community Blue Plan																			
33709A040007	Health Savings PPO Embedded 53700 a Community Blue Plan																			
33709A110001	Premier Balance EPO 5200 a Community Blue Plan																			
33709A110002	Premier Balance EPO 5500 a Community Blue Plan																			
33709A110003	Premier Balance EPO 5700 a Community Blue Plan																			
33709A110004	Premier Balance EPO 5900 a Community Blue Plan																			
33709A110005	Premier Balance EPO 6100 a Community Blue Plan																			
33709A110006	Premier Balance EPO 6200 a Community Blue Plan																			
33709A040016	Premier Balance PPO 2500 1a a Community Blue Plan														\$459.91					
33709A040017	Premier Balance PPO 2750 1a a Community Blue Plan														\$449.85					
33709A040018	Premier Balance PPO 3100 1a a Community Blue Plan														\$418.96					
33709A057017	Balance PPO 5600 a Community Blue Plan																			
33709A057018	Balance PPO 52000 a Community Blue Plan																			
33709A057019	Balance PPO 5000 1a a Community Blue Plan																			
33709A100001	Conemaugh Region Flex Blue PPO 5500																			
33709A110001	Conemaugh Region Flex Blue PPO 52000																			
33709A020001	Health Savings PPO Embedded 64000 a Community Blue Plan	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	
33709A040011	Health Savings PPO Embedded 5500 a Community Blue Plan	\$335.25																		
33709A040012	Health Savings PPO Embedded 5500 a Community Blue Plan	\$335.25																		
33709A040013	Health Savings PPO Embedded 56000 a Community Blue Plan																			
33709A050044	Premier Balance PPO 11550 a Community Blue Plan																			
33709A050045	Premier Balance PPO 12500 1a a Community Blue Plan																			
33709A050046	Premier Balance PPO 14000 a Community Blue Plan																			
33709A040014	Health Savings PPO Embedded 56850 a Community Blue Plan	\$324.50																		
33709A040015	Health Savings PPO Embedded 56850 a Community Blue Plan	\$324.50																		
33709A1190001	Together Blue EPO Platinum 2500																			
33709A1190002	Together Blue EPO 50																			
33709A1190003	Together Blue EPO 5500																			
33709A1190004	Together Blue EPO 10000																			
33709A1190005	Together Blue EPO 15100																			
33709A1190006	Together Blue EPO 25200 1x																			
33709A1190007	Together Blue EPO 50000 1x																			
33709A1190008	Together Blue EPO 52000																			
33709A1200001	Together Blue EPO Embedded QS3600																			
33709A1200002	Together Blue EPO Embedded QS4650																			

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HDS Plan ID	Plan Marketing Name	03-01-2020 Number of Covered Lives by Rate						
		RATING AREA 9						
		Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA650032	Premier Balance PPO 50 Platinum a Community Blue Plan							
33709PA650033	Premier Balance PPO 5250 Platinum a Community Blue Plan							
33709PA650042	Premier Balance PPO 50 Gold a Community Blue Plan							
33709PA650034	Premier Balance PPO 5250 Gold a Community Blue Plan							
33709PA650035	Premier Balance PPO 5500 a Community Blue Plan							
33709PA650036	Premier Balance PPO 5750 a Community Blue Plan							
33709PA650037	Premier Balance PPO 51000 a Community Blue Plan							
33709PA650038	Premier Balance PPO 51250 a Community Blue Plan							
33709PA650040	Premier Balance PPO 51500 a Community Blue Plan							
33709PA650041	Premier Balance PPO 52000 a Community Blue Plan							
33709PA650039	Premier Balance PPO 51400 a Community Blue Plan							
33709PA650042	Premier Balance PPO 52000 1x a Community Blue Plan							
33709PA6570014	Balance PPO 51000 a Community Blue Plan							
33709PA6570015	Balance PPO 51750 a Community Blue Plan							
33709PA6570016	Balance PPO 52000 a Community Blue Plan							
33709PA640005	Health Savings PPO 51000 a Community Blue Plan							
33709PA640006	Health Savings PPO Embedded 52800 a Community Blue Plan							
33709PA640007	Health Savings PPO Embedded 53700 a Community Blue Plan							
33709PA110001	Premier Balance EPO 5250 a Community Blue Plan							
33709PA110002	Premier Balance EPO 5500 a Community Blue Plan							
33709PA110003	Premier Balance EPO 5750 a Community Blue Plan							
33709PA110004	Premier Balance EPO 5900 a Community Blue Plan							
33709PA110005	Premier Balance EPO 51100 a Community Blue Plan							
33709PA110006	Premier Balance EPO 52500 a Community Blue Plan							
33709PA440016	Premier Balance PPO 5250 IP a Community Blue Plan							
33709PA440017	Premier Balance PPO 5750 IP a Community Blue Plan							
33709PA440018	Premier Balance PPO 51500 IP a Community Blue Plan							
33709PA6570017	Balance PPO 5600 a Community Blue Plan							
33709PA6570018	Balance PPO 52400 a Community Blue Plan							
33709PA6570019	Balance PPO 55000 1x a Community Blue Plan							
33709PA103001	Conemaugh Region Flex Blue PPO 5500							
33709PA110001	Conemaugh Region Flex Blue PPO 52800							
33709PA620001	Health Savings Flex PPO Embedded 56100 a Community Blue Plan	\$129.00	\$129.00	\$129.00	\$129.00	\$129.00	\$129.00	\$129.00
33709PA640011	Health Savings PPO Embedded 55000 a Community Blue Plan							
33709PA640012	Health Savings PPO Embedded 55500 a Community Blue Plan							
33709PA640013	Health Savings PPO Embedded 56000 a Community Blue Plan							
33709PA650044	Premier Balance PPO 51550 a Community Blue Plan							
33709PA650045	Premier Balance PPO 52500 1x a Community Blue Plan							
33709PA650046	Premier Balance PPO 54000 a Community Blue Plan							
33709PA640014	Health Savings PPO Embedded 58500 a Community Blue Plan							
33709PA640015	Health Savings PPO Embedded 58500 a Community Blue Plan							
33709PA119001	Together Blue EPO Platinum 5250							
33709PA119002	Together Blue EPO 50							
33709PA119003	Together Blue EPO 5500							
33709PA119004	Together Blue EPO 51000							
33709PA119005	Together Blue EPO 51500							
33709PA119006	Together Blue EPO 52500 1x							
33709PA119007	Together Blue EPO 50000 1x							
33709PA119008	Together Blue EPO 52000							
33709PA120001	Together Blue EPO Embedded 053650							
33709PA120002	Together Blue EPO Embedded 056650							

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T			
1		Unified Rate Review v5.2																					
2																							
3		Company Legal Name:	Highmark, Inc.													State:	PA						
4		HIOS Issuer ID:	33709													Market:	Small Group						
5		Effective Date of Rate Change(s):	01/01/2021																				
6																							
7																							
8																							
9																							
10																							
11																							
12		Section I: Experience Period Data																					
13		Experience Period:	01/01/2019													to	12/31/2019						
14																							
15		Allowed Claims																					
16		Reinsurance																					
17		Incurred Claims in Experience Period																					
18		Risk Adjustment																					
19		Experience Period Premium																					
20		Experience Period Member Months																					
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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.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data	01/01/2019	to	12/31/2019	PMPM
Allowed Claims		Total	\$55,202,275.00	\$485.19
Reinsurance			\$0.00	\$0.00
Incurred Claims in Experience Period			\$47,564,804.00	\$418.06
Risk Adjustment			\$712,098.01	\$6.26
Experience Period Premium			\$57,205,824.00	\$502.80
Experience Period Member Months			113,775	

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$85.98	1.085	1.010	1.085	1.010	\$103.25
Outpatient Hospital	\$153.16	1.085	1.010	1.085	1.010	\$183.93
Professional	\$132.61	1.085	1.010	1.085	1.010	\$159.25
Other Medical	\$14.32	1.085	1.010	1.085	1.010	\$17.20
Capitation	\$0.62	0.916	1.000	0.916	1.000	\$0.52
Prescription Drug	\$98.51	1.085	1.010	1.085	1.010	\$118.30
Total	\$485.20					\$582.45

Morbidity Adjustment	1.106
Demographic Shift	1.010
Plan Design Changes	0.980
Other	0.938
Adjusted Trended EHB Allowed Claims PMPM for 01/01/2021	\$598.08
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals			
Projected Index Rate for 01/01/2021	\$598.08	\$53,669,306.88	
Reinsurance	\$0.00	\$0.00	
Risk Adjustment Payment/Charge	\$3.67	\$329,331.12	
Exchange User Fees	0.00%	\$0.00	
Market Adjusted Index Rate	\$594.41	\$53,339,975.76	
Projected Member Months	89,736		

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.

	2023	2022
Assets		
Current Assets		
Cash and cash equivalents	120	100
Accounts receivable	180	150
Inventory	90	80
Prepaid expenses	30	20
Other current assets	10	10
Total Current Assets	430	360
Non-current Assets		
Property, plant, and equipment	500	480
Intangible assets	100	100
Other non-current assets	20	20
Total Non-current Assets	620	600
Total Assets	1050	960
Liabilities and Equity		
Current Liabilities		
Accounts payable	150	140
Short-term debt	80	70
Other current liabilities	30	30
Total Current Liabilities	260	240
Non-current Liabilities		
Long-term debt	300	280
Other non-current liabilities	20	20
Total Non-current Liabilities	320	300
Total Liabilities	580	540
Equity		
Common stock	100	100
Retained earnings	370	320
Total Equity	470	420
Total Liabilities and Equity	1050	960

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9700
Rating Area 2	0.9700
Rating Area 4	0.9700
Rating Area 5	0.9700
Rating Area 6	1.0400
Rating Area 7	1.0400
Rating Area 9	1.0200

*g Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + I
are offering plans within and add a factor for each area
button or Ctrl + Shift + I
ton or Ctrl + Shift + I*

Part II of the Preliminary Justification

Highmark Inc. – Small Group Market

Scope and Range:

Highmark Inc. is requesting a weighted average rate change of 1.45% weighted on the current premium for renewing plans shown in the Unified Rate Review Template for its 2021 ACA qualifying small group products with effective dates from January 1, 2021 to December 31, 2021. This will impact 7,275 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average rate changes at the plan level differ and range from -0.69% to 7.10% as shown in the Unified Rate Review Template.

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

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2021 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Inc. reported a financial gain in 2019.

Change in Medical Service Costs:

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

Change in Benefits:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

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

Relative to the 2020 rate filing, taxes and fees are lower since the Health Insurance Provider Fee was repealed for 2021. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark, Inc. (HMK)

Small Group Rate Filing

Effective January 1, 2021

TABLE OF CONTENTS

I.	GENERAL INFORMATION	1
II.	PROPOSED RATE CHANGES	1
III.	EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT	2
IV.	BENEFIT CATEGORIES.....	3
V.	PROJECTION FACTORS	3
VI.	PLAN ADJUSTED INDEX RATES	7
VII.	CALIBRATION.....	8
VIII.	CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT	8
IX.	PROJECTED LOSS RATIO	9
X.	AV METAL VALUES.....	9
XI.	MEMBERSHIP PROJECTIONS	9
XII.	TERMINATED PLANS AND PRODUCTS	9
XIII.	PLAN TYPE.....	9
XIV.	ACTUARIAL CERTIFICATION.....	9

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark, Inc. (HMK) Small Group block of business rate filing (“Filing”), for products with effective dates in calendar year 2021. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark, Inc. (HMK)
- State: The State of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 33709
- Market: Small Group
- Effective Date: January 1, 2021

II. Proposed Rate Changes

For all rate increases by plan please see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in line 1.11 of the URRT Worksheet 2. Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2021, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2.

The primary drivers of the 1.45% rate increase (weighted on current premium for renewing plans in the URRT) are:

- 1.6% is due to the increase in claim levels from the base experience period
- 2.0% is due to changes in our claims trend
- 4.8% is due to a change in the pricing of benefits and benefit richness
- 3.4% is due to changes in the risk adjustment transfer
- 1.9% is due to the projected impact of COVID-19 on 2021 claim levels

These increases are being partially offset by the following to produce the net average increase:

- (-1.6%) from an increase in pharmaceutical rebates
- (-7.1%) from an improvement in morbidity
- (-2.9%) from a change in administrative costs, taxes and fees

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

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2019, paid through February 29, 2020. We included only the non-grandfathered, insured members in HMK's book-of-business.

III.2 Current Date:

The current date used for enrollment and premium is February 29, 2020.

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

- Historical Experience: To complete the URRT historical experience section we chose HMK's current experience for the small group block of business for the period January 1, 2019 through December 31, 2019, with claims paid through February 29, 2020
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HMK's book-of-business. This section includes:
 - The amount of claims which were processed through our claims system,

- Claims processed outside of our claims system (Rx rebates, settlements, capitated benefits), and
 - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from HMK’s detailed claim-level historical data. We only include the non-grandfathered, insured members from HMK’s book-of-business.
 - **Paid Claims:** We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.
 - **Incurred but Not Paid (IBNR) Claims Estimate:** HMK’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.980 was developed for HMK’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

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

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2021 rates reflects an annual trend rate of 9.6% (8.5% cost, 1.0% utilization). The annual trend estimates include the impact of provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization

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

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

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2021 for groups that renew on or prior to October 1, 2021, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity.

Impact of COVID-19

The Morbidity Adjustment was increased by 1.9% to reflect the estimated impact of COVID-19 on 2021 claim costs. The drivers of the increase are costs directly related to COVID-19, such as a possible vaccine and continued cost sharing waivers, as well as other care delivery changes. Due to these factors we are currently estimating an impact to 2021 claim costs of 1.9% in the PA Small Group ACA market. The components of the adjustment are discussed below.

COVID-19 Treatment Costs (1.6% increase in 2021 claims): The primary driver for 2021 is the cost of a potential new vaccine. We assume a vaccine is available and 90% of members

get it in 2021, either in the office or at a retail pharmacy. Additionally, we assume some vaccines will be administered in an additional office visit with waived cost sharing. Also, we assume COVID-19 testing will be required before any outpatient procedure.

Care Delivery Change (0.3% increase in 2021 claims): We assume some increase in cost of care due to member health deteriorating slightly. Additionally, we assume a higher intensity of services per visit as providers re-engage with their patients. Finally, we assume some care will be shifted to more expensive sites of service.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2021 rates, this is reflected with a 1.106 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

We are projecting a slight increase in the average age from the experience period to the projection period as business migrates into ACA plans from transitional plans and other plans in the Small Group market. There is no change assumed in the projected area factor. For the development of the CY 2021 rates, this is reflected with a 1.010 Demographic Shift factor in the URRT Worksheet 1.

V.4 Plan Design Changes

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -2.0%.
- We reflected a reduction in the capitation costs for the pediatric vision benefits: -\$0.01.
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2021 rates, the combination of the above factors produces a 0.980 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of \$11.18 PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.6 Manual Rate Adjustments

HMK's small group experience is fully credible; no manual rate is developed or used in this projection.

V.7 Credibility of Experience

We do not use a rigid credibility formula or pre-defined manual rate in the small group market. Based on professional judgment, if the experience can be used to produce reasonable results, it will be considered fully credible in lieu of a rigid formula. The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein.

V.8 Establishing the Index Rate

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

2021	% of Members	Projected Quarterly Index Rate PMPM
1Q	26.5%	\$598.41
2Q	15.0%	\$612.28
3Q	18.9%	\$626.48
4Q	39.6%	\$641.00
Composite	100.0%	\$622.65

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

V.9 Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v5.2 workbook produce a Market Adjusted Index Rate that is slightly different from the one ultimately used in the rate

development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

V.10 Reinsurance

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

V.11 Risk Adjustment Payment/Charge

To determine our estimated risk transfer for 2021, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HMK in 2021. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2019 Benefit Year published by CMS, the PA Insurance Department's calculation of 2019 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

HMK considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2021, and is assuming that the net cost (payments less recoveries) will be negligible for the 2021 rating period.

Given the anticipated profile of the membership within HMK in 2021, and the estimated market-wide profile, we are assuming that HMK members will have a risk profile slightly lower than the market-wide averages, and that HMK will receive a small contribution into the risk adjustment program in 2021, reducing premiums in the rate development by \$3.67 PMPM. Note that this value is gross of the paid-to-allowed ratio, and obtained by dividing the expected risk transfer amount of \$3.13 by HMK's expected paid-to-allowed ratio in 2021. Since the projected paid-to-allowed ratio is 85.2%, the URRT Worksheet 1 result is $\$3.67 = \$3.13 / 85.2\%$.

V.12 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2021, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for HMK. For HMK, all business will be offered Off Exchange in 2021, so there are no Exchange User Fees charged in the rate development.

VI. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

VI.1 Administrative Expense

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

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

VI.2 Taxes and Fees

The Health Insurance Provider Fee has been repealed for calendar years beginning after December 31, 2020. As such, a charge for this fee is no longer reflected in the rate development.

In addition, the Patient-Centered Outcomes Research Institute (PCORI) Fee was extended for an additional 10 years, and will be collected for all 2021 policy years. As such, the taxes and fees reflected in this filing include the anticipated PCORI fee to be collected.

The following taxes and fees were included in the 2021 rate development:

- \$0.23 PMPM for the PCORI Fee; and
- \$0.25 PMPM for the Risk Adjustment User Fee.

In total, these taxes and fees amount to 0.09% of the anticipated premium collected in 2021.

VI.3 Profit & Risk Load

The proposed rates reflect 0.00% of premium as a profit and risk load. HMK has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, HMK is not waiving any right to include a profit and risk load which HMK believes is consistent with historical and legal interpretations of HMK and the Department.

VII. Calibration

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

The projected weighted average age factor is 1.514. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.514). Please note that no member will pay these rates because the age factor of 1.514 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HMK is 0.6604.

VII.2 Geographic Factor Calibration

The projected weighted average geographic factor is 0.971. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.971. Please note that no member will pay these rates because HMK is not using a geographic factor of 0.971 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for HMK is 1.0303.

VII.3 Tobacco Use Rating Factor Calibration

HMK does not currently utilize tobacco rating factors.

VIII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2021 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2021. The standard HHS Age Curve and area factors of 0.97 for regions 1, 2, 4, and 5; 1.04 for regions 6 and 7; and 1.02 for region 9 can be used to calculate any rate found in the QHP rate template.

HMK is filing quarterly Index Rate trends of 2.32% per quarter. Subsequent quarterly rates can be developed by applying the quarterly Index Rate trend to the first quarter rates.

IX. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 90.1% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

X. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XI. Membership Projections

Since transitional policy relief was extended through 2021 for groups that renew on or prior to October 1, 2021, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in HMK will come primarily from current ACA customers. HMK is expecting growth in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XII. Terminated Plans and Products

HMK is terminating 3 plans that were active in the 2019 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding plan of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

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

XIII. Plan Type

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

XIV. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HMK to accompany its rate filing (for calendar year 2021) for the Small Group Market off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered

- Neither excessive nor deficient.

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

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

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

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

Signed: [Redacted]

Date: 07/20/2020

**Exhibit I
Highmark, Inc.
2021**

Pennsylvania Small Group Market Base Rate

	1/1/2021 Values
CY2021 Projected Period Average Members	7,478
CY2021 Allowed Claims	\$598.41
Projected Non-EHBs	
None	\$0.00
CY2021 Allowed Claims for EHB Only (Index Rate)	\$598.41
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.994
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2021 Market Adjusted Index Rate	\$594.74
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2021 Rate	
(a) Average Age Factor	1.514
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	0.9706
Combined Calibration Factor $1/((a/b)*c)$	0.6804

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

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary							Plan Level		Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ⁽¹⁾				
Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Base Rate PMPM	URRT AV Pricing Value	(i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	33709PA0560032	Platinum	Premier Balance PPO \$0 Platinum a Community Blue Plan	A	1,4	Off	\$663.95	1.1164	0.990	1.014	1.000	1.112	1.000
	33709PA0560033	Platinum	Premier Balance PPO \$250 Platinum a Community Blue Plan	A	1,4	Off	\$658.31	1.1069	0.981	1.014	1.000	1.112	1.000
	33709PA0560043	Gold	Premier Balance PPO \$0 Gold a Community Blue Plan	A	1,4	Off	\$584.66	0.9831	0.871	1.014	1.000	1.112	1.000
	33709PA0560034	Gold	Premier Balance PPO \$250 Gold a Community Blue Plan	A	1,4	Off	\$582.26	0.9790	0.868	1.014	1.000	1.112	1.000
	33709PA0560035	Gold	Premier Balance PPO \$500 a Community Blue Plan	A	1,4	Off	\$573.75	0.9647	0.855	1.014	1.000	1.112	1.000
	33709PA0560036	Gold	Premier Balance PPO \$750 a Community Blue Plan	A	1,4	Off	\$570.29	0.9589	0.850	1.014	1.000	1.112	1.000
	33709PA0560037	Gold	Premier Balance PPO \$1000 a Community Blue Plan	A	1,4	Off	\$560.45	0.9423	0.835	1.014	1.000	1.112	1.000
	33709PA0560038	Gold	Premier Balance PPO \$1250 a Community Blue Plan	A	1,4	Off	\$554.51	0.9323	0.826	1.014	1.000	1.112	1.000
	33709PA0560040	Gold	Premier Balance PPO \$1500 a Community Blue Plan	A	1,4	Off	\$546.63	0.9191	0.815	1.014	1.000	1.112	1.000
	33709PA0560041	Gold	Premier Balance PPO \$2000 a Community Blue Plan	A	1,4	Off	\$533.04	0.8963	0.794	1.014	1.000	1.112	1.000
Balance PPO	33709PA0560039	Gold	Premier Balance PPO \$1400 a Community Blue Plan	A	1,4	Off	\$533.17	0.8965	0.795	1.014	1.000	1.112	1.000
	33709PA0560042	Gold	Premier Balance PPO \$5000 1x a Community Blue Plan	A	1,4	Off	\$502.54	0.8450	0.749	1.014	1.000	1.112	1.000
	33709PA0570014	Gold	Balance PPO \$1000 a Community Blue Plan	A	1,4	Off	\$520.11	0.8745	0.775	1.014	1.000	1.112	1.000
	33709PA0570015	Gold	Balance PPO \$1750 a Community Blue Plan	A	1,4	Off	\$512.14	0.8611	0.763	1.014	1.000	1.112	1.000
	33709PA0570016	Gold	Balance PPO \$2000 a Community Blue Plan	A	1,4	Off	\$506.95	0.8524	0.756	1.014	1.000	1.112	1.000
	33709PA0450005	Gold	Health Savings PPO \$1500 a Community Blue Plan	A	1,4	Off	\$544.13	0.9149	0.811	1.014	1.000	1.112	1.000
	33709PA0640006	Silver	Health Savings PPO Embedded \$2800 a Community Blue Plan	A	1,4	Off	\$488.66	0.8216	0.728	1.014	1.000	1.112	1.000
	33709PA0640007	Silver	Health Savings PPO Embedded \$3700 a Community Blue Plan	A	1,4	Off	\$474.45	0.7977	0.707	1.014	1.000	1.112	1.000
	33709PA1110001	Gold	Premier Balance EPO \$250 a Community Blue Plan	J	1,4	Off	\$549.95	0.9247	0.856	0.972	1.000	1.112	1.000
	33709PA1110002	Gold	Premier Balance EPO \$500 a Community Blue Plan	J	1,4	Off	\$537.36	0.9035	0.836	0.972	1.000	1.112	1.000
Community Blue EPO	33709PA1110003	Gold	Premier Balance EPO \$750 a Community Blue Plan	J	1,4	Off	\$531.78	0.8941	0.827	0.972	1.000	1.112	1.000
	33709PA1110004	Gold	Premier Balance EPO \$900 a Community Blue Plan	J	1,4	Off	\$529.73	0.8907	0.824	0.972	1.000	1.112	1.000
	33709PA1110005	Gold	Premier Balance EPO \$1100 a Community Blue Plan	J	1,4	Off	\$523.76	0.8806	0.815	0.972	1.000	1.112	1.000
	33709PA1110006	Gold	Premier Balance EPO \$2500 a Community Blue Plan	J	1,4	Off	\$488.05	0.8206	0.759	0.972	1.000	1.112	1.000
Premier Balance PPO	33709PA0440016	Gold	Premier Balance PPO \$250 IP a Community Blue Plan	B	1,2,5,6	Off	\$606.74	1.0202	0.863	1.064	1.000	1.112	1.000
	33709PA0440017	Gold	Premier Balance PPO \$750 IP a Community Blue Plan	B	1,2,5,6	Off	\$593.46	0.9978	0.844	1.064	1.000	1.112	1.000
	33709PA0440018	Gold	Premier Balance PPO \$1500 IP a Community Blue Plan	B	1,2,5,6	Off	\$552.71	0.9293	0.786	1.064	1.000	1.112	1.000
Balance PPO	33709PA0570017	Silver	Balance PPO \$600 a Community Blue Plan	A	1,4	Off	\$468.20	0.7872	0.698	1.014	1.000	1.112	1.000
	33709PA0570018	Silver	Balance PPO \$2600 a Community Blue Plan	A	1,4	Off	\$451.26	0.7588	0.673	1.014	1.000	1.112	1.000
	33709PA0570019	Silver	Balance PPO \$5000 1x a Community Blue Plan	A	1,4	Off	\$463.41	0.7792	0.691	1.014	1.000	1.112	1.000
Conemaugh Region Flex Blue	33709PA1030001	Gold	Conemaugh Region Flex Blue PPO \$500	Y	5	Off	\$567.47	0.9541	0.837	1.025	1.000	1.112	1.000
Health Savings PPO	33709PA1100001	Silver	Conemaugh Region Flex Blue PPO \$2800Q	Y	5	Off	\$488.62	0.8216	0.721	1.025	1.000	1.112	1.000
	33709PA0920001	Bronze	Health Savings Flex PPO Embedded \$6100 a Community Blue Plan	F	6,7,9	Off	\$442.54	0.7441	0.627	1.068	1.000	1.112	1.000
	33709PA0640011	Silver	Health Savings PPO Embedded \$5500 a Community Blue Plan	A	1,4	Off	\$421.84	0.7093	0.629	1.014	1.000	1.112	1.000
	33709PA0640012	Silver	Health Savings PPO Embedded \$5500 a Community Blue Plan	B	1,2,5,6	Off	\$442.27	0.7436	0.629	1.064	1.000	1.112	1.000
Premier Balance PPO	33709PA0640013	Silver	Health Savings PPO Embedded \$6000 a Community Blue Plan	A	1,4	Off	\$422.82	0.7109	0.630	1.014	1.000	1.112	1.000
	33709PA0560044	Gold	Premier Balance PPO \$1550 a Community Blue Plan	A	1,4	Off	\$524.53	0.8820	0.782	1.014	1.000	1.112	1.000
	33709PA0560045	Gold	Premier Balance PPO \$2500 1x a Community Blue Plan	A	1,4	Off	\$519.06	0.8728	0.774	1.014	1.000	1.112	1.000
	33709PA0560046	Silver	Premier Balance PPO \$4000 a Community Blue Plan	A	1,4	Off	\$453.21	0.7620	0.675	1.014	1.000	1.112	1.000
	33709PA0640014	Bronze	Health Savings PPO Embedded \$6850 a Community Blue Plan	A	1,4	Off	\$408.32	0.6866	0.609	1.014	1.000	1.112	1.000
	33709PA0640015	Bronze	Health Savings PPO Embedded \$6850 a Community Blue Plan	B	1,2,5,6	Off	\$428.10	0.7198	0.609	1.064	1.000	1.112	1.000
	33709PA1190001	Platinum	Together Blue EPO Platinum \$250	L	1,4	Off	\$477.16	0.8023	0.699	0.768	1.000	1.112	1.000
	33709PA1190002	Gold	Together Blue EPO \$0	L	1,4	Off	\$443.38	0.7455	0.872	0.768	1.000	1.112	1.000
	33709PA1190003	Gold	Together Blue EPO \$500	L	1,4	Off	\$422.92	0.7111	0.832	0.768	1.000	1.112	1.000
	33709PA1190004	Gold	Together Blue EPO \$1000	L	1,4	Off	\$404.76	0.6806	0.796	0.768	1.000	1.112	1.000
Together Blue EPO	33709PA1190005	Gold	Together Blue EPO \$1500	L	1,4	Off	\$389.47	0.6549	0.766	0.768	1.000	1.112	1.000
	33709PA1190006	Gold	Together Blue EPO \$2500 1x	L	1,4	Off	\$378.14	0.6358	0.744	0.768	1.000	1.112	1.000
	33709PA1190007	Gold	Together Blue EPO \$5000 1x	L	1,4	Off	\$354.44	0.5960	0.697	0.768	1.000	1.112	1.000
	33709PA1190008	Silver	Together Blue EPO \$2000	L	1,4	Off	\$321.30	0.5402	0.632	0.768	1.000	1.112	1.000
	33709PA1200001	Silver	Together Blue EPO Embedded Q\$3650	L	1,4	Off	\$325.17	0.5467	0.640	0.768	1.000	1.112	1.000
	33709PA1200002	Bronze	Together Blue EPO Embedded Q\$6650	L	1,4	Off	\$268.61	0.4516	0.529	0.768	1.000	1.112	1.000

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

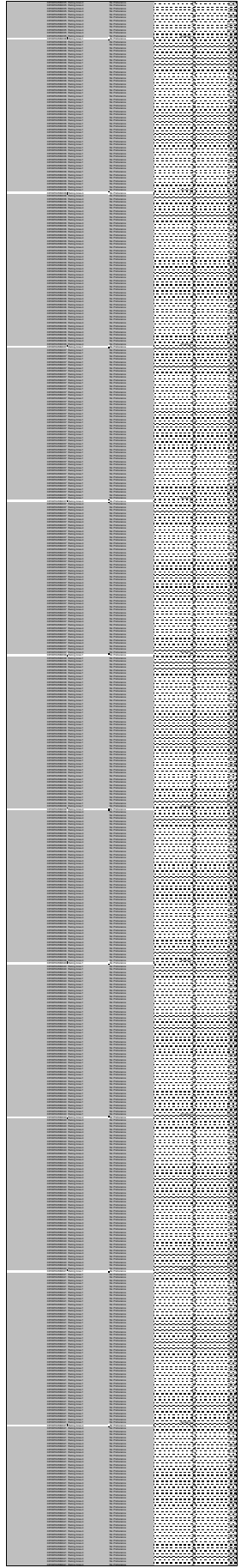
- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding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

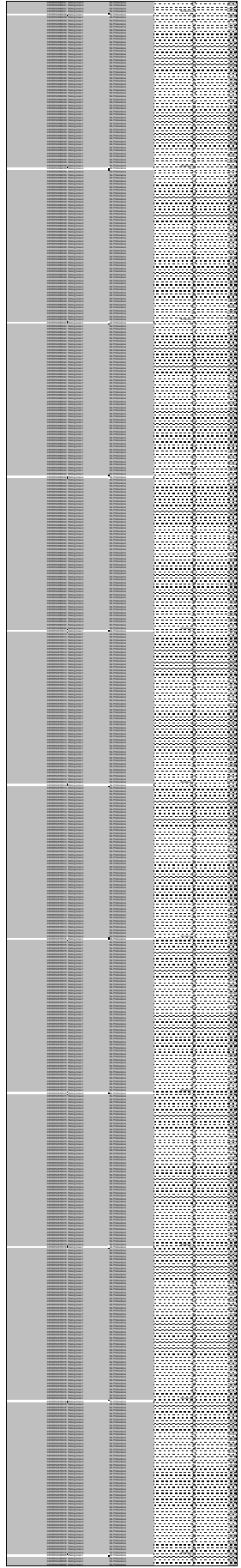
**Exhibit III
Highmark Inc.
Small Group Market**

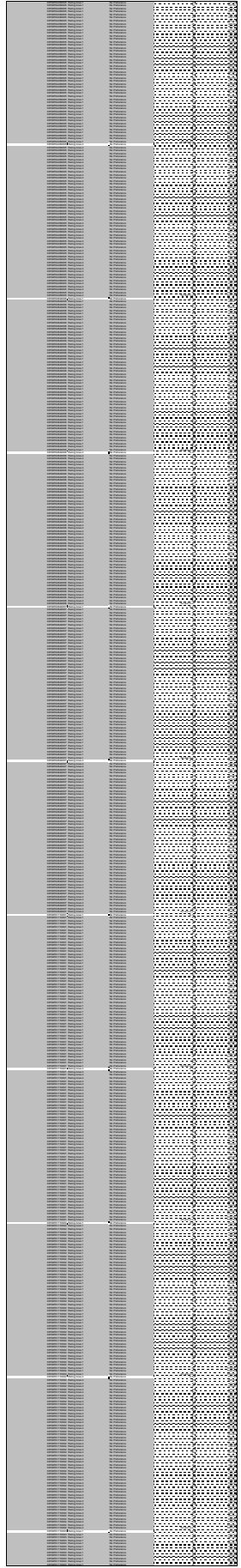
Terminated ACA Plans

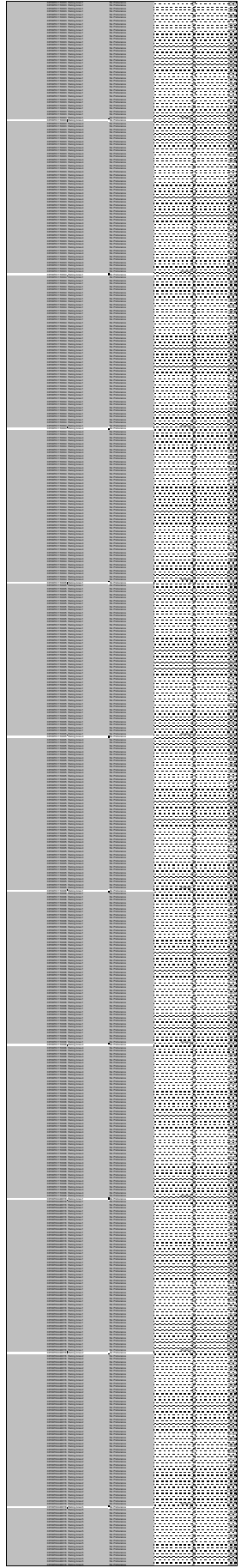
Exchange	Service Zone	Regions	Terminated Plans		Mapping to...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	A	1,4	33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan	33709PA0640011	Health Savings PPO Embedded \$5500 a Community Blue Plan
Off	B	1,2,5,6	33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	33709PA0640012	Health Savings PPO Embedded \$5500 a Community Blue Plan
Off	A	1,4	33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan	33709PA0640013	Health Savings PPO Embedded \$6000 a Community Blue Plan

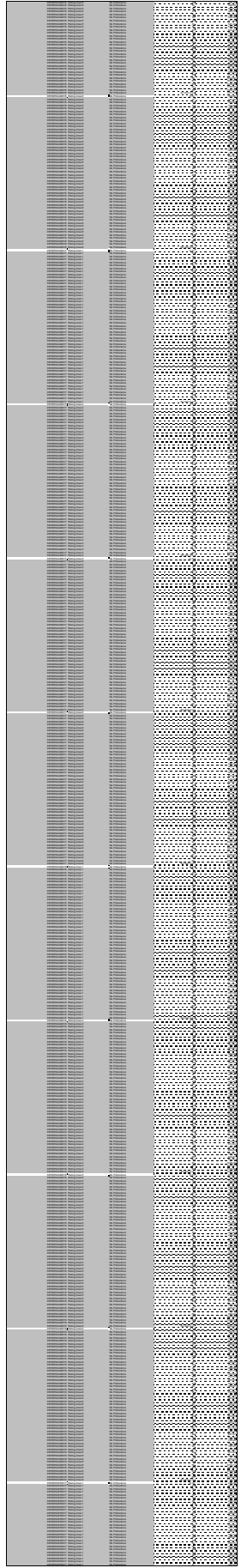
Year	Population	Area	Population Density
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1951	100,000	100,000	1.0
1952	100,000	100,000	1.0
1953	100,000	100,000	1.0
1954	100,000	100,000	1.0
1955	100,000	100,000	1.0
1956	100,000	100,000	1.0
1957	100,000	100,000	1.0
1958	100,000	100,000	1.0
1959	100,000	100,000	1.0
1960	100,000	100,000	1.0
1961	100,000	100,000	1.0
1962	100,000	100,000	1.0
1963	100,000	100,000	1.0
1964	100,000	100,000	1.0
1965	100,000	100,000	1.0
1966	100,000	100,000	1.0
1967	100,000	100,000	1.0
1968	100,000	100,000	1.0
1969	100,000	100,000	1.0
1970	100,000	100,000	1.0
1971	100,000	100,000	1.0
1972	100,000	100,000	1.0
1973	100,000	100,000	1.0
1974	100,000	100,000	1.0
1975	100,000	100,000	1.0
1976	100,000	100,000	1.0
1977	100,000	100,000	1.0
1978	100,000	100,000	1.0
1979	100,000	100,000	1.0
1980	100,000	100,000	1.0
1981	100,000	100,000	1.0
1982	100,000	100,000	1.0
1983	100,000	100,000	1.0
1984	100,000	100,000	1.0
1985	100,000	100,000	1.0
1986	100,000	100,000	1.0
1987	100,000	100,000	1.0
1988	100,000	100,000	1.0
1989	100,000	100,000	1.0
1990	100,000	100,000	1.0
1991	100,000	100,000	1.0
1992	100,000	100,000	1.0
1993	100,000	100,000	1.0
1994	100,000	100,000	1.0
1995	100,000	100,000	1.0
1996	100,000	100,000	1.0
1997	100,000	100,000	1.0
1998	100,000	100,000	1.0
1999	100,000	100,000	1.0
2000	100,000	100,000	1.0
2001	100,000	100,000	1.0
2002	100,000	100,000	1.0
2003	100,000	100,000	1.0
2004	100,000	100,000	1.0
2005	100,000	100,000	1.0
2006	100,000	100,000	1.0
2007	100,000	100,000	1.0
2008	100,000	100,000	1.0
2009	100,000	100,000	1.0
2010	100,000	100,000	1.0
2011	100,000	100,000	1.0
2012	100,000	100,000	1.0
2013	100,000	100,000	1.0
2014	100,000	100,000	1.0
2015	100,000	100,000	1.0
2016	100,000	100,000	1.0
2017	100,000	100,000	1.0
2018	100,000	100,000	1.0
2019	100,000	100,000	1.0
2020	100,000	100,000	1.0

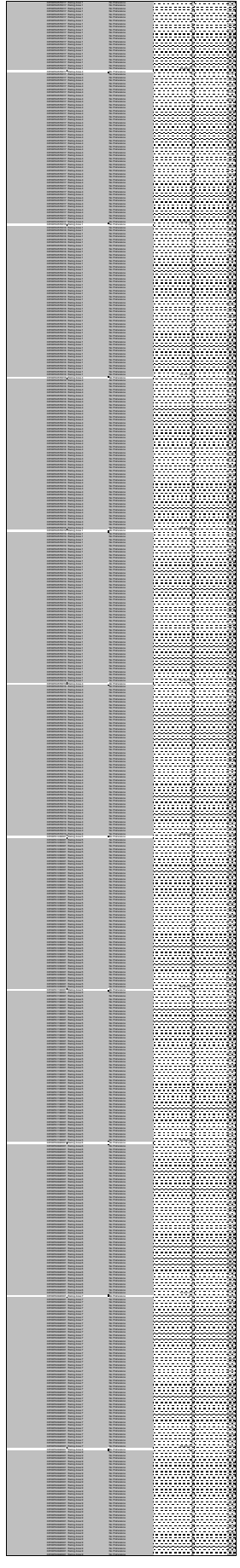


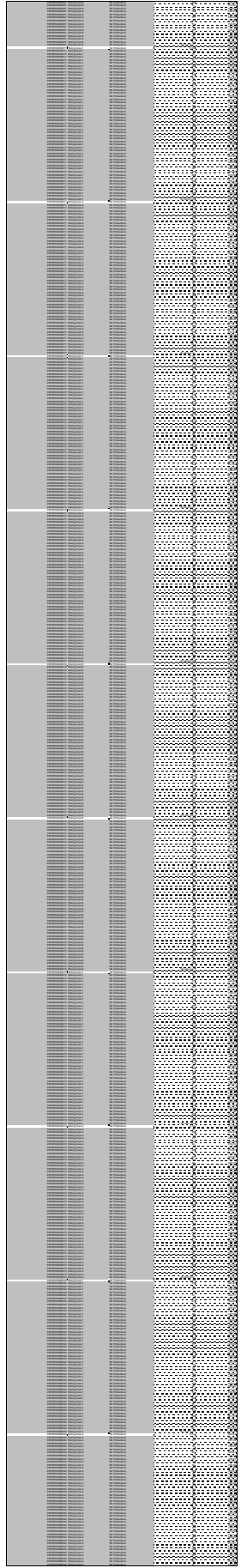


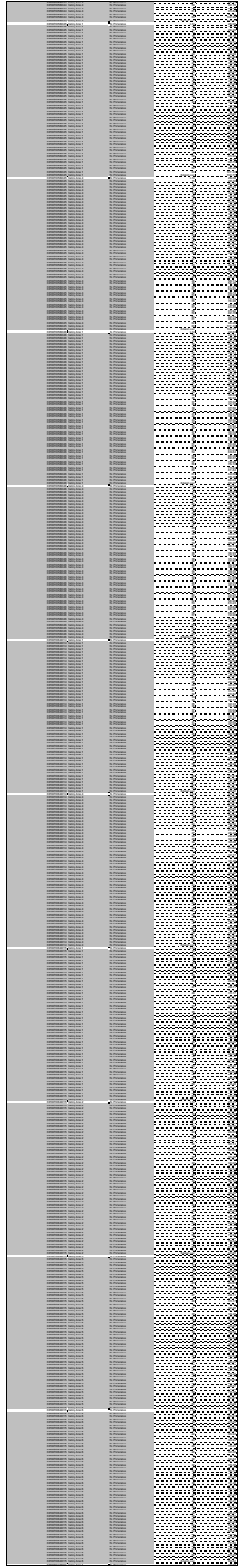


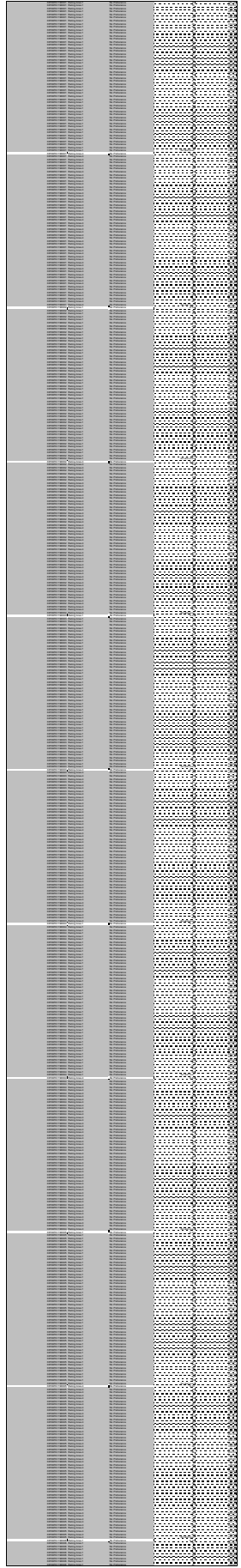


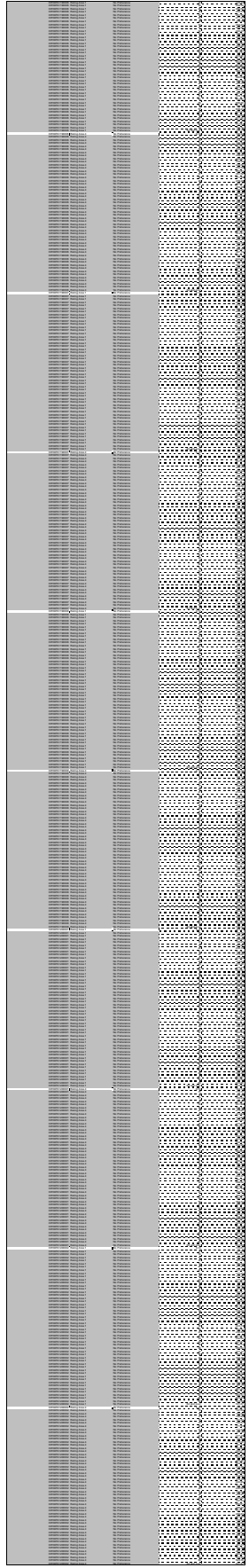




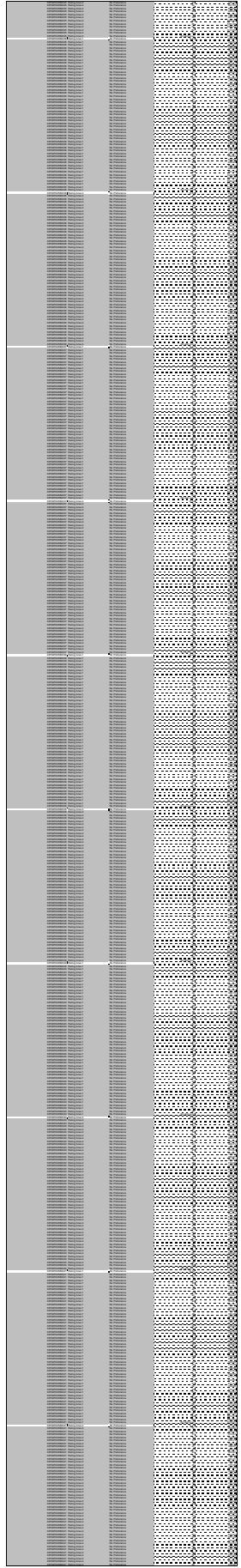


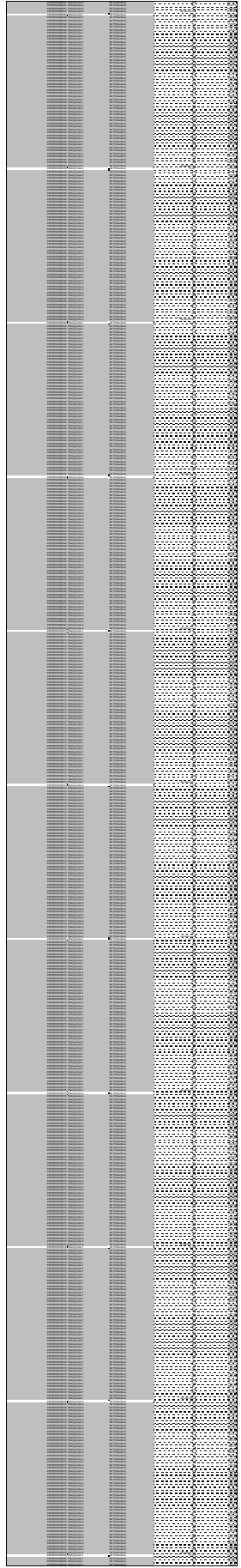


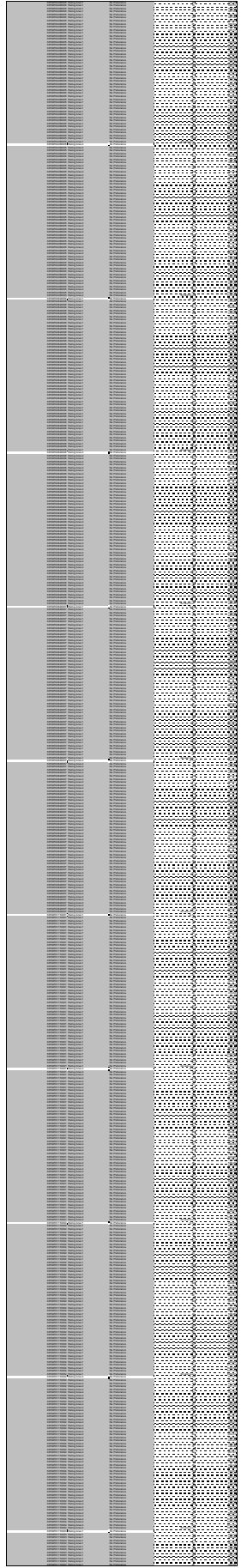


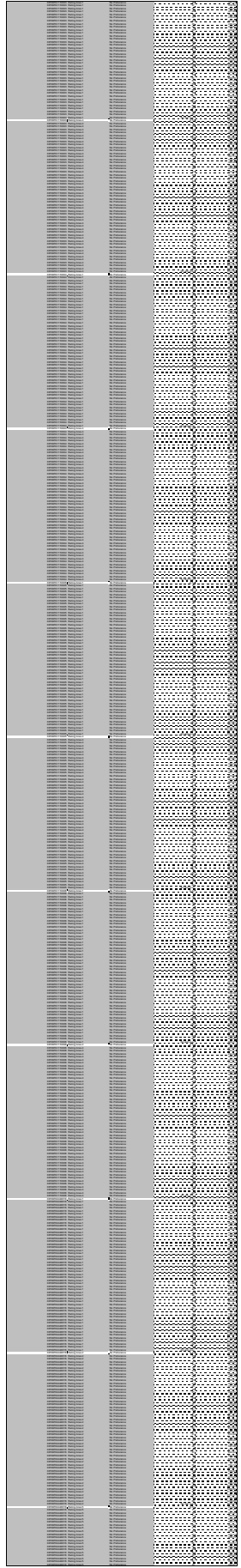


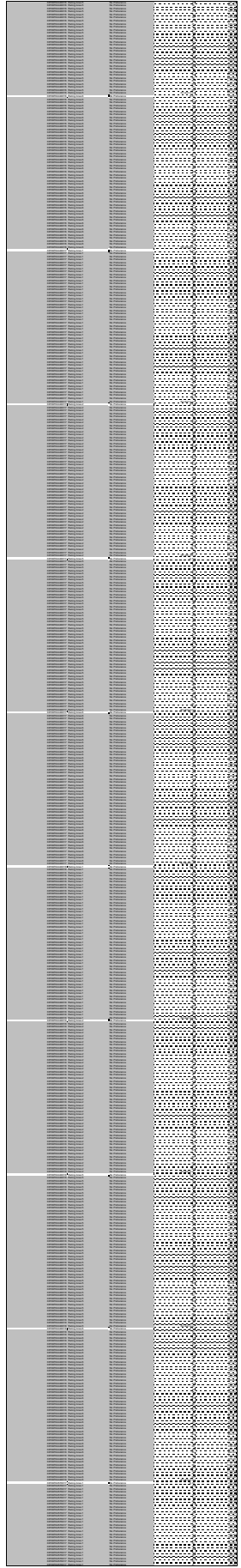
Year	Population	Area	Population	Area
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1953	100	100	100	100
1954	100	100	100	100
1955	100	100	100	100
1956	100	100	100	100
1957	100	100	100	100
1958	100	100	100	100
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2015	100	100	100	100
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2018	100	100	100	100
2019	100	100	100	100
2020	100	100	100	100

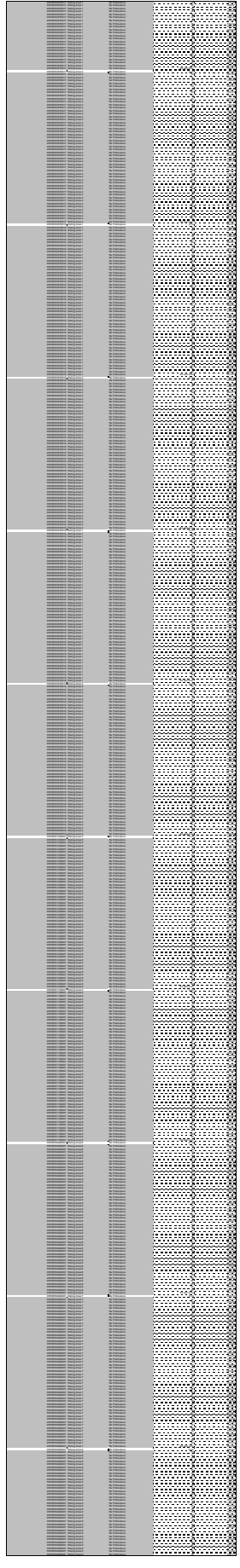


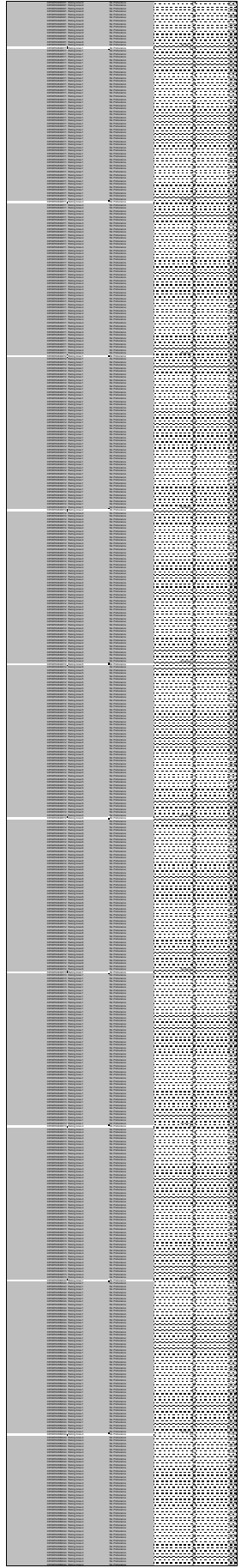


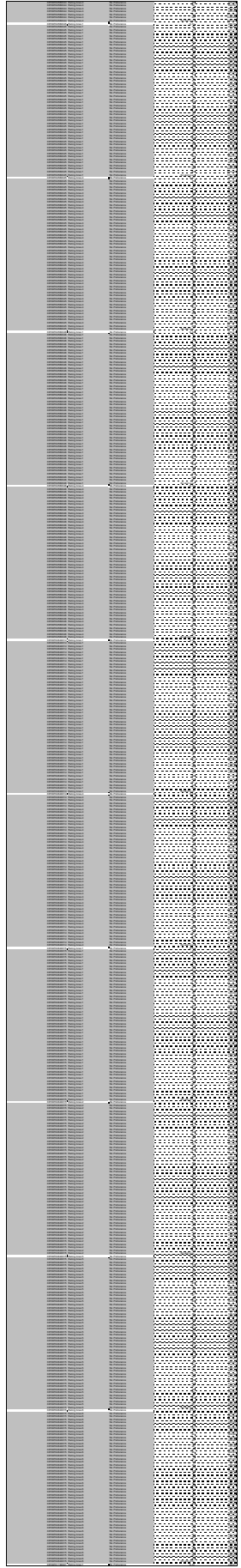


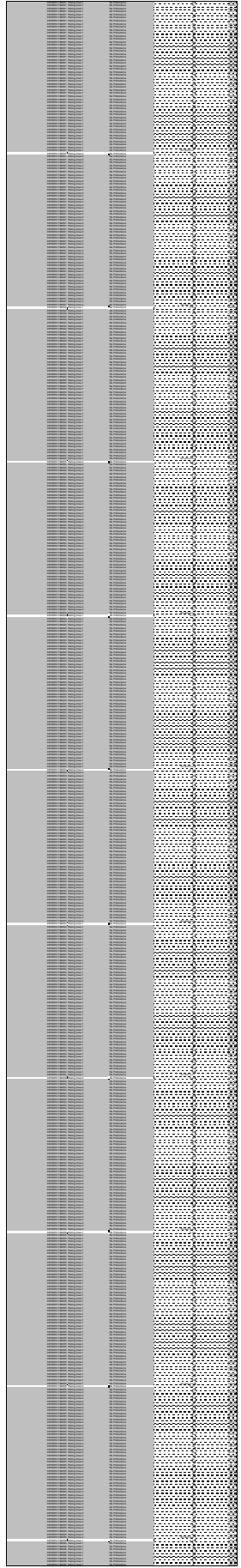


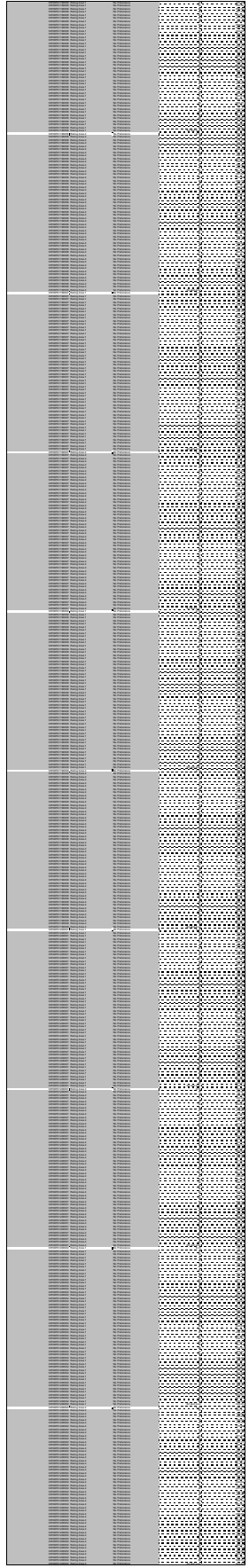




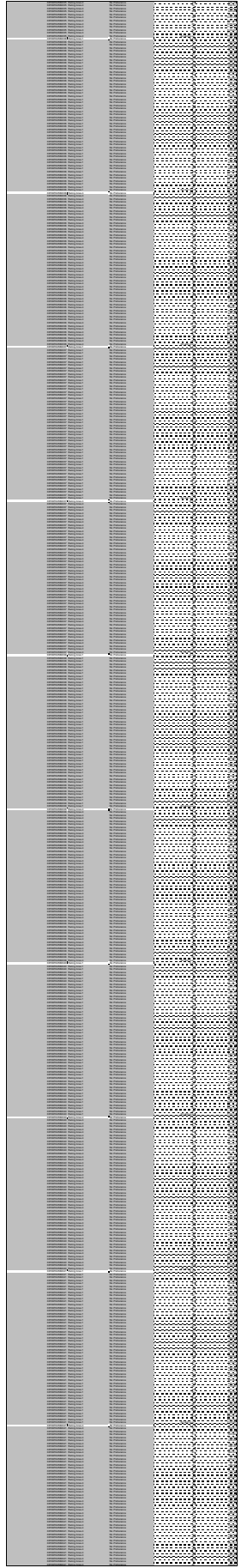


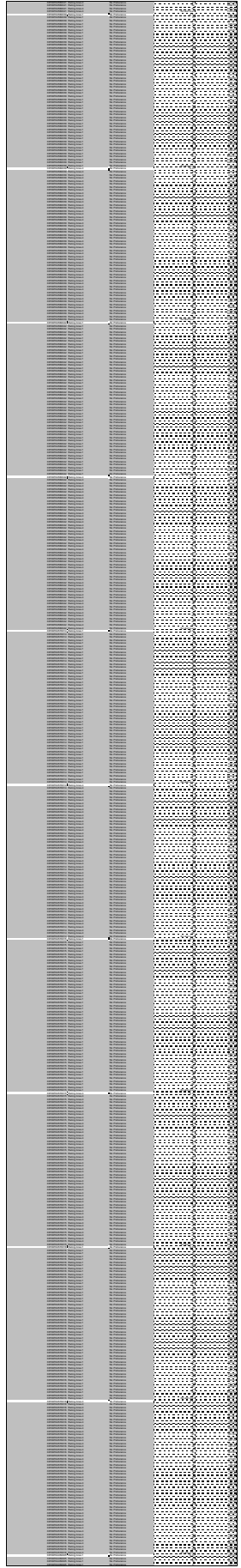


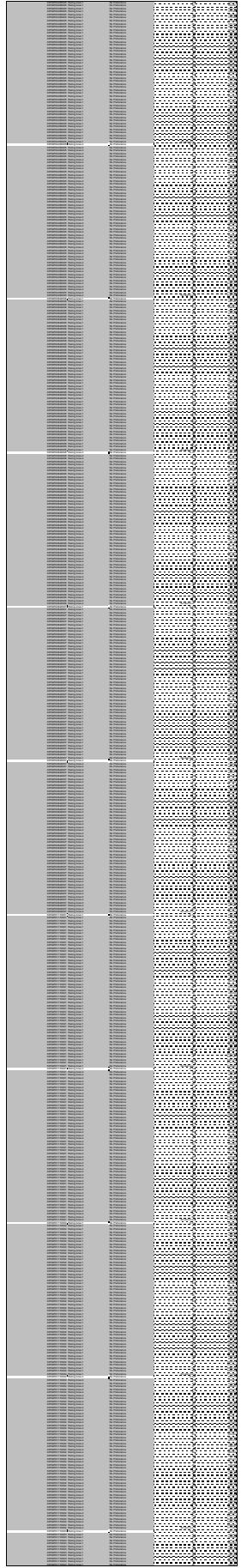


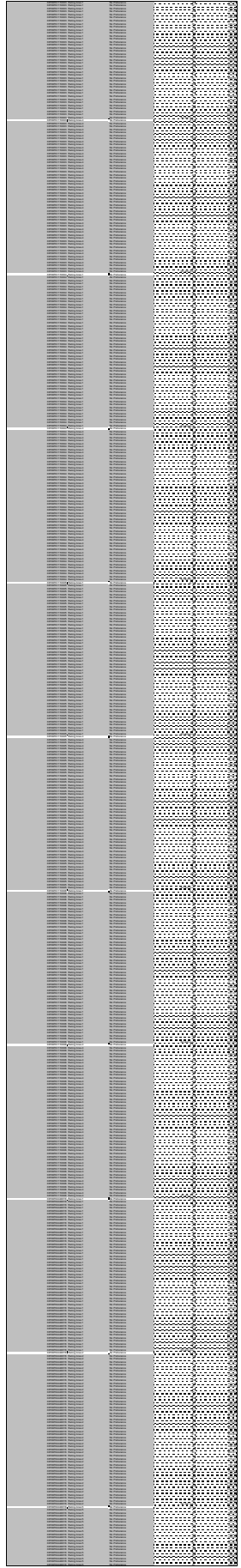


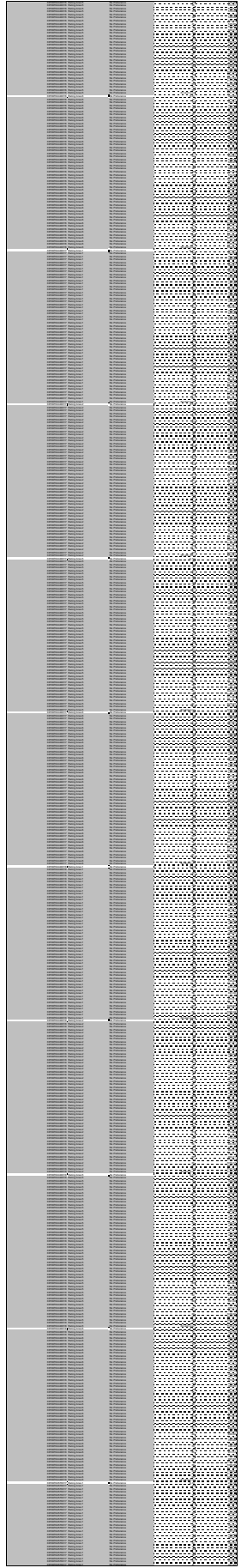
Year	Population	Area	Population	Area
1950	100	100	100	100
1951	100	100	100	100
1952	100	100	100	100
1953	100	100	100	100
1954	100	100	100	100
1955	100	100	100	100
1956	100	100	100	100
1957	100	100	100	100
1958	100	100	100	100
1959	100	100	100	100
1960	100	100	100	100
1961	100	100	100	100
1962	100	100	100	100
1963	100	100	100	100
1964	100	100	100	100
1965	100	100	100	100
1966	100	100	100	100
1967	100	100	100	100
1968	100	100	100	100
1969	100	100	100	100
1970	100	100	100	100
1971	100	100	100	100
1972	100	100	100	100
1973	100	100	100	100
1974	100	100	100	100
1975	100	100	100	100
1976	100	100	100	100
1977	100	100	100	100
1978	100	100	100	100
1979	100	100	100	100
1980	100	100	100	100
1981	100	100	100	100
1982	100	100	100	100
1983	100	100	100	100
1984	100	100	100	100
1985	100	100	100	100
1986	100	100	100	100
1987	100	100	100	100
1988	100	100	100	100
1989	100	100	100	100
1990	100	100	100	100
1991	100	100	100	100
1992	100	100	100	100
1993	100	100	100	100
1994	100	100	100	100
1995	100	100	100	100
1996	100	100	100	100
1997	100	100	100	100
1998	100	100	100	100
1999	100	100	100	100
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2003	100	100	100	100
2004	100	100	100	100
2005	100	100	100	100
2006	100	100	100	100
2007	100	100	100	100
2008	100	100	100	100
2009	100	100	100	100
2010	100	100	100	100
2011	100	100	100	100
2012	100	100	100	100
2013	100	100	100	100
2014	100	100	100	100
2015	100	100	100	100
2016	100	100	100	100
2017	100	100	100	100
2018	100	100	100	100
2019	100	100	100	100
2020	100	100	100	100

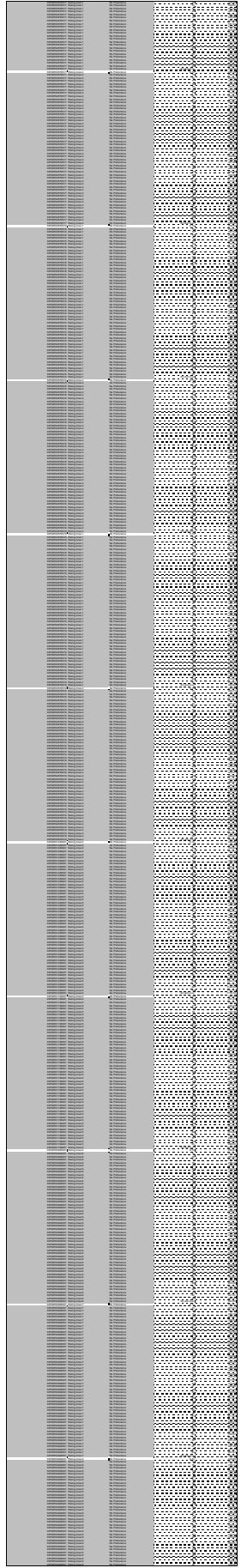


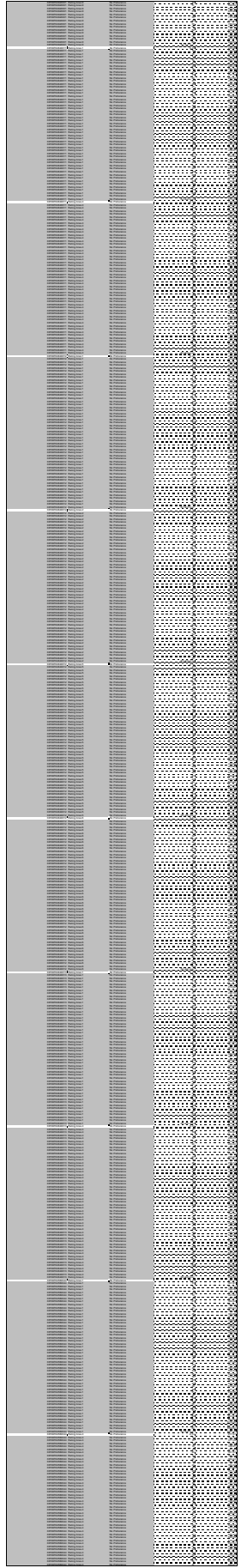


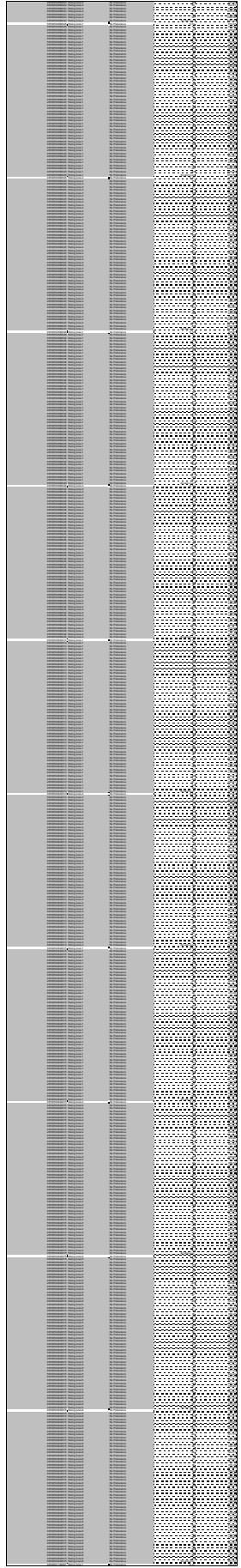


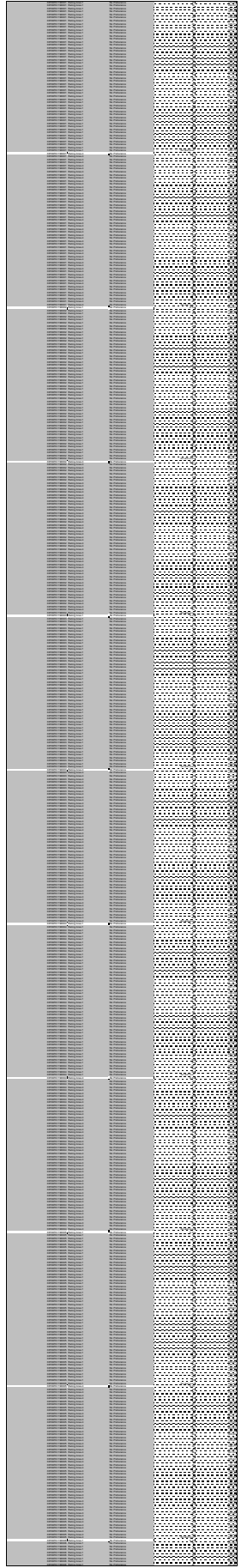


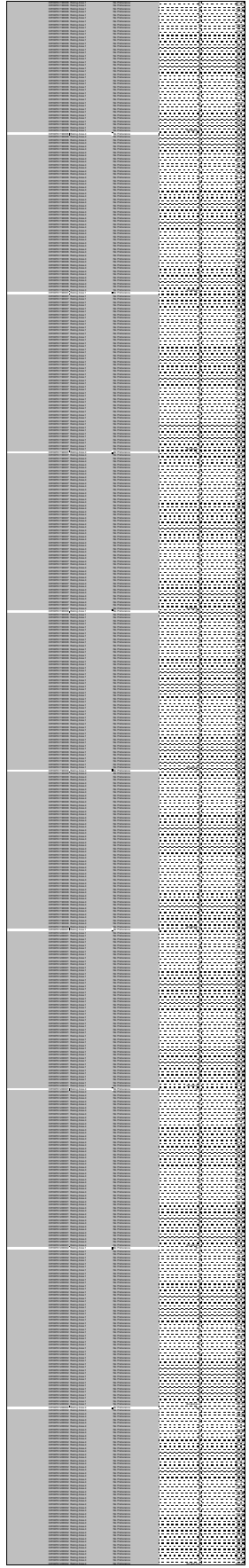


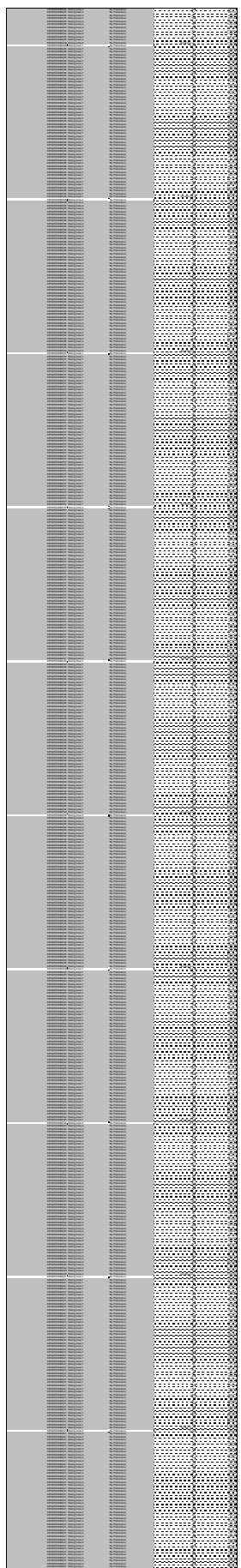


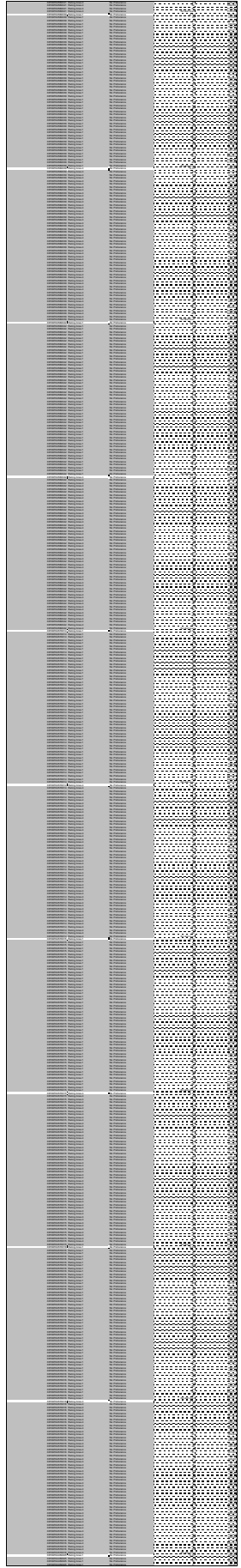


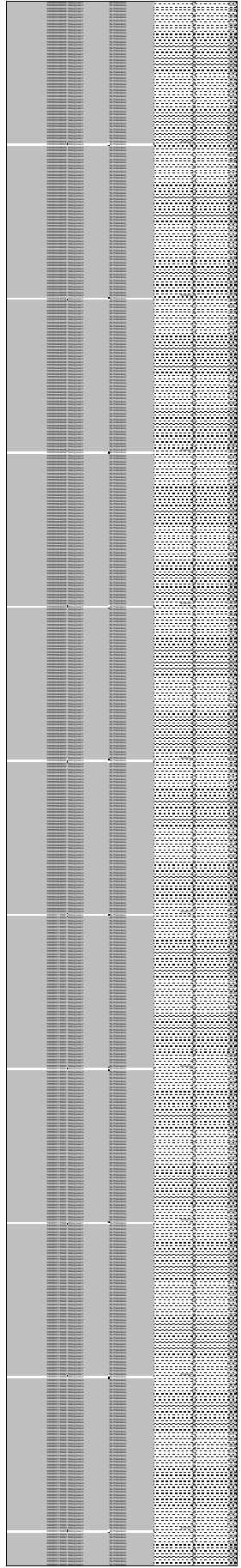


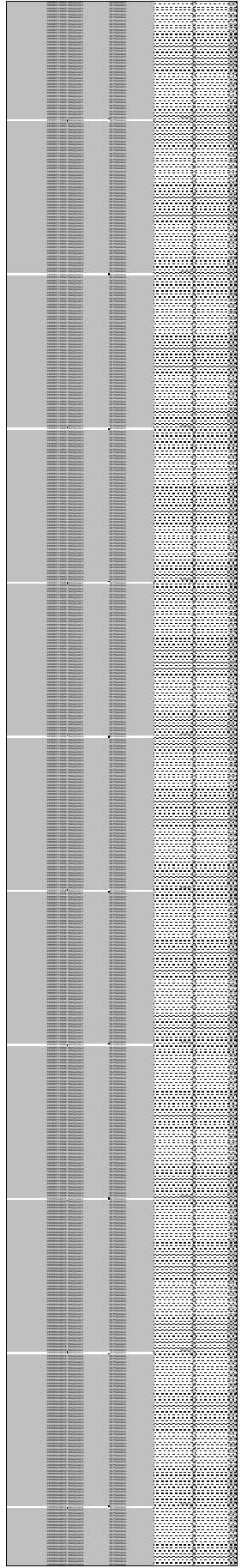


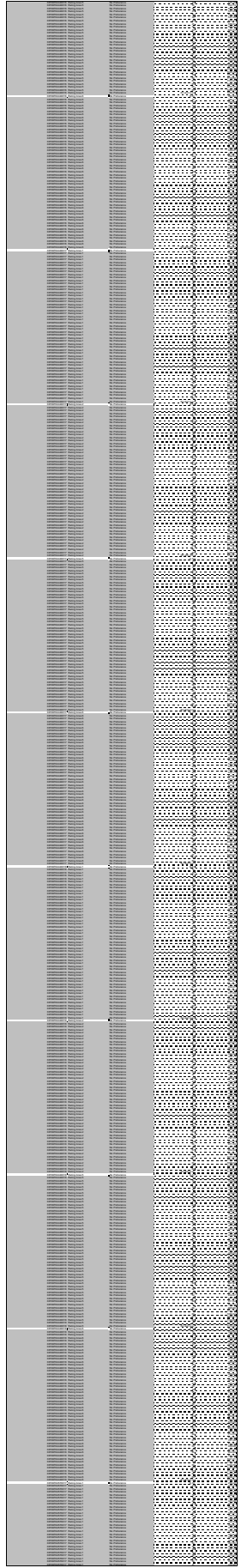


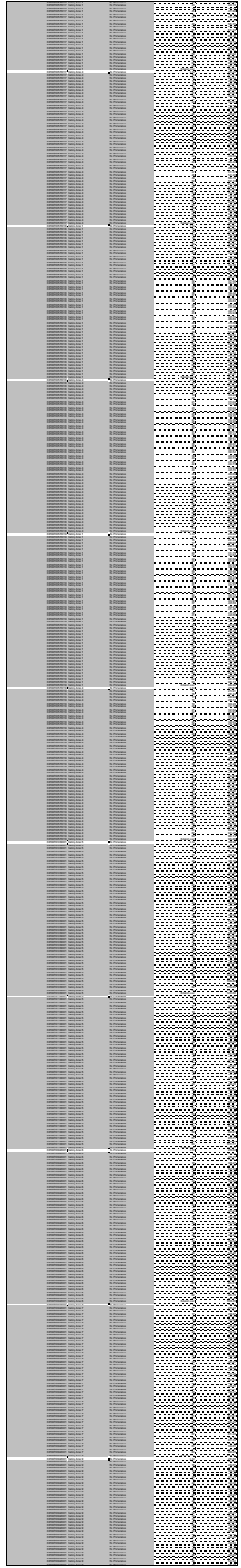


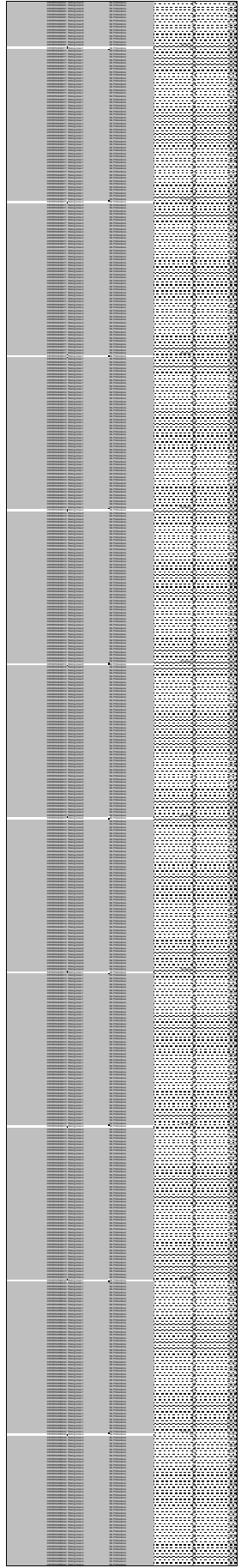


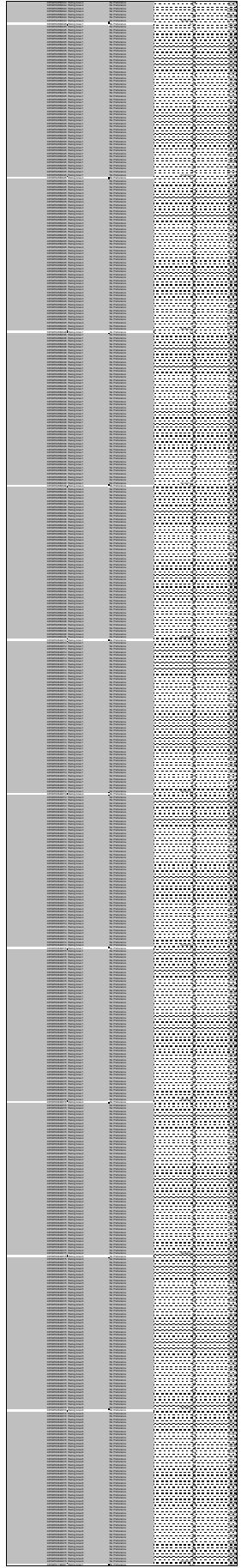


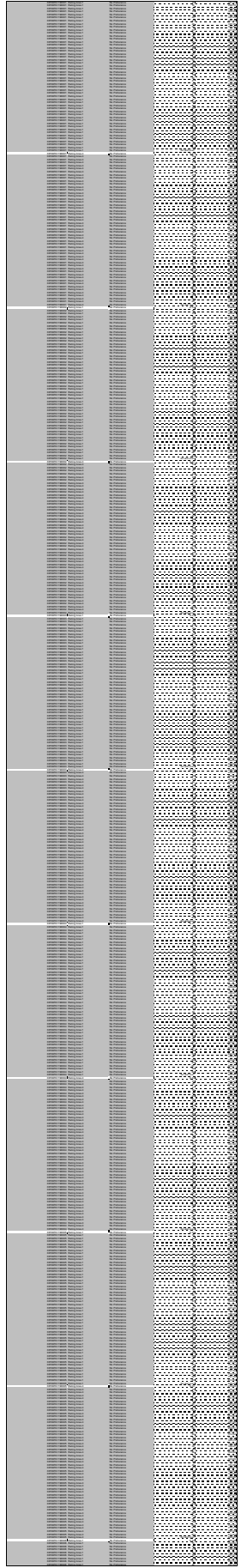


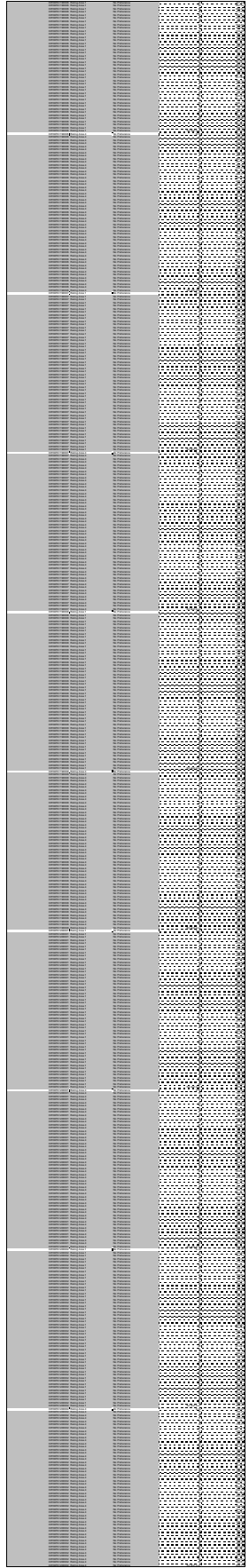












Highmark, Inc.
2021 Small Group Rate Filing
Trend Exhibit
Western, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-15	16,939	\$ 391.68	\$ 391.68	
Feb-15	16,808	\$ 374.87	\$ 383.31	
Mar-15	16,756	\$ 479.06	\$ 415.08	
Apr-15	16,227	\$ 414.15	\$ 414.85	
May-15	16,030	\$ 386.32	\$ 409.32	
Jun-15	16,138	\$ 408.45	\$ 409.18	
Jul-15	16,541	\$ 435.52	\$ 412.96	
Aug-15	16,615	\$ 393.16	\$ 410.47	
Sep-15	16,720	\$ 469.25	\$ 417.07	
Oct-15	16,985	\$ 441.20	\$ 419.54	
Nov-15	17,203	\$ 424.03	\$ 419.97	
Dec-15	18,252	\$ 447.15	\$ 422.43	
Jan-16	17,720	\$ 411.10	\$ 424.02	8.3%
Feb-16	17,782	\$ 478.90	\$ 432.90	12.9%
Mar-16	17,481	\$ 477.13	\$ 432.89	4.3%
Apr-16	16,940	\$ 455.34	\$ 436.24	5.2%
May-16	16,715	\$ 424.47	\$ 439.19	7.3%
Jun-16	16,674	\$ 438.65	\$ 441.55	7.9%
Jul-16	16,417	\$ 429.81	\$ 441.10	6.8%
Aug-16	16,243	\$ 463.36	\$ 446.75	8.8%
Sep-16	16,199	\$ 472.00	\$ 446.91	7.2%
Oct-16	16,025	\$ 448.71	\$ 447.53	6.7%
Nov-16	15,945	\$ 472.83	\$ 451.52	7.5%
Dec-16	13,952	\$ 459.38	\$ 452.47	7.1%
Jan-17	14,078	\$ 498.65	\$ 459.59	8.4%
Feb-17	14,002	\$ 461.93	\$ 457.96	5.8%
Mar-17	13,884	\$ 505.68	\$ 459.71	6.2%
Apr-17	13,750	\$ 466.58	\$ 460.62	5.6%
May-17	13,537	\$ 542.81	\$ 470.12	7.0%
Jun-17	13,524	\$ 589.53	\$ 482.17	9.2%
Jul-17	13,355	\$ 496.63	\$ 488.21	10.7%
Aug-17	13,379	\$ 496.62	\$ 491.22	10.0%
Sep-17	13,235	\$ 498.71	\$ 493.65	10.5%
Oct-17	13,211	\$ 569.14	\$ 504.00	12.6%
Nov-17	13,196	\$ 513.49	\$ 507.82	12.5%
Dec-17	12,923	\$ 501.91	\$ 511.52	13.0%
Jan-18	13,246	\$ 888.26	\$ 543.59	18.3%
Feb-18	13,317	\$ 468.77	\$ 544.51	18.9%
Mar-18	13,304	\$ 586.92	\$ 551.40	19.9%
Apr-18	13,235	\$ 543.59	\$ 558.07	21.2%
May-18	13,562	\$ 508.76	\$ 555.17	18.1%
Jun-18	13,604	\$ 570.23	\$ 553.54	14.8%
Jul-18	13,599	\$ 532.85	\$ 556.54	14.0%
Aug-18	13,622	\$ 591.69	\$ 564.54	14.9%
Sep-18	13,541	\$ 498.59	\$ 564.40	14.3%
Oct-18	13,754	\$ 541.62	\$ 562.06	11.5%
Nov-18	13,712	\$ 557.33	\$ 565.63	11.4%
Dec-18	13,819	\$ 507.08	\$ 565.72	10.6%
Jan-19	12,487	\$ 575.62	\$ 540.04	-0.7%
Feb-19	12,238	\$ 582.26	\$ 549.18	0.9%
Mar-19	12,081	\$ 506.05	\$ 542.75	-1.6%
Apr-19	11,682	\$ 598.74	\$ 546.83	-2.0%
May-19	11,425	\$ 576.14	\$ 552.30	-0.5%
Jun-19	11,268	\$ 550.47	\$ 550.57	-0.5%
Jul-19	10,942	\$ 508.24	\$ 549.10	-1.3%
Aug-19	10,854	\$ 537.14	\$ 544.29	-3.6%
Sep-19	10,653	\$ 493.07	\$ 544.80	-3.5%
Oct-19	10,453	\$ 543.59	\$ 545.02	-3.0%
Nov-19	10,404	\$ 534.76	\$ 543.02	-4.0%
Dec-19	10,404	\$ 571.26	\$ 548.88	-3.0%
Jan-20	10,404	\$ 622.19	\$ 552.11	2.2%
Feb-20	10,404	\$ 595.28	\$ 552.73	0.6%
Mar-20	10,404	\$ 660.11	\$ 565.73	4.2%
Apr-20	10,404	\$ 631.20	\$ 568.04	3.9%
May-20	10,404	\$ 583.44	\$ 568.57	2.9%
Jun-20	10,404	\$ 637.37	\$ 575.86	4.6%
Jul-20	10,404	\$ 669.65	\$ 589.52	7.4%
Aug-20	10,404	\$ 599.18	\$ 594.87	9.3%
Sep-20	10,404	\$ 653.34	\$ 608.42	11.7%
Oct-20	10,404	\$ 643.24	\$ 616.75	13.2%
Nov-20	10,404	\$ 628.13	\$ 624.53	15.0%
Dec-20	10,404	\$ 655.78	\$ 631.57	15.1%
Jan-21	10,404	\$ 606.37	\$ 630.26	14.2%
Feb-21	10,404	\$ 606.77	\$ 631.21	14.2%
Mar-21	10,404	\$ 703.60	\$ 634.84	12.2%
Apr-21	10,404	\$ 650.80	\$ 636.47	12.0%
May-21	10,404	\$ 607.65	\$ 638.49	12.3%
Jun-21	10,404	\$ 657.26	\$ 640.15	11.2%
Jul-21	10,404	\$ 675.07	\$ 640.60	8.7%
Aug-21	10,404	\$ 644.48	\$ 644.37	8.3%
Sep-21	10,404	\$ 681.50	\$ 646.72	6.3%
Oct-21	10,404	\$ 652.24	\$ 647.47	5.0%
Nov-21	10,404	\$ 681.05	\$ 651.88	4.4%
Dec-21	10,404	\$ 666.82	\$ 652.80	3.4%

Proposed Annual Trend (Cost & Utilization) **9.6%**

Highmark, Inc.
2021 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2019 Allowed Claims for those Members Expected to be Effective in 2021 [(Western region)]	(1)		\$ 526.69
Calendar year 2019 allowed claims PMPM [(Western region)]	(2)		\$ 485.19
COVID-19 Load	(3)		\$ 1.019
Change in Morbidity	(4)	=(1)*(3)/(2)	1.106

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2021 Age Factor for Members Expected to be Effective in 2021	(1)		1.521
2021 Area Factor for Members Expected to be Effective in 2021	(2)		0.971
Calendar Year 2019 Age Factor [Western Region]	(3)		1.506
Calendar Year 2019 Area Factor [Western Region]	(4)		0.970
Change in Demographics	(5)	=[(1)*(2)]/[(3)*(4)]	1.010

<u>Change in Benefits Calculation</u>		Before Network Factor Applied	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 597.91		
EHB - Pediatric Benefits	\$ 0.52	\$	0.52
Change in Pharmacy Rebates	\$ (11.18)	\$	(11.18)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 587.25		
Change in Benefits	0.982		

<u>Average Network Factor Calculation</u>		<u>Formula</u>			<u>Calculation</u>	Normalized
		= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]			0.936	Provider
	Plan ID	Metal Level	Metal Level	% of Projected	Network	Network
	(1)	(2)	Benefit Richness (3)	Membership (4)	Factor (5)	Factor
33709PA0560032		Platinum	1.18	17.06%	0.95	1.014
33709PA0560033		Platinum	1.18	4.39%	0.95	1.014
33709PA0560043		Gold	1.12	6.00%	0.95	1.014
33709PA0560034		Gold	1.12	4.29%	0.95	1.014
33709PA0560035		Gold	1.12	14.94%	0.95	1.014
33709PA0560036		Gold	1.11	2.74%	0.95	1.014
33709PA0560037		Gold	1.11	8.79%	0.95	1.014
33709PA0560038		Gold	1.10	1.68%	0.95	1.014
33709PA0560040		Gold	1.10	3.94%	0.95	1.014
33709PA0560041		Gold	1.09	3.86%	0.95	1.014
33709PA0560039		Gold	1.09	3.42%	0.95	1.014
33709PA0560042		Gold	1.07	0.39%	0.95	1.014
33709PA0570014		Gold	1.08	0.27%	0.95	1.014
33709PA0570015		Gold	1.08	0.55%	0.95	1.014
33709PA0570016		Gold	1.07	1.48%	0.95	1.014
33709PA0450005		Gold	1.10	2.23%	0.95	1.014
33709PA0640006		Silver	1.06	0.98%	0.95	1.014
33709PA0640007		Silver	1.05	0.72%	0.95	1.014
33709PA1110001		Gold	1.12	1.74%	0.91	0.972
33709PA1110002		Gold	1.11	1.26%	0.91	0.972
33709PA1110003		Gold	1.10	0.68%	0.91	0.972
33709PA1110004		Gold	1.10	0.39%	0.91	0.972
33709PA1110005		Gold	1.10	0.98%	0.91	0.972
33709PA1110006		Gold	1.07	1.28%	0.91	0.972
33709PA0440016		Gold	1.12	1.97%	1.00	1.064
33709PA0440017		Gold	1.11	0.82%	1.00	1.064
33709PA0440018		Gold	1.08	0.53%	1.00	1.064
33709PA0570017		Silver	1.05	1.51%	0.95	1.014
33709PA0570018		Silver	1.04	1.04%	0.95	1.014
33709PA0570019		Silver	1.05	0.64%	0.95	1.014
33709PA1030001		Gold	1.11	0.32%	0.96	1.025
33709PA1100001		Silver	1.06	0.32%	0.96	1.025
33709PA0920001		Bronze	1.02	0.32%	1.00	1.068
33709PA0640011		Silver	1.02	0.32%	0.95	1.014
33709PA0640012		Silver	1.02	0.32%	1.00	1.064
33709PA0640013		Silver	1.02	0.32%	0.95	1.014

Highmark, Inc.
2021 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 53,698,984 \$ 45,724,490
 Calculated Paid to Allowed Ratio 85.15%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
33709PA0560032	Platinum	1,276	\$ 9,832,555	\$ 9,198,203
33709PA0560033	Platinum	328	\$ 2,518,732	\$ 2,344,348
33709PA0560043	Gold	449	\$ 3,294,608	\$ 2,850,151
33709PA0560034	Gold	321	\$ 2,351,910	\$ 2,029,267
33709PA0560035	Gold	1,117	\$ 8,141,399	\$ 6,958,191
33709PA0560036	Gold	205	\$ 1,490,997	\$ 1,269,305
33709PA0560037	Gold	657	\$ 4,749,786	\$ 3,997,753
33709PA0560038	Gold	126	\$ 907,627	\$ 758,567
33709PA0560040	Gold	295	\$ 2,114,867	\$ 1,750,781
33709PA0560041	Gold	289	\$ 2,054,959	\$ 1,672,530
33709PA0560039	Gold	256	\$ 1,820,451	\$ 1,481,909
33709PA0560042	Gold	29	\$ 202,528	\$ 158,229
33709PA0570014	Gold	20	\$ 141,121	\$ 112,939
33709PA0570015	Gold	41	\$ 287,941	\$ 227,976
33709PA0570016	Gold	111	\$ 777,185	\$ 610,954
33709PA0450005	Gold	167	\$ 1,195,421	\$ 986,588
33709PA0640006	Silver	73	\$ 505,768	\$ 387,301
33709PA0640007	Silver	54	\$ 371,163	\$ 278,166
33709PA1110001	Gold	130	\$ 907,834	\$ 776,223
33709PA1110002	Gold	94	\$ 651,171	\$ 548,413
33709PA1110003	Gold	51	\$ 352,044	\$ 294,455
33709PA1110004	Gold	29	\$ 199,921	\$ 166,790
33709PA1110005	Gold	73	\$ 501,350	\$ 415,116
33709PA1110006	Gold	96	\$ 644,817	\$ 508,687
33709PA0440016	Gold	147	\$ 1,126,735	\$ 968,354
33709PA0440017	Gold	61	\$ 463,939	\$ 393,039
33709PA0440018	Gold	40	\$ 297,154	\$ 240,036
33709PA0570017	Silver	113	\$ 774,033	\$ 574,418
33709PA0570018	Silver	78	\$ 529,478	\$ 382,157
33709PA0570019	Silver	48	\$ 327,939	\$ 241,501
33709PA1030001	Gold	24	\$ 175,453	\$ 147,866
33709PA1100001	Silver	24	\$ 167,544	\$ 127,321
33709PA0920001	Bronze	24	\$ 168,889	\$ 115,315
33709PA0640011	Silver	24	\$ 160,552	\$ 109,921
33709PA0640012	Silver	24	\$ 168,326	\$ 115,244
33709PA0640013	Silver	24	\$ 160,625	\$ 110,175

Highmark, Inc.
2021 Small Group Rate Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
33709PA0560032	Platinum	1,276	9,832,555	9,198,203	0.9355	0.9896	1.0578
33709PA0560033	Platinum	328	2,518,732	2,344,348	0.9308	0.9812	1.0541
33709PA0560043	Gold	449	3,294,608	2,850,151	0.8651	0.8714	1.0073
33709PA0560034	Gold	321	2,351,910	2,029,267	0.8628	0.8678	1.0058
33709PA0560035	Gold	1,117	8,141,399	6,958,191	0.8547	0.8551	1.0005
33709PA0560036	Gold	205	1,490,997	1,269,305	0.8513	0.8500	0.9984
33709PA0560037	Gold	657	4,749,786	3,997,753	0.8417	0.8353	0.9924
33709PA0560038	Gold	126	907,627	758,567	0.8358	0.8264	0.9888
33709PA0560040	Gold	295	2,114,867	1,750,781	0.8278	0.8147	0.9841
33709PA0560041	Gold	289	2,054,959	1,672,530	0.8139	0.7945	0.9761
33709PA0560039	Gold	256	1,820,451	1,481,909	0.8140	0.7946	0.9762
33709PA0560042	Gold	29	202,528	158,229	0.7813	0.7490	0.9587
33709PA0570014	Gold	20	141,121	112,939	0.8003	0.7752	0.9686
33709PA0570015	Gold	41	287,941	227,976	0.7917	0.7633	0.9641
33709PA0570016	Gold	111	777,185	610,954	0.7861	0.7556	0.9612
33709PA0450005	Gold	167	1,195,421	986,588	0.8253	0.8110	0.9826
33709PA0640006	Silver	73	505,768	387,301	0.7658	0.7283	0.9511
33709PA0640007	Silver	54	371,163	278,166	0.7494	0.7071	0.9435
33709PA1110001	Gold	130	907,834	776,223	0.8550	0.8557	1.0008
33709PA1110002	Gold	94	651,171	548,413	0.8422	0.8361	0.9928
33709PA1110003	Gold	51	352,044	294,455	0.8364	0.8274	0.9892
33709PA1110004	Gold	29	199,921	166,790	0.8343	0.8242	0.9880
33709PA1110005	Gold	73	501,350	415,116	0.8280	0.8149	0.9842
33709PA1110006	Gold	96	644,817	508,687	0.7889	0.7594	0.9626
33709PA0440016	Gold	147	1,126,735	968,354	0.8594	0.8625	1.0036
33709PA0440017	Gold	61	463,939	393,039	0.8472	0.8437	0.9958
33709PA0440018	Gold	40	297,154	240,036	0.8078	0.7857	0.9727
33709PA0570017	Silver	113	774,033	574,418	0.7421	0.6978	0.9403
33709PA0570018	Silver	78	529,478	382,157	0.7218	0.6726	0.9319
33709PA0570019	Silver	48	327,939	241,501	0.7364	0.6907	0.9379
33709PA1030001	Gold	24	175,453	147,866	0.8428	0.8370	0.9931
33709PA1100001	Silver	24	167,544	127,321	0.7599	0.7207	0.9483
33709PA0920001	Bronze	24	168,889	115,315	0.6828	0.6266	0.9177
33709PA0640011	Silver	24	160,552	109,921	0.6846	0.6287	0.9183
33709PA0640012	Silver	24	168,326	115,244	0.6846	0.6287	0.9183
33709PA0640013	Silver	24	160,625	110,175	0.6859	0.6302	0.9187
33709PA0560044	Gold	24	169,790	136,679	0.8050	0.7818	0.9712
33709PA0560045	Gold	24	169,240	135,254	0.7992	0.7736	0.9680
33709PA0560046	Silver	24	163,083	118,095	0.7241	0.6755	0.9328
33709PA0640014	Bronze	24	159,568	106,398	0.6668	0.6086	0.9127
33709PA0640015	Bronze	24	167,294	111,550	0.6668	0.6086	0.9127
33709PA1190001	Platinum	44	251,494	227,949	0.9064	0.9389	1.0358
33709PA1190002	Gold	44	244,661	211,811	0.8657	0.8724	1.0077
33709PA1190003	Gold	44	240,643	202,035	0.8396	0.8321	0.9911
33709PA1190004	Gold	44	237,177	193,358	0.8153	0.7964	0.9769
33709PA1190005	Gold	44	234,349	186,058	0.7939	0.7663	0.9652
33709PA1190006	Gold	44	232,314	180,642	0.7776	0.7440	0.9568
33709PA1190007	Gold	44	228,266	169,322	0.7418	0.6974	0.9402
33709PA1190008	Silver	44	223,207	153,491	0.6877	0.6322	0.9193
33709PA1200001	Silver	44	223,754	155,339	0.6942	0.6398	0.9216
33709PA1200002	Bronze	44	217,321	128,320	0.5905	0.5285	0.8951

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Highmark, Inc.
2021 Small Group Rate Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed
Current ACA Book - EOY 2017	1.521	66.9%	\$528.94
Movement to ACA Book (from Transitional and New Business)	1.522	33.1%	\$533.24
Overall	1.521	100.0%	

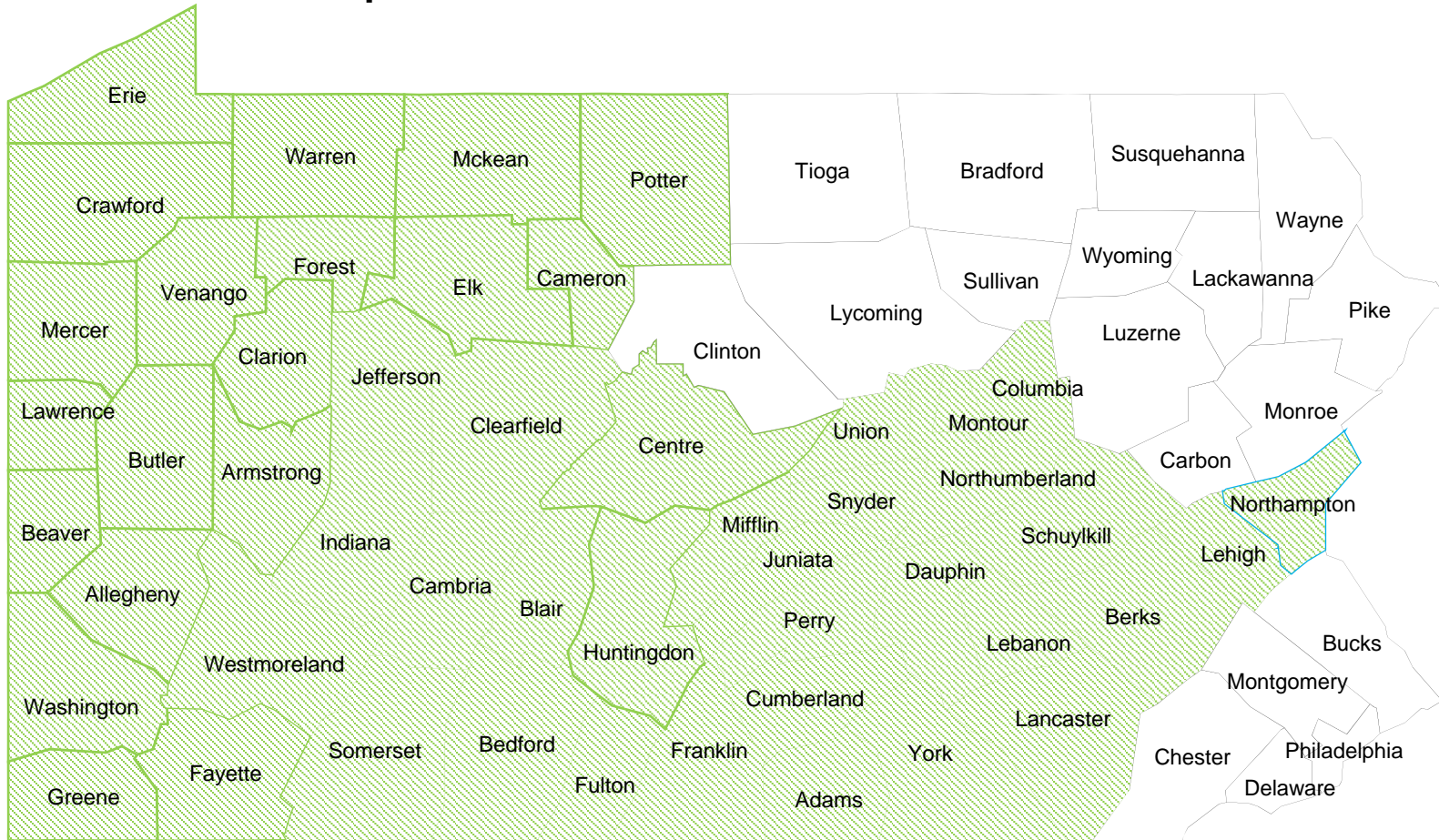
Child Capping Adjustment	1.005
Average Age Factor	1.514
Geographic Factor	0.971
Tobacco Surcharge (Not Applicable)	1.000

Area Factors						
State	County Code	County	Rating Area	Area Factor	% of Western PA Membership	
PA	003	Allegheny	R-PA004	0.97	42.57%	
PA	005	Armstrong	R-PA004	0.97	1.26%	
PA	007	Beaver	R-PA004	0.97	2.81%	
PA	009	Bedford	R-PA005	0.97	1.26%	
PA	013	Blair	R-PA005	0.97	3.96%	
PA	019	Butler	R-PA004	0.97	5.73%	
PA	021	Cambria	R-PA005	0.97	3.57%	
PA	023	Cameron	R-PA002	0.97	0.05%	
PA	027	Centre	R-PA006	1.04	0.81%	
PA	031	Clarion	R-PA001	0.97	1.12%	
PA	033	Clearfield	R-PA005	0.97	2.84%	
PA	039	Crawford	R-PA001	0.97	5.65%	
PA	047	Elk	R-PA002	0.97	2.33%	
PA	049	Erie	R-PA001	0.97	12.91%	
PA	051	Fayette	R-PA004	0.97	2.31%	
PA	053	Forest	R-PA001	0.97	0.23%	
PA	059	Greene	R-PA004	0.97	0.64%	
PA	061	Huntingdon	R-PA005	0.97	0.19%	
PA	063	Indiana	R-PA004	0.97	0.78%	
PA	065	Jefferson	R-PA005	0.97	0.24%	
PA	073	Lawrence	R-PA004	0.97	0.94%	
PA	083	McKean	R-PA001	0.97	0.41%	
PA	085	Mercer	R-PA001	0.97	1.17%	
PA	105	Potter	R-PA002	0.97	0.17%	
PA	111	Somerset	R-PA005	0.97	0.42%	
PA	121	Venango	R-PA001	0.97	0.50%	
PA	123	Warren	R-PA001	0.97	0.52%	
PA	125	Washington	R-PA004	0.97	2.19%	
PA	129	Westmoreland	R-PA004	0.97	2.43%	



2020 Service Area

Issuer: Highmark Inc.

Market: Small Group



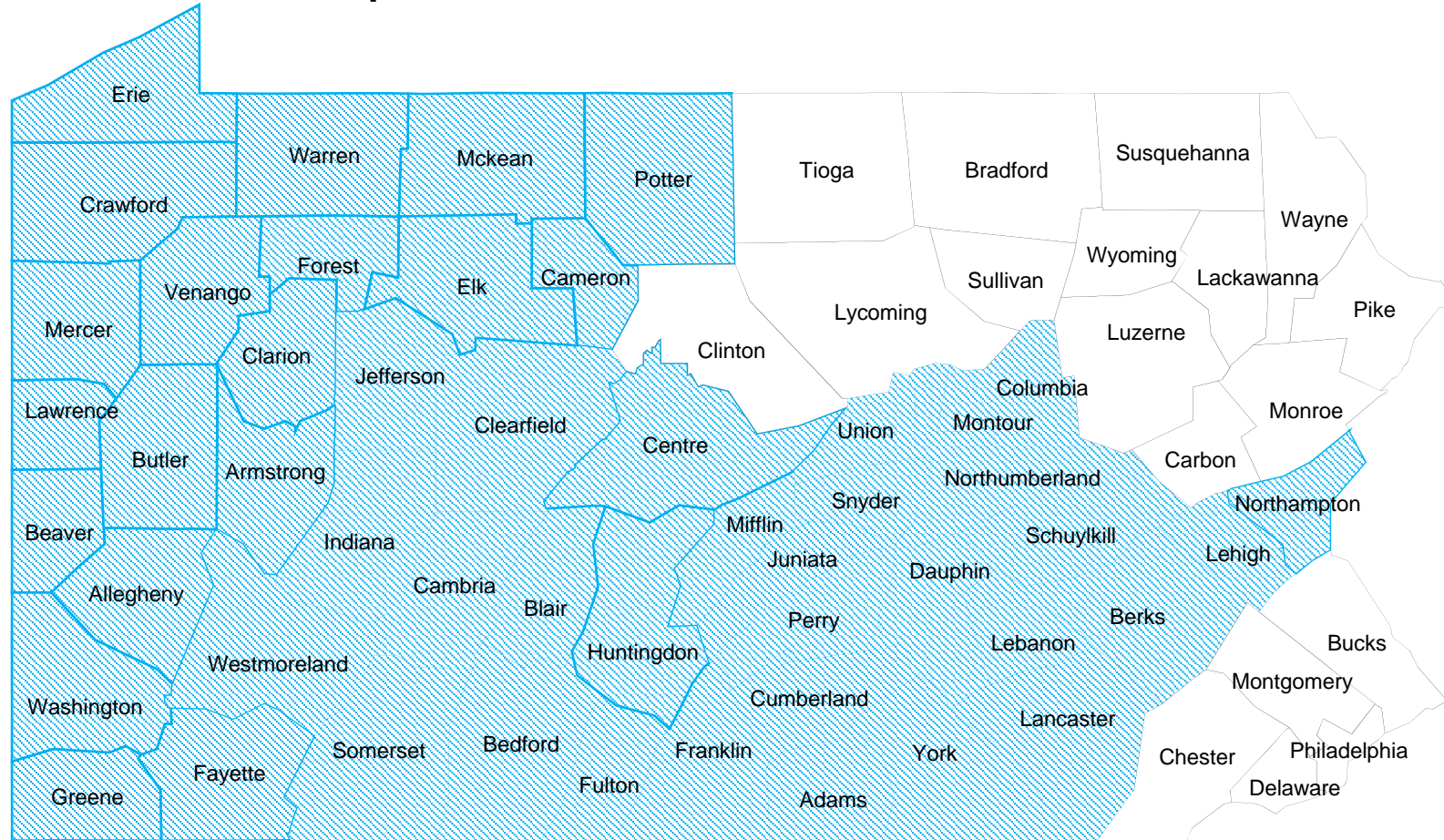
Key (*modify as needed*)

-  : 2020 on-exchange service area
-  : 2020 off-exchange only service area



2021 Service Area

Issuer: Highmark Inc.

Market: Small Group



Key (*modify as needed*)

-  : 2021 on-exchange service area
-  : 2021 off-exchange only service area

Highmark's Response to Objection Letter Dated 06/16/2020

Product Name: HIGHMARK Small Group 2021 ACA Rate Filing

RE: HMK – 2021 Small Group ACA Compliant Plans (1A-SG-HIGHMARK-2020);

Pennsylvania Insurance Department ID #: HGHM-132381011

Objection Letter Status: Pending Industry Response

Objection Letter Date: 06/16/2020

Respond By Date: 06/23/2020

Response Date: 06/23/2020

Below please find our responses to the Highmark (“Company”) Small Group 2021 ACA Rate Filing Objection Letter dated 06/16/2020. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named “PID Response Exhibits HMK 06232020.xlsx,” which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. Section 4.3 of the 2021 URR Instructions requires issuers to discuss the reason for rate increase(s): Issuers must provide the quantitative impact and a narrative description of all significant factors driving the proposed rate increase. As an example, these factors could include:
- Single risk pool experience which is more adverse than that assumed in the current rates
 - Medical inflation
 - Increased utilization
 - Prospective changes to benefits covered by the product or successor products
 - New taxes and fees imposed on the issuer
 - Anticipated changes in the average morbidity of the covered population that is market-wide, as opposed to issuer specific morbidity that is reflected in risk adjustment

Response:

The significant factors driving the rate increase are presented in Section II of the URR Actuarial Memorandum. These drivers, based on the original submitted rate revision of a 1.54% rate increase are as follows:

- 1.6% is due to the increase in claim levels from the base experience period
- 2.5% is due to changes in our claims trend
- 4.8% is due to a change in the pricing of benefits and benefit richness
- 5.5% is due to changes in the risk adjustment transfer

These increases are being partially offset by the following to produce the net average increase:

- (-1.6%) from an increase in pharmaceutical rebates
- (-7.1%) from an improvement in morbidity
- (-3.1%) from a change in administrative costs, taxes and fees

2. If the requested rate increase is not the same across all products and plans, provide an explanation as to why the rate changes vary by product or plan given they are based on the same single risk pool of experience for the market. Explain how the impact of morbidity was removed from impacting the variance in rate changes across products or plans.

Response:

The requested rate increase is not the same across all products and plans. Projected rates are based on the projected claim levels and underlying benefits for each plan, and the resulting plan actuarial values. The relationships among plan actuarial values can change from year to year due to medical inflation and changes to plan parameters. Financial dynamics such as deductible leveraging and induced utilization tend to shift more costs to the Company, while some individual plan parameters, such as deductible levels, may need to be changed from the prior year's parameters in order to comply with metal level requirements. As these changes are not necessarily uniform across all plans and products, these will result in changes to the actuarial value relationships among plans, and therefore different requested rate increases.

When developing the actuarial values and cost sharing design for each plan, the Company utilizes experience data from the entire Small Group risk pool and does not consider the morbidity of the population expected to enroll in the plan. Additionally, geographic rating factors used for pricing do not include differences in population morbidity by geographic area. Thus any variance in rate changes among the plans are due solely to the

changes in covered benefits and the financial dynamics discussed above, and would not reflect any expected plan morbidity.

3. Please confirm that the data in 'I Data' tab represents Highmark, Inc. only.

Response:

Confirmed, the 'I Data' tab represents Highmark, Inc. only.

4. Please reconcile the Incurred Claims (cell D36 + cell I36 + cell J36) in Table 2 with the Incurred Claims in Experience Period in Worksheet 1 of the URRT cell E16 and Incurred Claims in Worksheet 2 of the URRT cell D30.

Response:

The development of these reported claims numbers run parallel to each other in our internal models and do not tie out exactly due to some rounding limitations in Microsoft Excel through linked workbooks. Ideally these numbers would match perfectly, however, these claims totals are for reporting purposes only and are not rate impacting, so we believe that the difference of 0.007% is reasonable. These claims numbers are both sourced from the same data warehouse, and we are confident that they are reflective of the actual claims experience.

5. Please reconcile the Allowed Claims (cell G36 + cell I36 + cell J36) in Table 2 with the Allowed Claims in Worksheet 1 of the URRT cell E14 and Allowed Claims in Worksheet 2 of the URRT cell D26.

Response:

The development of these reported claims numbers run parallel to each other in our internal models and do not tie out exactly due to some rounding limitations in Microsoft Excel through linked workbooks. Ideally these numbers would match perfectly, however, this difference is not rate impacting. We ensure that both the PID and URRT exhibits are producing consistent results and tie out to our internal rate development models, so we believe that the difference of 0.0001% is reasonable. These claims numbers are both

sourced from the same data warehouse, and we are confident that they are reflective of the actual claims experience.

6. In Table 2, you include a capitation amount in cell J36. Please provide a list of all capitated services and their corresponding pmpms for the rating period, the current period, and the experience period.

Response:

Pediatric vision is the only capitated service in HMK. The corresponding PMPM is \$3.23 in the experience period of 2019, \$2.26 in the current period of 2020, and \$2.26 in the rating period of 2021. This capitation amount is only applied to pediatric members, which accounts for the capitation value in cell J32 of Table 2 being lower than the total capitation for the coverage.

7. Please reconcile the Estimated Cost Sharing in Table 2 cell F36 with the URRT Worksheet 2 cell D28.

Response:

For both the URRT and PID exhibits, we calculate the estimated cost sharing as total allowed claims minus total paid claims, so to the extent that those two totals vary from each other for the reasons noted in the responses to questions 4 and 5, the estimated cost sharing numbers will vary as well.

8. In Table 2, please update the risk adjustment amount to reflect the risk adjustment transfer of \$1,101,274 shared by the Department on May 23, 2020 from Jim Laverty.

Response:

The experience period risk adjustment amount in Table 2 has been updated to reflect the PA Insurance Department's calculation of 2019 risk adjustment transfer amounts using the 5/14/2020 RATEE files.

9. Please provide a detailed quantitative exhibit displaying the development of the projected 2021 risk transfer assumption. In providing your response, please include the following information:

- a. The Company's actual 2019 PLRS, ARF, IU, and GCF factors for 2019.
- b. The Company's projected 2021 PLRS, ARF, IU, and GCF factors for 2021. Please provide

justification to the extent the projected 2021 factors are different than the 2019 factors.

c. Pennsylvania projected state average premium PMPM (prior to the application of the 0.86 adjustment), PLRS, ARF, IU, and GCF for the small group market for 2021.

d. Please provide a comparison of the Company's expected 2019 risk adjustment transfer amount to its projected 2021 risk adjustment transfer amount and, to the extent they are different, identify the primary driver(s) of the observed difference.

Response:

[Redacted]

10. Please discuss the service category weights in Table 3 relative to the projected weights in the 2020 rate submission.

Response:

We found a formula error in our internal model that was mapping the prescription drug claims to the other category and the other claims to the prescription drug category. This is fixed in the updated URRT and PAAME that we submitted with this response document, and the service category weights should be more consistent with prior years now, as expected.

11. Please provide by service category the emerging claims data for this policy for the calendar year year-to-date as of end of May and discuss how this data may impact the resulting trend.

Response:

Please see the worksheet labeled "Q#11" in the "PID Response Exhibits HMK 06232020.xlsx" file included with this response for the above requested results. Please note that these claims are not normalized. The emerging 2020 claims data has seen many disruptions due to the emergence of COVID-19, while the impact from COVID-19 would not have impacted the 2019 experience period claims data. Thus since the Department has required that our initial rate filing exclude the impact of COVID-19, we are comfortable using our initially developed trend assumptions to project 2021 experience.

12. Please provide your data, assumptions, and analysis that supports your proposed trends of 8.48% and 9.60%. If large claims were removed, please discuss.

Response:

Please see the tab entitled “Trend Support” in the submitted excel sheet “2021 Supplemental Exhibits – HMK” for a detailed view of the projected claims stream used to support the trend assumption. As part of our trend analysis, member claims in excess of \$100,000 in any single month are removed from the total monthly claims. An additional analysis is performed on these excess claims to determine if an adjustment to the projected trend is warranted.

13. Regarding Trend:

- a. Was the data in Table 4 or 4b utilized in developing the proposed trend?
- b. Is the data in Table 4 or 4b raw unadjusted data or has it been normalized or otherwise adjusted? If the data has been adjusted, please provide an exhibit that quantitatively shows the unadjusted allowed monthly data for the 48 months. Also include the following monthly data:
 - i. The average age factor;
 - ii. The average geographic factor;
 - iii. The average tobacco factor; and
 - iv. The average benefit factor

Response:

- a. The data in Table 4 is not used to develop the trends because it is not normalized. Trends are developed using normalized claims data from all Western Pennsylvania ACA membership.
- b. The data in Table 4 is raw and unadjusted.

14. The following questions relate to the trend assumption:

- a. Please provide a detailed quantitative exhibit displaying the development of the induced utilization assumption that is included in the trend assumptions and shown in Table 3 of the Pennsylvania Rate Template file.
- b. Please explain why the Company believes the current trend assumption is appropriate when the average normalized allowed PMPM shown in the “2021 Supplemental Exhibits” file appears to have increased at an annual rate of approximately 3.6% from 2017 to 2019. Specifically, please clearly state and demonstrate quantitatively why the projected trend rate from 2019 to 2021 is expected to be higher than that which was observed from 2017 to 2019, identifying specific drivers and their impact on the assumed difference.

Response:

- a) Please see the worksheet labeled “Q#14” in the “PID Response Exhibits HMK 06232020.xlsx” file included with this response for the above requested results.
- b) The claims trend in 2019 was artificially low due to claimants with high claims that incurred claims in 2018, then left coverage in 2019. Based on the provided trend support, the 4 year average trend from 2015-2019 is 6.8%, which is closer to the 9.6% filed trend. There is also expected increase in cost due to more expensive drug treatments and new technologies.

15. The following questions pertain to the morbidity adjustment shown in Table 5 of the Pennsylvania Rate Template file:

- a. Please provide a detailed quantitative exhibit and narrative providing support for the following assertions discussed in Section 2A of the Pennsylvania Actuarial Memorandum:
 - i. That the Company will experience a drop in enrollment from 2019 to 2021.
 - ii. That the Company will lose some of the better risk groups from 2019 to 2021.
 - iii. That any new groups insured by 2021 will be of higher morbidity.

Response:

Highmark Inc. has observed declining enrollment over the past few years, which we expect will continue through the projection period.

The Company is expecting about an 8.6% increase in morbidity from the experience period to the projection period primarily due to a loss of lower morbidity membership through 2019 that the Company has reflected in its projection period, as well as the underlying regional claims base that tends to have lower morbidity than the Company.

- b. Please provide a quantitative exhibit displaying average calendar year 2019 member months, allowed cost PMPM, average demographic factor, average geographic factor, and average network factor associated with transitional and ACA groups insured through the Company in Pennsylvania, separately.

Response:

The requested exhibit has been included in the “PID Response Exhibits HMK 06232020.xlsx” file included in this response in a worksheet labeled “Q#15”.

- c. Please provide a detailed quantitative exhibit displaying the development of the 2019 allowed claims PMPM for members expected to be effective in 2021, as shown in the “2021

Supplemental Exhibits” file. In providing your response, please provide a detailed explanation of the process the Company utilized to determine which members from 2019 are expected to be effective in 2021 and identify the specific quantitative impact of each of the items listed in 2(a).

Response:

The requested exhibit has been included in the “PID Response Exhibits HCA 06232020.xlsx” file included in this response in a worksheet labeled “Q#15”.

To develop our value for 2019 allowed claims for the members expected to be active in 2021, we blend 3 different types of business together. The first category consists of all of the groups that were active in Highmark’s Western Pennsylvania off-exchange ACA polices as of the end of 2019. We apply a lapse rate to this cohort’s membership that is estimated by our Sales and Finance departments. The second category consists of the expected value of the 2019 experience for groups that currently have Highmark transitional coverage but will move into our ACA block at their 2020 or 2021 renewals. This expected value is calculated by assigning each group a probability of moving based on their prospective risk level as of December 2019 and then taking the probability weighted average of their member months, claim experience, and demographic experience. The probabilities are estimated using historical Transitional to ACA lapse rates for each risk level. The third category is for business that Highmark is expected to gain throughout 2020 and 2021. For this company, we expect that the new business will have the same allowed claim levels and demographics as the business that Highmark has in its ACA block at the end of 2019. The membership in this category is estimated by our Sales and Finance departments.

In the attached file, you will find the average calendar year 2019 member months, allowed cost PMPM, average demographic factor, average geographic factor, and average network factor, for each of these three groups of business, as requested, as well as the block of business that we use as base experience for our rate development.

d. Please demonstrate that the Company has normalized for demographics, geography, network differences, etc. in developing the morbidity adjustment such that the Company is not double adjusting by applying separate demographic, geographic, network, etc. adjustments in addition to the morbidity adjustment.

Response:

As demonstrated in the attached Excel sheet, we normalize the claims from each group with their corresponding network, pricing, and induced demand factors, so that we do not double count those effects.

e. To the extent that the morbidity adjustment reflects anticipated changes in morbidity of the Company's internal small group book of business rather than changes in the morbidity of the overall Pennsylvania small group market, please explain how the morbidity adjustment was considered in the development of the Company's projected 2021 risk transfer assumption.

Response:

Although we do expect higher morbidity in the projection period compared to the experience period, the anticipated changes in morbidity with the covered ACA population are small enough to not warrant an adjustment to the Company's projected 2021 risk transfer assumption. In addition to an adjustment for terminated 2019 business, the morbidity factor is 1.086 includes an adjustment from the underlying regional claims experience to the Company-specific level. This would include adjustments for such items as network or benefit design, which would not be impacting the underlying morbidity.

16. Please reconcile the Blended Projected EHB Claims PMPM in Table 5 cell D25 with the URRT Worksheet 1 cell F32.

Response:

URRT Worksheet 1 cell F32 is the morbidity factor. Table 5 cell D25 is the projected allowed claims, not adjusted for risk adjustment. These two values are not comparable. The comparable value for Table 5 cell D25 is URRT Worksheet 1 cell F42. These values are different because the URRT rounds its population adjustment factors to three decimal places.

17. Please reconcile the Market-Adjusted Projected Allowed EHB Claims PMPM in Table 5 cell C36 with the URRT Worksheet 2 cell F46.

Response:

These values are different because the URRT rounds its population adjustment factors to three decimal places.

18. Regarding Table 6:

a. Using the proposed commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.

Response:

[Redacted]

b. Using the 2019 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount.

Response:

Please see the worksheet labeled “Q#18b” in the “PID Response Exhibits HMK 06232020.xlsx” file included with this response for the above requested results.

19. Please reconcile the Projected Required Revenue PMPM in Table 6 cell C64 with the URRT Worksheet 2 cell D82.

Response:

These values are different because the URRT rounds the population adjustment factors to three decimal places.

20. Please provide an exhibit displaying the distribution of member months by age (i.e., 0, 1, ..., 63, 64+) for both the actual calendar year 2019 members underlying the experience period and the projected calendar year 2021 population.

Response:

The requested exhibit has been included in the “PID Response Exhibits HMK 06232020.xlsx” file included in this response in a worksheet labeled “Q#20”.

Membership distribution is not assumed to change from 2019 to 2021.

21. Per the Department published guidance (page 1, number 3 and page 19), Benefit Richness factors in Table 10 cells L18-L216 should be developed based on the following formula: $(\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P})^2 - (\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P}) + 1.24$. Please modify these cells to show the formula to demonstrate compliance. Further, the value developed by the quadratic formula must then be multiplied by a normalization constant such that the value in Cell L15 or L16 balances back to 1.000. Please modify the cells in Column L to explicitly show the quadratic formula and normalizing constant to demonstrate compliance with our guidance.

Response:

Table 10 has been updated and resubmitted along with this response.

22. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021. Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

Response:

Please see the tab called “Q#22” in the “PID Response Exhibits HMK 06232020.xlsx” file submitted with this response document. While we are not able to provide a worksheet that shows the quantitative development of our factors because our AV pricing model works in SAS on individual claim line level data, we can offer a narrative surrounding how our SAS based pricing AV model works.

Our AV pricing model works off of a dataset that has every claim for every Small Group ACA member in the Western PA region for each member’s most recent full policy year. It projects these claims onto the 2021 rating period with a cost trend. After the claims are repriced to the projected cost level in 2021, we then input cost sharing by benefit category into the model. Once the model is equipped with these cost sharing assumptions, we run the SAS program that takes all of these claims, and determines exactly how much a member would have paid in cost sharing if they had the benefits that were inputted into the model. For example, if the data set had a member with an emergency room claim with a \$30,000 allowed charge, and we were testing a plan that had a \$300 ER copay, the SAS program would then make two new columns in the dataset, one for member cost sharing, which would be \$300 in this case, and the other for the amount paid by The Company,

\$29,700. The pricing AV is then simply calculated as the sum of the amount that would be paid by The Company under the proposed benefit design divided by the total projected allowed charges.

We and our external consultants both thoroughly review the output of this model, checking the output for both reasonableness and consistency, comparing to historical paid to allowed ratios, and making adjustments to calibrate the model, as necessary.

23. Please provide an exhibit displaying the distribution of member months by rating region for the actual calendar year 2019 members underlying the experience period.

Response:

The requested exhibit has been included in the “PID Response Exhibits HMK 06232020.xlsx” file included in this response in a worksheet labeled “Q#23”.

24. Please provide an exhibit showing the average quarterly rate change (Q1 2021/Q1 2020 - approved, Q2 2021/ Q2 2020 - approved, etc.) groups will see if the proposed rates are approved.

Response:

The requested exhibit has been included in the “PID Response Exhibits HMK 06232020.xlsx” file included in this response in a worksheet labeled “Q#24”.

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

Response:

Confirmed

26. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Response:

There are no expanded bronze plans in this company that have copays inputted in the AV Calculator.

27. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015 – 2019, as applicable.

Response:

The requested exhibit has been included in the “PID Response Exhibits HMK 06232020.xlsx” file included in this response in a worksheet labeled “Q#27”.

28. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2019 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy.

Response:

The requested exhibit has been included in the “PID Response Exhibits HMK 06232020.xlsx” file included in this response in a worksheet labeled “Q#28”.

29. The Department will contact the company shortly with information regarding the opportunity and parameters for the company to provide and support an updated Covid-19 impact assessment, if desired.

Response:

The Company looks forward to receiving the COVID-19 impact assessment from the Department.

Highmark, Inc
2021 Small Group Rate Filing

Question #11

Service Category	Paid Claims*
Inpatient Hospital	\$77.36
Outpatient Hospital	\$152.08
Professional	\$102.99
Prescription Drug	\$72.85
Other Medical	\$11.88
Total	\$417.16

*These are paid, completed claims from January 2020 - May 2020 and include drug rebates

Highmark, Inc

2021 Small Group Rate Filing

Question #14a - Change in Induced Demand

<u>Change in Induced Demand Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Result</u>
2021 Average Benefit Richness Factor	(1)		1.1152
2019 Average Benefit Richness Factor	(2)		1.1383
Change in Induced Demand	(3)	= (((2)/(1))^0.5)-1	-1.02%

Highmark, Inc.
2021 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

Change in Morbidity Calculation	Reference	Formula	Calculation	
2019 Allowed Claims for those Members Expected to be Effective in 2021 [(Highmark Inc., Western region)]	(1)		\$ 526.69	*Note that these claims imply the same Network, Age, Area, and Induced Demand Characteristics as the Total Highmark WPA block From 'Y Data', cell M37
Calendar year 2019 allowed claims PMPM [(Highmark Inc. only, Western region)]	(2)		\$ 485.19	
Change in Morbidity	(3)	=(1)/(2)	1.086	
CY 2019 Experience for all of Highmark's WPA Small Group ACA and Transitional business				
2019 Member Months			514,805	
2021 Expected Member Months			N/A	
Percentage of Membership in 2021			0.0%	
2019 Completed Allowed SPMPM			\$ 478.40	
2019 Age Factor			1.506	
2019 Area Factor			0.970	
2019 Induced Utilization Factor			1.138	
2019 Network Factor			0.981	
CY 2019 Experience for those in Highmark's WPA ACA block at the end of the year				
2019 Member Months			106,929	
2021 Expected Member Months, Post Lapse			74,686	
Percentage of Membership in 2021			66.9%	
2019 Completed Allowed SPMPM			\$ 539.02	
2019 Age Factor			1.521	
2019 Area Factor			0.971	
2019 Induced Utilization Factor			1.131	
2019 Network Factor			0.958	
CY 2019 Experience for Transitional business expected to move to the ACA by 2021				
2019 Member Months			773	
2021 Expected Member Months			775	
Percentage of Membership in 2021			0.7%	
2019 Completed Allowed SPMPM			\$ 732.29	
2019 Age Factor			1.550	
2019 Area Factor			0.970	
2019 Induced Utilization Factor			1.145	
2019 Network Factor			0.992	
Assumed CY 2019 Experience for business that will be new to Highmark in 2020 and 2021. (Same as current block)				
2019 Member Months			-	
2021 Expected Member Months			35,856	
Percentage of Membership in 2021			32.4%	
2019 Completed Allowed SPMPM			\$ 539.02	
2019 Age Factor			1.521	
2019 Area Factor			0.971	
2019 Induced Utilization Factor			1.131	
2019 Network Factor			0.958	
Total 2019 Experience for those expected to be active in 2021				
2019 Member Months			107,702	
2021 Expected Member Months			110,716	
Percentage of Membership in 2021			100.0%	
2019 Completed Allowed SPMPM			\$ 540.37	
2019 Age Factor			1.521	
2019 Area Factor			0.971	
2019 Induced Utilization Factor			1.131	
2019 Network Factor			0.958	
Factor to adjust the morbidity level from the total western PA block to the expected morbidity in Highmark's average ACA block in 2021				
			1.151	
Base allowed claims PMPM for Transitional and ACA business in 2021, rebate adjusted, excluding capitations			\$ 453.57	*Capitations are excluded here, as we add the full amount of the capitation in at the change in benefits line.
2019 allowed claims PMPM for Highmark Inc. ACA business in 2021			\$ 526.69	

Highmark, Inc
2021 Small Group Rate Filing

Question #18b

Category	2019 SHCE
Member Months	134,575
Adjusted Premium Earned (Line 1.8)	\$71,557,061
Total Incurred Claims (Line 5.0)	\$58,018,862
Improving HC Quality Expenses (Line 6.6)	\$445,369
Claim Adjustment Expenses (Line 8.3)	\$1,311,173
General and Admin Expense (Line 10.5)	\$6,619,889
Total Expenses	\$8,376,431
Improving HC Quality Expenses	5.3%
Claim Adjustment Expenses	15.7%
General and Admin Expense	79.0%
Total Expenses	100.0%
Quality Improvement as PMPM	\$3.3
Quality Improvement as % of Premium	0.62%

Highmark, Inc
2021 Small Group Rate Filing

Question #20

Experience Period Member Months by Age

Rating Age	0-14	15	16	17	18	19	20	21	22	23	24	25	26	27
Member Months	15858	1284	1328	1158	1316	1386	1409	1624	1386	1661	1814	1731	1826	1731

28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45
2007 2125 2078 1984 2149 2065 1960 1859 1817 1887 1899 1803 1647 1849 1973 1646 1638 2029

46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
2015	1845	1743	1919	1874	1835	1982	2255	2510	2190	2335	2413	2274	2248	2438	2232	2249	1967	1893	3631

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HICS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 1															
					02-01-2020 Number of Covered Lives by Rating County		266		499		0		174		57		14		37	
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren								
33709PA0560032	0 S0 Platinum a Com	PPD	Platinum	Off	\$438.59			\$438.59			\$438.59			\$438.59			\$438.59			
33709PA0560033	0 S250 Platinum a C	PPD	Platinum	Off	\$434.86			\$434.86			\$434.86			\$434.86			\$434.86			
33709PA0560043	PPD S0 Gold a Com	PPD	Gold	Off	\$386.21			\$386.21			\$386.21			\$386.21			\$386.21			
33709PA0560034	0 S250 Gold a Com	PPD	Gold	Off	\$384.63			\$384.63			\$384.63			\$384.63			\$384.63			
33709PA0560035	PPD S500 a Comm	PPD	Gold	Off	\$379.01			\$379.01			\$379.01			\$379.01			\$379.01			
33709PA0560036	PPD S750 a Comm	PPD	Gold	Off	\$376.72			\$376.72			\$376.72			\$376.72			\$376.72			
33709PA0560037	PPD S1000 a Comm	PPD	Gold	Off	\$370.22			\$370.22			\$370.22			\$370.22			\$370.22			
33709PA0560038	PPD S1250 a Comm	PPD	Gold	Off	\$366.29			\$366.29			\$366.29			\$366.29			\$366.29			
33709PA0560040	PPD S1500 a Comm	PPD	Gold	Off	\$361.09			\$361.09			\$361.09			\$361.09			\$361.09			
33709PA0560041	PPD S2000 a Comm	PPD	Gold	Off	\$352.11			\$352.11			\$352.11			\$352.11			\$352.11			
33709PA0560039	PPD S1400 a Comm	PPD	Gold	Off	\$352.20			\$352.20			\$352.20			\$352.20			\$352.20			
33709PA0560042	PPD S2000 1x a Com	PPD	Gold	Off	\$331.97			\$331.97			\$331.97			\$331.97			\$331.97			
33709PA0570014	PPD S1000 a Communi	PPD	Gold	Off	\$343.57			\$343.57			\$343.57			\$343.57			\$343.57			
33709PA0570015	PPD S1750 a Communi	PPD	Gold	Off	\$338.31			\$338.31			\$338.31			\$338.31			\$338.31			
33709PA0570016	PPD S2000 a Communi	PPD	Gold	Off	\$334.88			\$334.88			\$334.88			\$334.88			\$334.88			
33709PA0540005	PPD S1500 a Comm	PPD	Gold	Off	\$359.44			\$359.44			\$359.44			\$359.44			\$359.44			
33709PA0640006	mbdedd S2800 a d	PPD	Silver	Off	\$322.80			\$322.80			\$322.80			\$322.80			\$322.80			
33709PA0640007	mbdedd S3700 a d	PPD	Silver	Off	\$313.41			\$313.41			\$313.41			\$313.41			\$313.41			
33709PA1110001	EPO S250 a Comm	EPO	Gold	Off	\$363.29			\$363.29			\$363.29			\$363.29			\$363.29			
33709PA1110002	EPO S500 a Comm	EPO	Gold	Off	\$354.97			\$354.97			\$354.97			\$354.97			\$354.97			
33709PA1110003	EPO S750 a Comm	EPO	Gold	Off	\$351.28			\$351.28			\$351.28			\$351.28			\$351.28			
33709PA1110004	EPO S900 a Comm	EPO	Gold	Off	\$349.93			\$349.93			\$349.93			\$349.93			\$349.93			
33709PA1110005	EPO S1100 a Comm	EPO	Gold	Off	\$345.96			\$345.96			\$345.96			\$345.96			\$345.96			
33709PA1110006	EPO S2500 a Comm	EPO	Gold	Off	\$322.39			\$322.39			\$322.39			\$322.39			\$322.39			
33709PA0440016	PPD S250 IP a Com	PPD	Gold	Off		\$400.80		\$400.80					\$400.80				\$400.80			
33709PA0440017	PPD S750 IP a Com	PPD	Gold	Off		\$392.02		\$392.02					\$392.02				\$392.02			
33709PA0440018	PPD S1500 IP a Com	PPD	Gold	Off		\$365.11		\$365.11					\$365.11				\$365.11			
33709PA0570017	PPD S2600 a Communi	PPD	Silver	Off	\$309.28			\$309.28			\$309.28			\$309.28			\$309.28			
33709PA0570018	PPD S2600 a Communi	PPD	Silver	Off	\$298.09			\$298.09			\$298.09			\$298.09			\$298.09			
33709PA0570019	PPD S5000 1x a Commu	PPD	Silver	Off	\$306.11			\$306.11			\$306.11			\$306.11			\$306.11			
33709PA1200001	Region Flex Blue P	PPD	Gold	Off																
33709PA1100001	Region Flex Blue P	PPD	Silver	Off																
33709PA0920001	Embedded S6100	PPD	Bronze	Off																
33709PA0640011	mbdedd S5500 a d	PPD	Silver	Off	\$278.66			\$278.66			\$278.66			\$278.66			\$278.66			
33709PA0640012	mbdedd S5500 a d	PPD	Silver	Off		\$292.15		\$292.15			\$292.15			\$292.15			\$292.15			
33709PA0640013	mbdedd S6000 a d	PPD	Silver	Off	\$279.30			\$279.30			\$279.30			\$279.30			\$279.30			
33709PA0560044	PPD S1550 a Comm	PPD	Gold	Off	\$346.49			\$346.49			\$346.49			\$346.49			\$346.49			
33709PA0560045	PPD S2500 1x a Com	PPD	Gold	Off	\$342.88			\$342.88			\$342.88			\$342.88			\$342.88			
33709PA0560046	PPD S4000 a Comm	PPD	Silver	Off	\$299.38			\$299.38			\$299.38			\$299.38			\$299.38			
33709PA0640014	mbdedd S6850 a d	PPD	Bronze	Off	\$269.73			\$269.73			\$269.73			\$269.73			\$269.73			
33709PA0640015	mbdedd S6850 a d	PPD	Bronze	Off		\$282.79		\$282.79					\$282.79				\$282.79			
33709PA1190001	Blue EPO Platinu	EPO	Platinum	Off				\$315.20					\$315.20				\$315.20			
33709PA1190002	gether Blue EPO S	EPO	Gold	Off				\$292.89					\$292.89				\$292.89			
33709PA1190003	gether Blue EPO S5	EPO	Gold	Off				\$279.37					\$279.37				\$279.37			
33709PA1190004	gether Blue EPO S10	EPO	Gold	Off				\$267.37					\$267.37				\$267.37			
33709PA1190005	gether Blue EPO S15	EPO	Gold	Off				\$257.28					\$257.28				\$257.28			
33709PA1190006	ther Blue EPO S250	EPO	Gold	Off				\$249.79					\$249.79				\$249.79			
33709PA1190007	ther Blue EPO S500	EPO	Gold	Off				\$234.14					\$234.14				\$234.14			
33709PA1190008	gether Blue EPO S20	EPO	Silver	Off				\$212.24					\$212.24				\$212.24			
33709PA1200001	Blue EPO Embedde	EPO	Silver	Off				\$214.80					\$214.80				\$214.80			
33709PA1200002	Blue EPO Embedde	EPO	Bronze	Off				\$177.44					\$177.44				\$177.44			

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TODACCO USE

HIOS Plan ID	Plan Marketing Name	RATING AREA 2			RATING AREA 4										RATING AREA 5						
		14	6	12	2,843	46	251	325	234	415	264	65	745	607	0	98	24	26	26	47	3
		Elk	Cameron	Potter	Alligheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA056032	PO 50 Platinum a C				\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59
33709PA056033	D 2550 Platinum a C				\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86	\$434.86
33709PA056043	PO 50 Gold a Comm				\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21	\$386.21
33709PA056034	PO 2550 Gold a C				\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63	\$384.63
33709PA056035	PPO 5500 a Comm				\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01	\$379.01
33709PA056036	PPO 5750 a Comm				\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72	\$376.72
33709PA056037	PPO 5100 a Comm				\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22	\$370.22
33709PA056038	PPO 21500 a Comm				\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29	\$366.29
33709PA056040	PPO 11500 a Comm				\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09	\$361.09
33709PA056041	PPO 2000 a Comm				\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11	\$352.11
33709PA056039	PPO 1400 a Comm				\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20	\$352.20
33709PA056042	PO 5000 1x a Comm				\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97	\$331.97
33709PA0570014	D 10000 a Communi				\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57	\$343.57
33709PA0570015	D 1750 a Communi				\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31	\$338.31
33709PA0570016	D 2000 a Communi				\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88	\$334.88
33709PA0450005	PPO 11500 a Comm				\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44	\$359.44
33709PA0640006	Embedded 52800 a C				\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80
33709PA0640007	Embedded 53700 a C				\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41	\$313.41
33709PA1110001	PPO 2500 a Comm				\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29	\$363.29
33709PA1110002	EPO 5500 a Comm				\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97	\$354.97
33709PA1110003	EPO 5750 a Comm				\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28	\$351.28
33709PA1110004	EPO 5900 a Comm				\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93	\$349.93
33709PA1110005	EPO 5100 a Comm				\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98	\$345.98
33709PA1110006	EPO 2500 a Comm				\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39	\$322.39
33709PA0440016	PPO 2500 IP a Comm	\$400.80	\$400.80	\$400.80											\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80
33709PA0440017	PPO 5750 IP a Comm	\$392.02	\$392.02	\$392.02											\$392.02	\$392.02	\$392.02	\$392.02	\$392.02	\$392.02	\$392.02
33709PA0440018	PPO 11500 IP a Comm	\$365.11	\$365.11	\$365.11											\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11
33709PA0570017	D 5600 a Communi				\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28	\$309.28
33709PA0570018	D 2600 a Communi				\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09	\$298.09
33709PA0570019	\$5000 1x a Communi				\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11	\$306.11
33709PA1020001	Region Flex Blue																				
33709PA1100001	Region Flex Blue P														\$374.86	\$374.86	\$374.86	\$374.86	\$374.86	\$374.86	\$374.86
33709PA0920001	Embedded 56100														\$322.77	\$322.77	\$322.77	\$322.77	\$322.77	\$322.77	\$322.77
33709PA0640011	Embedded 55500 a C				\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66	\$278.66
33709PA0640012	Embedded 55000 a C	\$292.15	\$292.15	\$292.15											\$292.15	\$292.15	\$292.15	\$292.15	\$292.15	\$292.15	\$292.15
33709PA0640013	Embedded 56000 a C				\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30	\$279.30
33709PA0560044	PPO 11500 a Comm				\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49	\$346.49
33709PA0560045	PPO 2500 1x a Comm				\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88
33709PA0560046	PPO 3400 a Comm				\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73	\$269.73
33709PA0640014	Embedded 56850 a C																				
33709PA0640015	Embedded 56850 a C	\$282.79	\$282.79	\$282.79											\$282.79	\$282.79	\$282.79	\$282.79	\$282.79	\$282.79	\$282.79
33709PA1190001	er Blue EPO Platinu				\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20	\$315.20
33709PA1190002	gether Blue EPO S				\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89	\$292.89
33709PA1190003	gether Blue EPO S5				\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37	\$279.37
33709PA1190004	gether Blue EPO S4				\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37	\$267.37
33709PA1190005	gether Blue EPO S1				\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28	\$257.28
33709PA1190006	ther Blue EPO S25				\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79	\$249.79
33709PA1190007	ther Blue EPO S50				\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14	\$234.14
33709PA1190008	ether Blue EPO S24				\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24	\$212.24
33709PA1200001	Blue EPO Embedde				\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80	\$214.80
33709PA1200002	Blue EPO Embedde				\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44	\$177.44

Company Name Highmark, Inc.
 Market Small Group
 RATES FOR AGE 21, NON-TOBACCO USE

HIOS Plan ID	Plan Marketing Name	RATING AREA 6	
		02-01-2020 Nua	09
	Centre		
33709PA2560032	PO 50 Platinum a Co		
33709PA2560033	D 5250 Platinum a C		
33709PA2560043	PPD 50 Gold a Com		
33709PA2560034	PO 5250 Gold a Com		
33709PA2560035	F PPO 5500 a Comm		
33709PA2560036	F PPO 5750 a Comm		
33709PA2560037	F PPO 51000 a Comm		
33709PA2560038	F PPO 51250 a Comm		
33709PA2560040	F PPO 51500 a Comm		
33709PA2560041	F PPO 52000 a Comm		
33709PA2560039	F PPO 51400 a Comm		
33709PA2560042	FPO 55000 1x a Com		
33709PA2570014	D 51000 a Communi		
33709PA2570015	D 51750 a Communi		
33709PA2570016	D 52000 a Communi		
33709PA2550005	FPO 515000 a Comm		
33709PA2560006	mbedded 52800 a 4		
33709PA2560007	mbedded 53700 a 4		
33709PA1110001	F EPO 5250 a Comm		
33709PA1110002	F EPO 5500 a Comm		
33709PA1110003	F EPO 5750 a Comm		
33709PA1110004	F EPO 5900 a Comm		
33709PA1110005	F EPO 51100 a Comm		
33709PA1110006	F EPO 52500 a Comm		
33709PA4400116	FPO 5250 IP a Com	5429.72	
33709PA4400117	FPO 5750 IP a Com	5420.31	
33709PA4400118	FPO 51500 IP a Com	5391.46	
33709PA2570017	D 5600 a Communi		
33709PA2570018	D 52600 a Communi		
33709PA2570019	55000 1x a Commu		
33709PA1200001	gh Region Flex Blue		
33709PA1100001	F Region Flex Blue F		
33709PA2920001	F Embedded 56100	5313.43	
33709PA2640011	mbedded 55500 a 4		
33709PA2640012	mbedded 55500 a 4	5313.24	
33709PA2640013	mbedded 56000 a 4		
33709PA2560044	F PPO 51550 a Comm		
33709PA2560045	F PPO 52500 1x a Com		
33709PA2560046	F PPO 54000 a Comm		
33709PA2640014	mbedded 56850 a 4		
33709PA2640015	mbedded 56850 a 4	5303.20	
33709PA1190001	er Blue EPO Plasma		
33709PA1190002	gether Blue EPO 54		
33709PA1190003	gether Blue EPO 55		
33709PA1190004	gether Blue EPO 514		
33709PA1190005	gether Blue EPO 515		
33709PA1190006	gether Blue EPO 5250		
33709PA1190007	gether Blue EPO 5500		
33709PA1190008	gether Blue EPO 525		
33709PA1200001	Blue EPO Embedde		
33709PA1200002	Blue EPO Embedde		

Highmark, Inc
2021 Small Group Rate Filing
 Question #24

		Average Rate Change		1.54%	
		Q1			
HIOS ID	Plan Name	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Enrollment	Increase
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan	\$ 452.15	\$ 449.94	314	0.5%
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan	\$ 448.31	\$ 440.30	41	1.8%
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan	\$ 398.16	\$ 386.31	61	3.1%
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan	\$ 396.52	\$ 384.76	116	3.1%
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan	\$ 390.73	\$ 380.57	178	2.7%
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan	\$ 388.37	\$ 378.89	68	2.5%
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan	\$ 381.67	\$ 374.12	130	2.0%
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan	\$ 377.62	\$ 371.10	70	1.8%
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan	\$ 372.26	\$ 367.10	116	1.4%
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan	\$ 363.00	\$ 360.45	56	0.7%
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan	\$ 363.09	\$ 360.68	71	0.7%
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan	\$ 342.23	\$ 333.87	31	2.5%
33709PA0570014	Balance PPO \$1000 a Community Blue Plan	\$ 354.20	\$ 355.10	7	-0.3%
33709PA0570015	Balance PPO \$1750 a Community Blue Plan	\$ 348.77	\$ 350.13	5	-0.4%
33709PA0570016	Balance PPO \$2000 a Community Blue Plan	\$ 345.24	\$ 347.36	8	-0.6%
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan	\$ 370.56	\$ 367.15	96	0.9%
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan	\$ 332.78	\$ 322.57	45	3.2%
33709PA0640007	Health Savings PPO Embedded \$3700 a Community Blue Plan	\$ 323.10	\$ 320.32	36	0.9%
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan	\$ 374.52	\$ 371.68	32	0.8%
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan	\$ 365.94	\$ 366.08	26	0.0%
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan	\$ 362.14	\$ 362.34	13	-0.1%
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan	\$ 360.75	\$ 360.49	15	0.1%
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan	\$ 356.68	\$ 356.68	20	0.0%
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan	\$ 332.36	\$ 333.66	75	-0.4%
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	\$ 413.19	\$ 401.66	20	2.9%
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	\$ 404.15	\$ 394.90	34	2.3%
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	\$ 376.40	\$ 374.47	18	0.5%
33709PA0570017	Balance PPO \$600 a Community Blue Plan	\$ 318.85	\$ 310.55	14	2.7%
33709PA0570018	Balance PPO \$2600 a Community Blue Plan	\$ 307.31	\$ 302.74	33	1.5%
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan	\$ 315.58	\$ 294.41	26	7.2%
33709PA1030001	Conemaugh Region Flex Blue PPO \$500	\$ 386.45	\$ 384.08	-	0.6%
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q	\$ 332.75	\$ 324.71	-	2.5%
33709PA0920001	Health Savings Flex PPO Embedded \$6100 a Community Blue Plan	\$ 301.38	\$ 300.56	-	0.3%
33709PA0640011	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$ 287.28	New Plan	-	New
33709PA0640012	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$ 301.19	New Plan	-	New
33709PA0640013	Health Savings PPO Embedded \$6000 a Community Blue Plan	\$ 287.94	New Plan	-	New
33709PA0560044	Premier Balance PPO \$1550 a Community Blue Plan	\$ 357.21	New Plan	-	New
33709PA0560045	Premier Balance PPO \$2500 1x a Community Blue Plan	\$ 353.49	New Plan	-	New
33709PA0560046	Premier Balance PPO \$4000 a Community Blue Plan	\$ 308.64	New Plan	-	New
33709PA0640014	Health Savings PPO Embedded \$6850 a Community Blue Plan	\$ 278.07	New Plan	-	New
33709PA0640015	Health Savings PPO Embedded \$6850 a Community Blue Plan	\$ 291.54	New Plan	-	New
33709PA1190001	Together Blue EPO Platinum \$250	\$ 324.95	New Plan	-	New
33709PA1190002	Together Blue EPO \$0	\$ 301.95	New Plan	-	New
33709PA1190003	Together Blue EPO \$500	\$ 288.01	New Plan	-	New
33709PA1190004	Together Blue EPO \$1000	\$ 275.64	New Plan	-	New
33709PA1190005	Together Blue EPO \$1500	\$ 265.23	New Plan	-	New
33709PA1190006	Together Blue EPO \$2500 1x	\$ 257.51	New Plan	-	New
33709PA1190007	Together Blue EPO \$5000 1x	\$ 241.38	New Plan	-	New
33709PA1190008	Together Blue EPO \$2000	\$ 218.81	New Plan	-	New
33709PA1200001	Together Blue EPO Embedded Q\$3650	\$ 221.44	New Plan	-	New
33709PA1200002	Together Blue EPO Embedded Q\$6650	\$ 182.93	New Plan	-	New

Average Rate Change		#DIV/0!		Average Rate Change		#DIV/0!	
Q2				Q3			
2021 Plan Level Base Rate	2020 Plan Level Base Rate	Enrollment	Increase	2021 Plan Level Base Rate	2020 Plan Level Base Rate	Enrollment	Increase
\$ 462.64	\$ 459.20	-	0.7%	\$ 473.36	\$ 468.66	-	1.0%
\$ 458.71	\$ 449.37	-	2.1%	\$ 469.34	\$ 458.63	-	2.3%
\$ 407.39	\$ 394.27	-	3.3%	\$ 416.83	\$ 402.39	-	3.6%
\$ 405.71	\$ 392.69	-	3.3%	\$ 415.12	\$ 400.78	-	3.6%
\$ 399.79	\$ 388.41	-	2.9%	\$ 409.06	\$ 396.41	-	3.2%
\$ 397.37	\$ 386.69	-	2.8%	\$ 406.58	\$ 394.65	-	3.0%
\$ 390.51	\$ 381.83	-	2.3%	\$ 399.57	\$ 389.69	-	2.5%
\$ 386.38	\$ 378.74	-	2.0%	\$ 395.33	\$ 386.54	-	2.3%
\$ 380.89	\$ 374.66	-	1.7%	\$ 389.72	\$ 382.38	-	1.9%
\$ 371.42	\$ 367.88	-	1.0%	\$ 380.03	\$ 375.45	-	1.2%
\$ 371.51	\$ 368.11	-	0.9%	\$ 380.12	\$ 375.69	-	1.2%
\$ 350.17	\$ 340.74	-	2.8%	\$ 358.28	\$ 347.76	-	3.0%
\$ 362.41	\$ 362.41	-	0.0%	\$ 370.81	\$ 369.88	-	0.3%
\$ 356.86	\$ 357.34	-	-0.1%	\$ 365.13	\$ 364.70	-	0.1%
\$ 353.24	\$ 354.51	-	-0.4%	\$ 361.43	\$ 361.82	-	-0.1%
\$ 379.15	\$ 374.71	-	1.2%	\$ 387.93	\$ 382.43	-	1.4%
\$ 340.50	\$ 329.21	-	3.4%	\$ 348.39	\$ 335.99	-	3.7%
\$ 330.59	\$ 326.92	-	1.1%	\$ 338.26	\$ 333.66	-	1.4%
\$ 383.20	\$ 379.33	-	1.0%	\$ 392.09	\$ 387.15	-	1.3%
\$ 374.43	\$ 373.62	-	0.2%	\$ 383.11	\$ 381.32	-	0.5%
\$ 370.54	\$ 369.81	-	0.2%	\$ 379.13	\$ 377.42	-	0.5%
\$ 369.11	\$ 367.91	-	0.3%	\$ 377.67	\$ 375.49	-	0.6%
\$ 364.95	\$ 364.03	-	0.3%	\$ 373.41	\$ 371.52	-	0.5%
\$ 340.07	\$ 340.54	-	-0.1%	\$ 347.95	\$ 347.55	-	0.1%
\$ 422.77	\$ 409.93	-	3.1%	\$ 432.57	\$ 418.38	-	3.4%
\$ 413.52	\$ 403.04	-	2.6%	\$ 423.10	\$ 411.34	-	2.9%
\$ 385.13	\$ 382.18	-	0.8%	\$ 394.05	\$ 390.05	-	1.0%
\$ 326.24	\$ 316.95	-	2.9%	\$ 333.80	\$ 323.47	-	3.2%
\$ 314.44	\$ 308.97	-	1.8%	\$ 321.73	\$ 315.34	-	2.0%
\$ 322.90	\$ 300.48	-	7.5%	\$ 330.38	\$ 306.67	-	7.7%
\$ 395.41	\$ 391.99	-	0.9%	\$ 404.57	\$ 400.07	-	1.1%
\$ 340.47	\$ 331.39	-	2.7%	\$ 348.36	\$ 338.22	-	3.0%
\$ 308.36	\$ 306.75	-	0.5%	\$ 315.51	\$ 313.06	-	0.8%
\$ 293.94	New Plan	-	New	\$ 300.75	New Plan	-	New
\$ 308.17	New Plan	-	New	\$ 315.31	New Plan	-	New
\$ 294.62	New Plan	-	New	\$ 301.45	New Plan	-	New
\$ 365.49	New Plan	-	New	\$ 373.96	New Plan	-	New
\$ 361.68	New Plan	-	New	\$ 370.06	New Plan	-	New
\$ 315.80	New Plan	-	New	\$ 323.12	New Plan	-	New
\$ 284.52	New Plan	-	New	\$ 291.11	New Plan	-	New
\$ 298.29	New Plan	-	New	\$ 305.21	New Plan	-	New
\$ 332.48	New Plan	-	New	\$ 340.19	New Plan	-	New
\$ 308.95	New Plan	-	New	\$ 316.11	New Plan	-	New
\$ 294.69	New Plan	-	New	\$ 301.52	New Plan	-	New
\$ 282.03	New Plan	-	New	\$ 288.57	New Plan	-	New
\$ 271.38	New Plan	-	New	\$ 277.67	New Plan	-	New
\$ 263.48	New Plan	-	New	\$ 269.59	New Plan	-	New
\$ 246.97	New Plan	-	New	\$ 252.70	New Plan	-	New
\$ 223.88	New Plan	-	New	\$ 229.07	New Plan	-	New
\$ 226.58	New Plan	-	New	\$ 231.83	New Plan	-	New
\$ 187.17	New Plan	-	New	\$ 191.51	New Plan	-	New

Average Rate Change	#DIV/0!
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Q4				
2021 Plan Level Base Rate	2020 Plan Level Base Rate	Enrollment	Increase	
\$ 484.33	\$ 478.31	-	-	1.3%
\$ 480.22	\$ 468.07	-	-	2.6%
\$ 426.49	\$ 410.68	-	-	3.9%
\$ 424.74	\$ 409.03	-	-	3.8%
\$ 418.54	\$ 404.57	-	-	3.5%
\$ 416.01	\$ 402.78	-	-	3.3%
\$ 408.83	\$ 397.72	-	-	2.8%
\$ 404.50	\$ 394.50	-	-	2.5%
\$ 398.75	\$ 390.25	-	-	2.2%
\$ 388.84	\$ 383.19	-	-	1.5%
\$ 388.93	\$ 383.43	-	-	1.4%
\$ 366.59	\$ 354.93	-	-	3.3%
\$ 379.41	\$ 377.49	-	-	0.5%
\$ 373.59	\$ 372.22	-	-	0.4%
\$ 369.81	\$ 369.27	-	-	0.1%
\$ 396.93	\$ 390.31	-	-	1.7%
\$ 356.47	\$ 342.91	-	-	4.0%
\$ 346.10	\$ 340.53	-	-	1.6%
\$ 401.18	\$ 395.12	-	-	1.5%
\$ 391.99	\$ 389.17	-	-	0.7%
\$ 387.92	\$ 385.20	-	-	0.7%
\$ 386.42	\$ 383.22	-	-	0.8%
\$ 382.07	\$ 379.18	-	-	0.8%
\$ 356.02	\$ 354.71	-	-	0.4%
\$ 442.60	\$ 427.00	-	-	3.7%
\$ 432.91	\$ 419.81	-	-	3.1%
\$ 403.19	\$ 398.09	-	-	1.3%
\$ 341.54	\$ 330.14	-	-	3.5%
\$ 329.18	\$ 321.83	-	-	2.3%
\$ 338.04	\$ 312.98	-	-	8.0%
\$ 413.95	\$ 408.31	-	-	1.4%
\$ 356.43	\$ 345.19	-	-	3.3%
\$ 322.82	\$ 319.51	-	-	1.0%
\$ 307.72	New Plan	-	-	New
\$ 322.62	New Plan	-	-	New
\$ 308.43	New Plan	-	-	New
\$ 382.63	New Plan	-	-	New
\$ 378.64	New Plan	-	-	New
\$ 330.61	New Plan	-	-	New
\$ 297.86	New Plan	-	-	New
\$ 312.28	New Plan	-	-	New
\$ 348.08	New Plan	-	-	New
\$ 323.44	New Plan	-	-	New
\$ 308.51	New Plan	-	-	New
\$ 295.26	New Plan	-	-	New
\$ 284.11	New Plan	-	-	New
\$ 275.84	New Plan	-	-	New
\$ 258.56	New Plan	-	-	New
\$ 234.38	New Plan	-	-	New
\$ 237.20	New Plan	-	-	New
\$ 195.95	New Plan	-	-	New

Highmark, Inc
2021 Small Group Rate Filing

Question #27

Year	Projected Claims*	Actual Claims**
2015	\$349.02	\$346.81
2016	\$407.30	\$385.26
2017	\$427.93	\$420.56
2018	\$387.74	\$441.38
2019	\$508.61	\$417.47

*Projected Claims are the incurred claims from URRT Worksheet I prior to risk reimbursement programs

**Actual Claims are calculated as ultimate Incurred Claims + Prescription Drug Rebates in Table 4 from the 2021 filing

Highmark, Inc
2021 Small Group Rate Filing

Question #28

	2014	2015	2016	2017	2018	2019
Member Months	75,370	228,823	204,694	139,768	137,123	113,814
Premium	\$20,761,815	\$81,660,451	\$82,120,347	\$64,096,760	\$66,953,365	\$61,553,582
Incurred Claims	\$24,854,879	\$76,469,292	\$79,368,930	\$62,931,154	\$59,298,603	\$50,379,509
Admin Expense	\$2,808,694	\$9,142,794	\$10,209,901	\$7,406,270	\$8,058,453	\$7,143,018
Taxes and Fees	\$646,352	\$3,263,583	\$2,482,881	\$57,086	\$1,311,584	\$40,034
UW Gain/Loss	(\$7,548,110)	(\$7,215,219)	(\$9,941,366)	(\$6,297,750)	(\$1,715,275)	\$3,991,021
UW Gain Loss PMPM	(\$100.15)	(\$31.53)	(\$48.57)	(\$45.06)	(\$12.51)	\$35.07

Highmark's Response to Objection Letter Dated 07/07/2020

Product Name: HIGHMARK Small Group 2021 ACA Rate Filing

RE: HMK – 2021 Small Group ACA Compliant Plans (1A-SG-HIGHMARK-2020);

Pennsylvania Insurance Department ID #: HGHM-132381011

Objection Letter Status: Pending Industry Response

Objection Letter Date: 07/07/2020

Respond By Date: 07/16/2020

Response Date: 07/16/2020

Below please find our responses to the Highmark (“Company”) Small Group 2021 ACA Rate Filing Objection Letter dated 07/07/2020. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named “PID Response Exhibits HMK 07162020.xlsx,” which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. The following questions relate to the response provided to question 14 from the objection responses dated 6/23/2020:

a. Please provide a detailed quantitative exhibit displaying the development of the 2019 and 2021 average benefit richness factors. In providing your response, please provide an exhibit displaying the distribution of members by metal for actual calendar year 2019 experience and projected 2021 members. Please demonstrate that the distributions align with the distributions shown on the ‘Wksh 2 – Plan Product Info’ tab of the URRT. If they do not align, please explain why.

Response:

Please see the worksheet titled “Question #1a” in the workbook submitted with this response. The benefit richness factor is applied after the age and area factors in the base rate development, so it is important to take the average benefit richness with respect to membership, average age factor in a plan, and average area factor in a plan, not just the membership. We calculated the 2019 induced demand factors with the new PID formula

so there would not be false change in benefit richness caused by the formula change. The 2021 benefit richness factor is just membership weighted because in rating, it must be assumed that each plan has the same demographics. The claims base for the morbidity adjustment uses the regional benefit richness factor, which is why we use the change in benefit richness to go from the regional benefit richness factor to this company's projected benefit richness factor.

The 2019 experience in the exhibit will not match the URRT because the 2019 experience in the exhibit is based on all small group data in WPA, but the URRT is just HMK experience. The projected 2021 enrollment matches the projected enrollment on the URRT.

b. Please update the trend support exhibit shown in the "Supplemental Exhibits" excel file to normalize for the impact of large claims (defined as the company believes reasonable for the purpose of trend analysis) for calendar years 2017 through 2019. If the average annual change in normalized allowed claim PMPM from 2017 to 2019 is lower than the filed 9.6% trend assumption, please provide quantitative support (including, but not limited to, expected increase in cost due to more expensive drug treatments and new technologies as specifically discussed in the response to question 14) demonstrating that the filed 9.6% trend is reasonable.

Response:

The Company's trend analysis and the supporting trend exhibits normalize for large claims by establishing a regression for the incurred large claim experience over time.

As discussed in the Actuarial Memorandum, to get to the adjusted allowed claims used for the development of the trend, the experience allowed claims for the Small Group ACA business is normalized for such effects as benefit leveraging, population demographics, changes in fee schedules, high dollar claims and external trend drivers. A statistical regression is applied to the historical claim levels to establish an appropriate starting point for the claims projection. The projection of claims would consider such things as anticipated changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. By performing a regression study of the underlying trend on normalized claim levels, the Company is able to develop an appropriate base claim level for the projection period, which can then be adjusted for some of the known trend drivers.

Please see the exhibit named “Question #1b” in the supplemental exhibits file submitted with this response for a reproduction of the Trend exhibit, with specific drivers identified.

Some of the specific items impacting our pricing trend of 9.6% (8.5% cost, 1.0% utilization) include:

- 3.7% due to changes in claims costs arising out of negotiated provider contracts
- 1.3% due to new treatment options anticipated in pharmacy claims from pharmaceuticals in the drug pipeline
- 3.8% due to underlying regression trend levels that would capture such additional items as provider cost-shifting, aging, and changes in utilization patterns

The average normalized allowed claims from 2017 to 2019 is 3.6%. While this is lower than the filed trend assumption of 9.6%, it would not be prudent to fully rely on historical trend levels to establish the projected trend, especially when consideration is made for the other significant items impacting trend discussed above. By performing a regression study of the underlying trend on normalized claim levels, the Company is able to develop an appropriate base claim level for the projection period, which can then be adjusted for these additional drivers of trend.

c. Please explain why the Company believes it is reasonable to utilize experience as old as calendar year 2015 experience in the development of the trend assumption instead of limiting the trend analysis to more recent experience that may better reflect the current state of the Company’s small group block (e.g., calendar years 2017 through 2019).

Response:

As discussed in the Actuarial Memorandum, and further expounded upon in the answer to Question #1b above, the Company’s trend assumptions are derived from a projection of allowed claim cost levels that consider the many factors that can impact the projected experience, including, but not limited to, such impacts as provider contracting changes, changes in utilization patterns, and changes in available treatment options. The historical experience shown in the development of the trend assumption is analyzed to provide an appropriate level of support for the Company’s regression analysis. Actuarial judgment is used to determine which time period is used to establish the appropriate window for regression. Wherever the more recent experience provides a sufficient base, it is utilized over any prior historical results.

2. The following questions relate to the response provided to question 15 from the objection responses dated 6/23/2020:

a. Please provide a detailed quantitative exhibit that demonstrates that enrollment has historically declined and continues to decline through year-to-date 2020. Please also provide a detailed quantitative exhibit that demonstrates that lower risk groups have lapsed in 2019 and through year-to-date 2020.

Response:

Please refer to PID Table 4, submitted with our latest filing documents, which illustrates the witnessed membership decline at the end of calendar year 2019. As can be seen in PID Table 1, the membership in this company as of February 2020 has decreased from the end of calendar year 2019. Based on our internal membership forecast, which relies on input from our Enrollment Forecast and Sales departments, our membership outlook is anticipated to decrease throughout the rest of 2020 and into 2021 driven by more aggressive rate actions taken by other carriers in the market in 2020, as well as aggressive rate actions anticipated to be taken for 2021.

The development of our morbidity adjustment was provided in the prior round of questions, and is resubmitted in this response on the worksheet titled "Question #2". We calculate a 2019 claims PMPM for the members that are either active at the end of the year or expected to join our block by the rating period, at the total western PA Small Group block's demographics. The morbidity factor is used to adjust HMK's experience to that claims amount. Being that this factor is greater than 1.00, this implies an expectation that our morbidity will increase from 2019 to 2021. In other words, as can be seen in cell B22 of the provided worksheet, we anticipate a portion of our business to lapse, and subsequently gain membership of higher morbidity. Some of this added morbidity is because this factor is grossed up to be on the same network basis as the total WPA Small Group experience, but the application of the change in network factor transforms the expected claims level to be reflective of this Company.

b. For each cohort (e.g., CY 2019 Experience for those in Highmark's WPA ACA block at the end of the year), please provide a detailed quantitative exhibit displaying the development of the assumed 2021 expected member months and describe the approach which was utilized to develop the assumption.

Response:

Our membership assumptions are sourced from Highmark’s internal membership forecast, which is based on input from our Enrollment Forecast and Sales departments in determining reasonable expectations of lapse rates, new business, and transitions from our transitional block to our ACA block. This forecast considers items such as historical persistency, new business expectations, changes in market competitiveness based on anticipated rate relativities to other carriers, as well as the potential impact of movement from Transitional business. Our internal forecast modeling has suggested a 30.72% lapse rate from 2019 to 2021, which is used to project how much of our current block will still be active in 2021. The starting point for the active cohort is the active cohort’s 106,929 member months in the experience period.

For the Transitional to ACA cohort, we estimate this membership by assigning each group a probability of movement to our ACA market based on their indicated Transitional premium level relative to comparable ACA rates. The 2021 expected member months is an expectation calculated with respect to those probabilities. The transition probabilities are estimated based on historical transition rates at different premium relativities.

The amount of new business we expect is simply an assumption taken from our internal forecast modeling that is largely driven by our sales team’s judgement based on their historical performance at similar market rate relativities.

c. Please provide a detailed quantitative exhibit displaying the development of the “Base allowed claims PMPM for Transitional and ACA business in 2021, rebate adjusted, excluding capitations” allowed claim cost PMPM figure.

Response:

This value was mislabeled. It should have read “Base allowed claims PMPM for Transitional and ACA business in 2019, rebate adjusted, excluding capitations”. We have resubmitted the original exhibit (name “Question 2”) with this fix, along with a calculation of that PMPM. It is the total 2019 experience PMPM in cell B14 with Value Based Reimbursement payments added in and prescription drug rebates applied.

d. Question and response redacted.

3. The following questions relate to the response provided to question 20 from the objection responses dated 6/23/2020:

a. Please explain why the “changes in demographics” assumption shown in Table 5 of the PA Rate Template file indicates that the Company’s block will increase in age from 2019 to 2021, but the Company stated in the response to question 20 that the “membership distribution is not assumed to change from 2019 to 2021”.

Response:

The change in demographics factor is not indicative of a change in average age factor from 2019 to 2021. The change in demographics factor represents the known difference between the average age factor in the base experience and the average age factor of the active population at the end of 2019 that are expected to be in our ACA block in 2021 in this region. We assume that the 2021 age distribution will be the same as the age distribution of the active population at the end of 2019. Note that the change in demographics also includes the change in area factor, which follows the same logic as the change in age.

b. Please provide a detailed quantitative exhibit displaying the development of the “changes in demographics” assumption shown in Table 5 of the PA Rate Template file. In providing your response, please include the development of the calendar year 2019 average age factor underlying the calculation and demonstrate that the distribution of member months by age for the experience period is consistent with the distribution of member months provided in the response to question 20.

Response:

The change in demographics factor in Table 5 takes changes the demographics from being representative of the total Western PA small group population to being representative of the members in the active population at the end of 2019 that are expected to be in our ACA block in 2021. Our response to question 3 included just HMK’s experience for both lapsed and in-force members. We use regional data for the change in demographics calculation. These won’t be consistent for that reason. Please see the “Question #3” worksheet in the workbook submitted with this response for the detail behind the change in demographics factor. As mentioned in the response to 3a, it represents the change in age factor between the total 2019 experience and that of the members active at the end of 2019 that are expected to be in our ACA block in 2021.

Note that the change in demographics also includes the change in area factor, which follows the same logic as the change in age factor.

4. Question and response redacted.

5. Please update the 2019 experience period risk adjustment amount in Table 2 to reflect the Department calculated revised risk adjustment transfer amount sent to your company on June 30, 2020, or the final CMS transfer amount published on or before July 16, 2020, if it differs from the Department calculation.

Response:

Table 2 of the Department's Actuarial Memorandum exhibits will be updated along with the updated filing submission that reflects the impact of Covid-19 consistent with the Department's guidance (see Question #7).

6. If the projected risk adjustment transfer amount in Table 5 will be modified due to the June 30th revisions or the final CMS transfer amount published on or before July 16th, if it differs from the Department calculation, please provide narrative and detailed supporting data to justify the proposed changes.

Response:

As discussed in the responses to Questions #2d and #4 above, the Company has some concerns regarding the appropriateness of the 2019 results for a basis of projection and does not intend to update its projected risk adjustment transfer amount due to the final CMS transfer amount.

7. On July 13th, the Department will communicate our guidance based upon updated survey information from the issuers on their best estimate of the COVID-19 impact on 2021 rates. Responses to the round two questions are due on July 16th. Please be sure that all documents in SERFF after that date reflect the impact of COVID-19 and are consistent with Department July 13 guidance.

Response:

The Company will be submitting updated filing documents that reflect the impact of Covid-19 consistent with the Department's guidance within the timeframe agreed upon between the Company and the Department.

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

Response:

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

9. Please ensure that the 7/16/20 versions of the following items are posted in SERFF with your July 16th response to this data call:

- a. Cover letter identifying all changes made and the reason for the change. Also show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Departments Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)
- e. URRT
- f. Federal rates template
- g. Part III actuarial memorandum
- h. Updated Rate Change Request Summary (Attachment 1)
- i. Public filing pdf with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all of the above items).

Response:

The Company will be submitting updated filing documents that reflect the impact of Covid-19 consistent with the Department’s guidance within the timeframe agreed upon between the Company and the Department. All above-referenced documents will be updated as appropriate.

Highmark Inc.
2021 Small Group ACA Rate Filing
 Derivation of Change in Induced Demand

2019 Experience					
Experience Plans	Metal	Member Months	Average Age Factor	Average Area Factor	IDF Factor (2019 estimated under new PID Method)
Transitional Experience	Transitional	381147	1.502157149	0.970200898	1.142272343
79279PA001000300	Gold	2398	1.56697498		1.170153239
79279PA001000500	Gold	2395	1.563192067		0.97
33709PA064000500	Bronze	332	1.476915663		1.023771414
33709PA056000900	Platinum	4751	1.459988634		0.97
33709PA056001500	Gold	18058	1.476124931		1.120965123
33709PA056001900	Gold	10225	1.465259071		0.97
33709PA056000700	Platinum	19399	1.513591113		1.18806575
33709PA063000200	Gold	493	1.580060852		0.97
79279PA006000100	Gold	1754	1.656383124		1.120391093
70194PA022000600	Gold	1863	1.723495974		1.098865054
33709PA045000400	Gold	2598	1.583757506		0.97
79279PA001000100	Platinum	5802	1.583999311		1.21636616
33709PA063000300	Gold	1424	1.412104635		0.97
79279PA001000700	Gold	1001	1.565045954		1.136292813
33709PA056001100	Gold	7441	1.489959952		0.97
33709PA056002300	Gold	6444	1.456446617		1.097788011
33709PA063000400	Gold	1364	1.498942082		0.97
79279PA001000400	Gold	549	1.299774135		1.154802097
79279PA001000900	Gold	174	1.471582287		0.97
79279PA001001100	Gold	573	1.508005236		1.11117644
33709PA056001300	Gold	5202	1.56534083		1.125707805
33709PA044001400	Gold	2489	1.608877059	0.990298103	1.123010086
33709PA056002100	Gold	2326	1.625591144		0.97
33709PA063000500	Gold	892	1.629401345		0.97
33709PA056001700	Gold	2744	1.554626993		1.116695782
79279PA002000600	Gold	609	1.369298851		0.97
79279PA003000800	Bronze	104	1.727365385		0.97
79279PA001000800	Gold	45	1.77		1.117158287
33709PA056002700	Gold	5390	1.441704267		0.97
33709PA044000900	Gold	1481	1.622111411		1.113287074
33709PA063000600	Gold	795	1.637309434		0.97
33709PA064000400	Bronze	846	1.027486397	0.972802298	1.022485694
33709PA057001300	Gold	514	1.742768482		0.97
33709PA064000300	Bronze	925	1.414636757		1.022485694
79279PA001000200	Platinum	407	1.503714988		0.97
33709PA057000800	Silver	838	1.185720764		1.050799492
79279PA001000600	Gold	148	1.328905405		1.136292813
79279PA007000300	Silver	146	1.489232877	1.002606656	1.071447116
33709PA057000900	Silver	819	1.8258779		1.042698054
79279PA001001600	Gold	82	1.138426829		1.100231453
33709PA063000800	Gold	727	1.537449794		1.11624322
33709PA064000200	Silver	587	1.3540477		1.059659061
33709PA057001200	Gold	2347	1.522395398		0.97
33709PA046000700	Gold	101	1.613564356		1.113287074
33709PA056003000	Gold	5044	1.619144132		1.088627913
33709PA064000100	Silver	1065	1.552132394		1.061088777
33709PA044001500	Gold	1091	1.557790101		1.08430087
70194PA023000200	Bronze	96	1.5884375		1.023271058
33709PA063001000	Gold	1480	1.646080405		1.085623457
33709PA057001100	Gold	1773	1.268730964		1.076602898
79279PA002000500	Gold	156	1.916217949		0.97
33709PA063001100	Gold	466	1.486253219		1.077821767
79279PA001001500	Gold	811	1.575303329	0.971075009	1.117158287
79279PA002000700	Gold	189	1.343470899		1.095400512
33709PA057001000	Silver	1209	1.403800662		0.97
79279PA007000100	Silver	72	2.029		1.081367955
33709PA046000800	Gold	95	1.295452632		1.114720936
79279PA001001700	Gold	27	1.120740741		0.97
38949PA013000200	Gold	271	1.598819188		1.127816541
38949PA013000400	Gold	66	2.570636364		1.09871042
38949PA013000100	Gold	60	1.727		1.14173842
38949PA013000500	Gold	56	2.039053571		1.079048986
38949PA013000600	Gold	26	1.649615385		0.97
38949PA012000200	Bronze	3	2.333		1.023799287

*Average of all Transitional Plans IDF Factors

2020	
Plan Name	HIOS
Premier Balance PPO \$0 Platinum a Community Blue Plan	33709PA0560032
Premier Balance PPO \$250 Platinum a Community Blue Plan	33709PA0560033
Premier Balance PPO \$0 Gold a Community Blue Plan	33709PA0560043
Premier Balance PPO \$250 Gold a Community Blue Plan	33709PA0560034
Premier Balance PPO \$500 a Community Blue Plan	33709PA0560035
Premier Balance PPO \$750 a Community Blue Plan	33709PA0560036
Premier Balance PPO \$1000 a Community Blue Plan	33709PA0560037
Premier Balance PPO \$1250 a Community Blue Plan	33709PA0560038
Premier Balance PPO \$1500 a Community Blue Plan	33709PA0560040
Premier Balance PPO \$2000 a Community Blue Plan	33709PA0560041
Premier Balance PPO \$1400 a Community Blue Plan	33709PA0560039
Premier Balance PPO \$5000 1x a Community Blue Plan	33709PA0560042
Balance PPO \$1000 a Community Blue Plan	33709PA0570014
Balance PPO \$1750 a Community Blue Plan	33709PA0570015
Balance PPO \$2000 a Community Blue Plan	33709PA0570016
Health Savings PPO \$1500 a Community Blue Plan	33709PA0450005
Health Savings PPO Embedded \$2800 a Community Blue Plan	33709PA0640006
Health Savings PPO Embedded \$3700 a Community Blue Plan	33709PA0640007
Premier Balance EPO \$250 a Community Blue Plan	33709PA1110001
Premier Balance EPO \$500 a Community Blue Plan	33709PA1110002
Premier Balance EPO \$750 a Community Blue Plan	33709PA1110003
Premier Balance EPO \$900 a Community Blue Plan	33709PA1110004
Premier Balance EPO \$1100 a Community Blue Plan	33709PA1110005
Premier Balance EPO \$2500 a Community Blue Plan	33709PA1110006
Premier Balance PPO \$250 IP a Community Blue Plan	33709PA0440016
Premier Balance PPO \$750 IP a Community Blue Plan	33709PA0440017
Premier Balance PPO \$1500 IP a Community Blue Plan	33709PA0440018
Balance PPO \$600 a Community Blue Plan	33709PA0570017
Balance PPO \$2600 a Community Blue Plan	33709PA0570018
Balance PPO \$5000 1x a Community Blue Plan	33709PA0570019
Conemaugh Region Flex Blue PPO \$500	33709PA1030001
Conemaugh Region Flex Blue PPO \$2800Q	33709PA1100001
Health Savings Flex PPO Embedded \$6100 a Community Blue Plan	33709PA0920001
Health Savings PPO Embedded \$5500 a Community Blue Plan	33709PA0640011
Health Savings PPO Embedded \$5500 a Community Blue Plan	33709PA0640012
Health Savings PPO Embedded \$6000 a Community Blue Plan	33709PA0640013
Premier Balance PPO \$1550 a Community Blue Plan	33709PA0560044
Premier Balance PPO \$2500 1x a Community Blue Plan	33709PA0560045
Premier Balance PPO \$4000 a Community Blue Plan	33709PA0560046
Health Savings PPO Embedded \$6850 a Community Blue Plan	33709PA0640014
Health Savings PPO Embedded \$6850 a Community Blue Plan	33709PA0640015
Together Blue EPO Platinum \$250	33709PA1190001
Together Blue EPO \$0	33709PA1190002
Together Blue EPO \$500	33709PA1190003
Together Blue EPO \$1000	33709PA1190004
Together Blue EPO \$1500	33709PA1190005
Together Blue EPO \$2500 1x	33709PA1190006
Together Blue EPO \$5000 1x	33709PA1190007
Together Blue EPO \$2000	33709PA1190008
Together Blue EPO Embedded QS6650	33709PA1200001
Together Blue EPO Embedded QS6650	33709PA1200002

11 Projections				
Pricing AV	Benefit Richness	Worksheet II Projected Member Months	% of Enrollment	
93.5%	1.1796	15312	17.1%	
93.1%	1.1756	3936	4.4%	
86.5%	1.1233	5388	6.0%	
86.3%	1.1216	3852	4.3%	
85.5%	1.1158	13404	14.9%	
85.1%	1.1134	2460	2.7%	
84.2%	1.1067	7884	8.8%	
83.6%	1.1027	1512	1.7%	
82.8%	1.0975	3540	3.9%	
81.4%	1.0885	3468	3.9%	
81.4%	1.0886	3072	3.4%	
78.1%	1.0691	348	0.4%	
80.0%	1.0802	240	0.3%	
79.2%	1.0751	492	0.5%	
78.6%	1.0719	1332	1.5%	
82.5%	1.0958	2004	2.2%	
76.6%	1.0606	876	1.0%	
74.9%	1.0522	648	0.7%	
85.5%	1.1160	1560	1.7%	
84.2%	1.1071	1128	1.3%	
83.6%	1.1032	612	0.7%	
83.4%	1.1017	348	0.4%	
82.8%	1.0976	876	1.0%	
78.9%	1.0735	1152	1.3%	
85.9%	1.1192	1764	2.0%	
84.7%	1.1105	732	0.8%	
80.8%	1.0847	480	0.5%	
74.2%	1.0486	1356	1.5%	
72.2%	1.0392	936	1.0%	
73.6%	1.0459	576	0.6%	
84.3%	1.1075	288	0.3%	
76.0%	1.0576	288	0.3%	
68.3%	1.0234	288	0.3%	
68.5%	1.0241	288	0.3%	
68.5%	1.0241	288	0.3%	
68.6%	1.0246	288	0.3%	
80.5%	1.0830	288	0.3%	
79.9%	1.0795	288	0.3%	
72.4%	1.0402	288	0.3%	
66.7%	1.0178	288	0.3%	
66.7%	1.0178	288	0.3%	
90.6%	1.1551	528	0.6%	
86.6%	1.1238	528	0.6%	
84.0%	1.1053	528	0.6%	
81.5%	1.0894	528	0.6%	
79.4%	1.0764	528	0.6%	
77.8%	1.0670	528	0.6%	
74.2%	1.0485	528	0.6%	
68.8%	1.0252	528	0.6%	
69.4%	1.0277	528	0.6%	
59.0%	0.9982	528	0.6%	

Change in Induced Demand Calculation	Reference	Formula	Result
2021 Average Benefit Richness Factor	(1)		1.1152
2019 Average Benefit Richness Factor	(2)		1.1383
Change in Induced Demand	(3)	$= ((2)/(1))^{5}-1$	-1.02%

*There is only 1 plan in the projection period, 38949PA0050003, and this is its induced demand factor

Highmark Inc.
2021 Small Group ACA Rate Filing
 Question #1b - Trend Support

Incurred Month	Members	Total Normalized Allowed PMPM	12-Month Moving Average PMPM	2-Year Average Annual Trend
Jan-17	14,078	\$ 498.65		
Feb-17	14,002	\$ 461.93		
Mar-17	13,884	\$ 505.68		
Apr-17	13,750	\$ 466.58		
May-17	13,537	\$ 542.81		
Jun-17	13,524	\$ 589.53		
Jul-17	13,355	\$ 496.63		
Aug-17	13,379	\$ 496.62		
Sep-17	13,235	\$ 498.71		
Oct-17	13,211	\$ 569.14		
Nov-17	13,196	\$ 513.49		
Dec-17	12,923	\$ 501.91	\$511.52	
Jan-18	13,246	\$ 888.26		
Feb-18	13,317	\$ 468.77		
Mar-18	13,304	\$ 586.92		
Apr-18	13,235	\$ 543.59		
May-18	13,562	\$ 508.76		
Jun-18	13,604	\$ 570.23		
Jul-18	13,599	\$ 532.85		
Aug-18	13,622	\$ 591.69		
Sep-18	13,541	\$ 498.59		
Oct-18	13,754	\$ 541.62		
Nov-18	13,712	\$ 557.33		
Dec-18	13,819	\$ 507.08	\$565.72	
Jan-19	12,487	\$ 575.62		
Feb-19	12,238	\$ 582.26		
Mar-19	12,081	\$ 506.05		
Apr-19	11,682	\$ 598.74		
May-19	11,425	\$ 576.14		
Jun-19	11,268	\$ 550.47		
Jul-19	10,942	\$ 508.24		
Aug-19	10,854	\$ 537.14		
Sep-19	10,653	\$ 493.07		
Oct-19	10,453	\$ 543.59		
Nov-19	10,404	\$ 534.76		
Dec-19	10,404	\$ 571.26	\$548.88	3.6%
Jan-20	10,404	\$ 622.19		
Feb-20	10,404	\$ 595.28		
Mar-20	10,404	\$ 660.11		
Apr-20	10,404	\$ 631.20		
May-20	10,404	\$ 583.44		
Jun-20	10,404	\$ 637.37		
Jul-20	10,404	\$ 669.65		
Aug-20	10,404	\$ 599.18		
Sep-20	10,404	\$ 653.34		
Oct-20	10,404	\$ 643.24		
Nov-20	10,404	\$ 628.13		
Dec-20	10,404	\$ 655.78	\$631.57	
Jan-21	10,404	\$ 606.37		
Feb-21	10,404	\$ 606.77		
Mar-21	10,404	\$ 703.60		
Apr-21	10,404	\$ 650.80		
May-21	10,404	\$ 607.65		
Jun-21	10,404	\$ 657.26		
Jul-21	10,404	\$ 675.07		
Aug-21	10,404	\$ 644.48		
Sep-21	10,404	\$ 681.50		
Oct-21	10,404	\$ 652.24		
Nov-21	10,404	\$ 681.05		
Dec-21	10,404	\$ 666.82	\$652.80	9.1%

Total Projection Trend: 9.1%

Components of Trend:

Cost - Contracting Trend 3.7%
 Cost - New Therapies 1.3%
 Cost - Core Trend 3.0%
 Utilization - Core Trend 0.8%

Component Cost Trend: 8.2%
 Component Utilization Trend: 0.8%

Final Pricing Trends (within reasonable range):

Pricing Cost Trend: 8.5%
 Pricing Utilization Trend: 1.0%

Highmark Inc.

2021 Small Group ACA Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

Change in Morbidity Calculation	Reference	Formula	Calculation
2019 Allowed Claims for those Members Expected to be Effective in 2021 [(Highmark Inc., Western region)]	(1)		\$ 526.69
Calendar year 2019 allowed claims PMPM [(Highmark Inc. only, Western region)]	(2)		\$ 485.19
Change in Morbidity	(9)	=(1)/(2)	1.086

*Note that these claims imply the same Network, Age, Area, and Induced Demand Characteristics as the Total Highmark WPA block
*From 'I Data', cell M37

CY 2019 Experience for all of Highmark's WPA Small Group ACA and Transitional business	
2019 Member Months	514,805
2021 Expected Member Months	N/A
Percentage of Membership in 2021	0.0%
2019 Completed Allowed \$PMPM	\$ 478.40
2019 Age Factor	1.506
2019 Area Factor	0.970
2019 Induced Utilization Factor	1.138
2019 Network Factor	0.981

CY 2019 Experience for those in Highmark's WPA ACA block at the end of the year	
2019 Member Months	106,929
2021 Expected Member Months, Post Lapse	74,086
Percentage of Membership in 2021	66.9%
2019 Completed Allowed \$PMPM	\$ 539.02
2019 Age Factor	1.521
2019 Area Factor	0.971
2019 Induced Utilization Factor	1.131
2019 Network Factor	0.958

30.71%

CY 2019 Experience for Transitional business expected to move to the ACA by 2021	
2019 Member Months	773
2021 Expected Member Months	775
Percentage of Membership in 2021	0.7%
2019 Completed Allowed \$PMPM	\$ 732.29
2019 Age Factor	1.550
2019 Area Factor	0.970
2019 Induced Utilization Factor	1.145
2019 Network Factor	0.992

Assumed CY 2019 Experience for business that will be new to Highmark in 2020 and 2021. (Same as current block)	
2019 Member Months	-
2021 Expected Member Months	35,856
Percentage of Membership in 2021	32.4%
2019 Completed Allowed \$PMPM	\$ 539.02
2019 Age Factor	1.521
2019 Area Factor	0.971
2019 Induced Utilization Factor	1.131
2019 Network Factor	0.958

Total 2019 Experience for those expected to be active in 2021	
2019 Member Months	107,702
2021 Expected Member Months	110,716
Percentage of Membership in 2021	100.0%
2019 Completed Allowed \$PMPM	\$ 540.37
2019 Age Factor	1.521
2019 Area Factor	0.971
2019 Induced Utilization Factor	1.131
2019 Network Factor	0.958

Factor to adjust the morbidity level from the total western PA block to the expected morbidity in Highmark's average ACA block in 2021	1.151
Base allowed claims PMPM for Transitional and ACA business in 2019, rebate adjusted, excluding capitations	\$ 457.57
2019 allowed claims PMPM for Highmark Inc. ACA business in 2021	\$ 526.69

*Capitations are excluded here, as we add the full amount of the capitation in at the change in benefits line.

Prescription Drug Rebates	\$ (25.78)
Hospital Settlements (VBR payments, claims paid outside of claim processing system)	1.010

Highmark Inc.
2021 Small Group ACA Rate Filing
 Development of Age Calibration Factor

	Projected Member Months	Age Factor	Allowed Claims	Reference
Full Year 2019 for those in ACA at EOY	74,086	1.521	\$528.94	(1)
Existing 1 to 50 Non-ACA in 2019 to ACA by 2021	775	1.550	\$716.84	(2)
New ACA Business in 2020 & 2021	35,856	1.521	\$528.94	(3)
Existing 51 to 100 Moving to ACA in 2020 & 2021	-	1.000	\$ -	(4)
ACA Business in 2021	110,716	1.521		(5) = 1/(SUMPRODUCT(B6:B9,1/C6:C9,D6:D9)/SUMPRODUCT(B6:B9,D6:D9))

Age Factor Used for Rating at Prior Renewal
Age at Next Renewal (so prior renewal was 1 minus this age)
Active WPA ACA at EOY (All Dependents)
Active WPA Transitional at EOY Expected to Move to ACA (All Dependents)
All WPA Small Group Experience (All Dependents)

BEP Age Factor	1.506
BEP Area Factor	0.970
ACA Business in 2021 Area Factor	0.971
Change in Demographics Factor	1.010

	0.765	0.765	0.833	0.859	0.885	0.913	0.941	0.97	1	1	1	1	1.004	1.024	1.048	1.087	1.119	1.135	1.159	1.183	1.198	1.214	1.222	1.23	1.238	1.246	1.262
Under 15	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
	14727	1124	1065	1118	1106	1352	1274	1345	1185	1392	1663	1660	1647	1653	1866	1956	1887	1813	1933	2003	1904	1720	1786	1928	1856	1803	1513
	154.48	14.75	16.905	16.61	16.435	17.74	19.5	21.82	20.945	20.575	20.735	19.695	17.725	10.765	11.145	12.225	12.445	14.27	15.11	14.235	15.41	16.82	15.53	15.345	15.12	15.415	15.66
	73999	6545	6672	6788	7163	7713	7769	8527	8038	8306	8820	8490	7970	6054	7141	7227	7201	7358	7473	7656	8042	7710	7748	8138	7926	7948	7509

	1.278	1.302	1.325	1.357	1.397	1.444	1.5	1.563	1.635	1.706	1.786	1.865	1.952	2.04	2.135	2.23	2.333	2.437	2.548	2.603	2.714	2.81	2.873	2.952	3	
41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+		
	1788	1832	1555	1628	1910	1905	1824	1675	1820	1770	1694	1881	1979	2473	2074	2188	2255	2115	2016	2407	2307	2009	1969	1741	3835	
	15.18	15.365	14.425	16.63	16.88	17.24	18.69	23.045	21.955	21.885	22.465	24.07	25.92	27.915	26.94	25.265	25.335	25.57	25.325	24.065	22.695	22.135	20.25	19.475	51.535	
	7862	7701	7399	7753	7882	8297	8516	9645	9859	9816	9188	9625	10735	11198	11070	10396	10754	10594	11028	10727	9692	9069	8328	7800	17940	